



Loan Application/Personal Financial Statement

Name:	Business:
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Montana Community Development Corporation Personal Financial Statement			
PERSONAL HOUSEHOLD BALANCE SHEET			
ASSETS		LIABILITIES	
Cash Not in Bank Accounts	\$	Credit Cards (Fill out Schedule H)	\$
Cash in Bank Accounts (Fill out Schedule A)	\$	Other Debt that you owe that is not credit cards (Fill out Schedule	\$
IRA or Other Retirement Account (Fill out Schedule B)	\$	Loan on Life Insurance and/or 401K (Fill out Schedule D)	\$
Loans that you made to others that are currently outstanding	\$	Unpaid Taxes or Tax Liens (Fill out Schedule J)	\$
Whole Life Insurance Policy (Fill out Schedule D)	\$	Debt on Real Estate (Fill out Schedule F)	\$
Stock and Bonds (Fill out in Schedule E)	\$	Debt on Total Other Assets (Fill out Schedule G)	\$
Real Estate (Fill out Schedule F)	\$	TOTAL LIABILITIES	\$
Total Other Assets (Fill out Schedule G)	\$	NET WORTH (Subtract Liabilities from Assets)	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

SCHEDULE A	Cash in Bank Accounts		
Type of Account (Checking, Savings, CD, etc.)	Name of Bank	City in which Bank is located	Balance
Total			

SCHEDULE B	RETIREMENT ACCOUNTS	
Account Type	Investment Firm	Balance
Total		



SCHEDULE C		Loans that you made to others that are currently outstanding		
Who owes you money?	How much do they pay per month?	Do they pay regularly (Yes or No)	Balance of what they owe you.	
Total				

SCHEDULE D		Whole Life Insurance Policy		
Life Insurance Agency	Policy Holder	If you were to cash out the policy today what is the value?	Have you borrowed against the policy (Yes or No)	Amount you have borrowed against the Policy?
Total Cash Value of Life Ins.				

SCHEDULE E		STOCKS AND BONDS		
Stock or Bond Name	Brokerage Firm (if any)	Is this account pledged as collateral for any debt obligation you have (Yes or No)	Date of Valuation	Value of Stock or Bond
Total Value				

SCHEDULE F		REAL ESTATE							
Type of Real Estate (Home, Rental Home, Vacation Property, Bare Land, Commercial Property)	Address/Location	Owner(s)	Year Acquired	Purchase Price	Estimated Present Value	Do you owe debt on this real estate?	Who do you owe this debt to?	Have you ever had a late pay (Yes or No)	Balance of what you owe on the property
Total Value					Total Debt				



SCHEDULE G		Other Assets					
Type of Asset (Vehicles, Boats, Trailers, Recreation Vehicles, etc.)	Description of Asset	Value of Asset	Is there debt on the Asset? (Yes or No)	Balance of the Debt	Monthly Payment	Any late pays on the debt? (Yes)	Is the Asset pledged on any other loans? (Yes or
Total Value			Total Debt				

SCHEDULE H		Credit Cards			
Credit Card	Card Holder	Monthly Payment	Balance Due	Have you had any late pays? (Yes or No)	
Total Credit Card Debt					

SCHEDULE I		Other Debt that you owe that is not credit cards				
Type of Debt	Who do you owe?	Original Balance of what you owe	Monthly Payment	Do you make regular Payments (Yes or No)	Have you had any late pays (Yes or No)	Current Balance
Total						

SCHEDULE J		Unpaid Taxes or Tax Liens			
State or Federal? (If State which state?)	Amount you owe	Is there a tax lien? (Yes or No)	Are you on a payment plan? (Yes or No)	Monthly Payment	
Total Taxes					



MONTHLY HOUSEHOLD INCOME & EXPENSES			
Income		Expenses	
Total Cash you take from the Business		Non-Debt Expenses	
Total Cash your Spouse takes from the Business		Education & Childcare	
Spouse's Outside Income		Food & Clothing	
Any other cash coming into the home (1)*		Child Support & Alimony	
Any other cash coming into the home (2)*		Utilities	
Any other cash coming into the home (3)*		Insurance (Health, life, auto, etc.)	
Total Income		Gasoline & Miscellaneous	
Explain any other cash coming into the home:		Home Rent	
		Other Expense**	
		Personal Debt Expenses	
		Real Estate Debt Payments	
		Student Loans	
		Vehicle & Other Assets Debt Payments	
		Credit Card Payments	
		Total Other Debt Payments	
		Total Expenses	

I hereby authorize MCDC or any of its affiliates to make all inquiries it deems necessary to verify the accuracy of the information provided herein, to determine my credit-worthiness, and for any other purpose related to my credit transaction with them. Further, I hereby certify that the enclosed application information, including any all information submitted in conjunction with this application, is valid and correct to the best of my knowledge.

Print Name:

Date: