STERLING FACTORS CORPORATION
PERSONAL FINANCIAL STATEMENT

IMPORTANT: PLEASE READ THESE DIRECTIONS BEFORE COMPLETING THIS STATEMENT

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested complete only Sections 1 and 3.
- If you are applying for joint credit with another person, complete all Sections providing information in Section 2 about the joint applicant.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section *2* about the person whose alimony, support, or maintenance payment or income or assets you are relying on.
- If this statement refers to your guaranty of the independence of other person(s).

SECTION 1 - INDIVIDUAL

NAME	
HOME ADDRESS	YRS. AT ADDRESS
CITY, STATE, ZIP	BIRTHDATE
SOCIAL SECURITY NO.	
EMPLOYER	YRS. AT
HOME PHONE ( )	WORK PHONE ( )

SECTION 2 - OTHER PARTY

NAME	
HOME ADDRESS	YRS. AT ADDRESS
CITY, STATE, ZIP	BIRTHDATE
SOCIAL SECURITY NO.	
EMPLOYER	YRS. AT EMPLOYER
HOME PHONE ( )	WORK PHONE ( )

☐ Check this box if you are providing a current year's income tax return complete with all schedules in lieu of completing the below section, "Annual Income". By doing so, you certify that the tax return information is correct and Sterling Factors may rely upon it as stated below. Note: The annual Expenditures and Contingent Liabilities Sections must still be completed.

SECTION 3 - ANNUAL INCOME AND EXPENDITURES FOR YEAR ENDED:

GROSS ANNUAL INCOME	BORROWER	CO-BORROWER	COMBINED
SALARY, BONUSES & COMMISSIONS			0.00
DIVIDENDS, INTEREST			0.00
REAL ESTATE INCOME			0.00
OTHER INCOME (List)**			
			0.00
			0.00
			0.00
Any significant changes expected in the next 12 months? ☐ Yes ☐ No (If yes, attach information)			Combined Totals
TOTAL INCOME	$0.00	$0.00	$0.00

** Alimony, Child Support or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

ANNUAL EXPENDITURES	BORROWER	CO-BORROWER	COMBINED
MORTGAGE/RENTAL PAYMENT			0.00
REAL ESTATE TAXES & ASSESSMENTS			0.00
TAXES-FEDERAL, STATE & LOCAL			0.00
INTEREST AND PRINCIPAL PAYMENTS ON LOANS			0.00
ALIMONY, CHILD SUPPORT MAINTENANCE			0.00
OTHER EXPENSES (List)			
			0.00
			0.00
			Combined Totals
TOTAL EXPENDITURES	$0.00	$0.00	$0.00

STATEMENT OF FINANCIAL CONDITIONS AS OF (Date):

ASSETS	BORROWER	CO-BORROWER	COMBINED
CASH (Sch A)			0.00
DEPOSITS IN THIS BANK (Sch A)			0.00
DEPOSITS IN OTHER BANKS (Sch A)			0.00
READILY MRKTBLE SECURITIES (Sch B)			0.00
NON-READILY MRKTBLE SECURITIES (Sch C, Sch F)			0.00
ACCOUNTS AND NOTES RECEIVABLE			0.00
RESIDENTIAL REAL ESTATE (Sch D)			0.00
REAL ESTATE INVESTMENTS (Sch D)			0.00
CASH VALUE OF LIFE INS. (Sch E)			0.00
IRA, KEOGH, PROFIT-SHARING & OTHER VESTED RETIREMENT ACCOUNTS			0.00
DEFERRED INCOME (Number of Years Deferred ______)			0.00
AUTOMOBILES (List):			
			0.00
			0.00
			0.00
PERSONAL PROPERTY/OTHER ASSETS (List):			
			0.00
			0.00
			0.00
			Combined Totals
TOTAL ASSETS	$0.00	$0.00	$0.00

LIABILITIES	BORROWER	CO-BORROWER	COMBINED
NOTES PAYABLE TO THIS BANK			0.00
SECURED			0.00
UNSECURED			0.00
NOTES PAYABLE TO OTHERS (Sch G)			0.00
SECURED			0.00
UNSECURED			0.00
ACCOUNTS PAYABLE (Incl Chg Cards) (Sch G)			0.00
MARGIN ACCOUNTS			0.00
NOTES DUE: BUSINESS VENTURES (Sch F)			0.00
TAXES PAYABLE			0.00
MORTGAGE DEBT (Sch D)			0.00
LIFE INSURANCE LOANS (Sch E)			0.00
OTHER LIABILITIES (List):			
			0.00
			0.00
			0.00
			0.00
			Combined Totals
Total Liabilities	$0.00	$0.00	$0.00
Net Worth			$0.00
LIABILITIES & NET WORTH			$0.00

NAME ______________________

SCHEDULE A - Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.

FINANCIAL INSTITUTION	ACCOUNT TYPE	OWNER	(J)	IF PLEDGED, TO WHOM?	BALANCE

SCHEDULE B & C - U.S. Government & Marketable Securities or Non-Marketable Securities (Please Indicate if Non-Marketable) (Use Additional Sheet if Necessary)

NO. OF SHARES OR VALUE OF BONDS		DESCRIPTION	IN NAME(S) OF		ARE THESE REGISTERED, PLEDGED, OR HELD BY OTHER?	MARKET VALUE	EXCHANGES WHERE TRADED

SCHEDULE D - Personal Residence & Real Estate Investments, Mortgage Debt (Attach Additional Schedule if Necessary) *Including Taxes and Insurance

TYPE OF PROPERTY	LEGAL OWNER	PURCHASE YEAR/PRICE	MARKET VALUE	PRESENT LOAN BALANCE	INTEREST RATE	LOAN MATURITY DATE	MONTHLY PAYMENT*	% OWNED	LENDER

SCHEDULE E - Life Insurance Carried, Including Group Insurance

NAME OF INSURANCE COMPANY	OWNER OF POLICY	BENEFICIARY & RELATIONSHIP	TYPE OF POLICY	FACE AMOUNT	POLICY LOANS	CASH SURRENDER VALUE

SCHEDULE F - Business Ventures (Use Additional Sheets if Necessary)

LIST NAME & ADDRESS OF ANY BUSINESS VENTURE IN WHICH YOU ARE A PRINCIPAL OR PARTNER	YOUR POSITION/TITLE IN THE BUSINESS	LINE OF BUSINESS	YEARS IN BUSINESS	CURRENT MARKET VALUE	YOUR % OF OWNERSHIP	BAL. DUE ON PARTNERSHIP NOTES, CASH CALL	FINAL CONTRIBUTION DATE

SCHEDULE G - Loans Owing Banks, Broker, Finance Companies, and Others (Mastercard, Visa, Etc.)

OWING TO (ACCT. NO.)	(J)	LINE/ORIGINAL AMOUNT & DATE	PRESENT BALANCE	TYPE OF LOAN	MONTHLY PAYMENT	DATE OF FINAL PAYMENT	SECURED BY

CONTINGENT LIABILITIES	YES	NO
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	☐	☐
Do you have any outstanding letters of credit or surety bonds?	☐	☐
Are there any suits or legal actions pending against you?	☐	☐
Are you contingently liable on any lease or contract?	☐	☐
What would be your total estimated tax liability if you were to sell your major assets?	$	

Income Tax Returns filed through (d/m/yyyy): ____________

Are any tax obligations past due? ☐ Yes ☐ No

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? ☐ Yes ☐ No

If yes, please provide details:

If yes for any of the above, give detail:
(Use additional sheets if necessary)

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Signature (Individual) ______________________
S.S. No.______________________ Date of Birth______________

Signature (Other Party)______________________
S.S. No.______________________ Date of Birth______________

Date Signed ____________________, 20______

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