

**SAMPLE CO NAME**

**Project Budget SOURCES & USES Breakdown**

**Requirements:**

<b>PROJECT Expenses</b>	<b>Details</b>
Store supplies	\$1,500
Website design	\$3,000
Advertising (Launch campaign)	\$5,500
Legal & accounting	\$1,000
Store interior paint	\$4,000
Marketing	\$10,000
Insurance & other contingencies	\$2,200
<b>Total Expenses</b>	<b>\$27,200</b>

<b>PROJECT Assets</b>	<b>Details</b>
Inventory 1	\$75,000
Inventory 2	
Computer system	\$900
Store tele-communication	\$300
Shelves	\$3,500
Store furniture & fixtures	\$9,000
Other	
Signage	\$4,500
Other	
Other	
Alarm system	
Working capital	\$20,000
<b>Total Assets</b>	<b>\$113,200</b>
<b>Total Expenses plus Assets</b>	<b>\$140,400</b>

<b>PROJECT Funding:</b>	
Owner equity investment	\$30,000
Outside funding	\$110,400
<b>Total Funding Requirement</b>	<b>\$140,400</b>

SAMPLE CO NAME	Year 1: Jan 2016 - Dec 2016												Total	% of sales	
	Jan	Feb	March	April	May	Jun	July	Aug	Sep	Oct	Nov	Dec			
<b>Sales/Receipts</b>															
CLOTHING SALES				500	500	1,000	1,000	1,000	1,000	300	300	300	\$ 5,900	2%	
GIFT SALES				500	500	1,000	2,000	2,000	2,000	300	300	600	\$ 9,200	3%	
LOTTERY SALES				4,000	5,000	6,000	7,000	7,000	7,000	5,000	5,000	8,000	\$ 54,000	20%	
PACKAGED FOOD SALES				8,000	9,000	10,000	11,000	12,000	13,000	11,000	9,000	8,000	\$ 91,000	33%	
BEVERAGE SALES				10,000	11,000	12,000	13,000	14,000	15,000	13,000	11,000	14,000	\$ 113,000	41%	
<b>Total Income</b>	0	0	0	23,000	26,000	30,000	34,000	36,000	38,000	29,600	25,600	30,900	\$ 273,100	100%	
<b>Cost of Goods or Services</b>	COGS %	Rev 1	50%	Rev 2	20%	Rev 3	50%	Rev 4	30%	Rev 5	30%				
CLOTHING COGS	0	0	0	250	250	500	500	500	500	150	150	150	\$ 2,950		
GIFT COGS	0	0	0	100	100	200	400	400	400	60	60	120	\$ 1,840		
LOTTERY COGS	0	0	0	2,000	2,500	3,000	3,500	3,500	3,500	2,500	2,500	4,000	\$ 27,000		
PACKAGED FOOD COGS	0	0	0	2,400	2,700	3,000	3,300	3,600	3,900	3,300	2,700	2,400	\$ 27,300		
BEVERAGE COGS	0	0	0	3,000	3,300	3,600	3,900	4,200	4,500	3,900	3,300	4,200	\$ 33,900		
<b>Total COGS</b>	0	0	0	7,750	8,850	10,300	11,600	12,200	12,800	9,910	8,710	10,870	\$ 92,990	0	
<b>Gross Profit</b>	0	0	0	15,250	17,150	19,700	22,400	23,800	25,200	19,690	16,890	20,030	\$ 180,110	66%	
	average gross profit margin is			66%											
<b>Expenses</b>															
Rent (monthly base rent + NNN)			2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	\$ 25,000		
Utilities			250	1,000	1,000	1,000	1,500	1,750	2,000	1,000	1,000	1,000	\$ 11,500		
Telephone & Internet		199	199	199	199	199	199	199	199	199	199	199	\$ 2,189		
Garbage		105	105	105	105	105	105	105	105	105	105	105	\$ 1,155		
Alarm Fees		99	99	99	99	99	99	99	99	99	99	99	\$ 1,089		
Payroll			3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	\$ 33,000		
Payroll Taxes			660	660	660	660	660	660	660	660	660	660	\$ 6,600		
Benefits			900	900	900	900	900	900	900	900	900	900	\$ 9,000		
Training and Professional Development													\$ -		
Selling Expenses													\$ -		
Marketing and Advertising		450	450	450	450	450	450	450	450	450	450	450	\$ 4,950		
Credit Card Service Fees (3% of total sales)		0	0	0	690	780	900	1,020	1,080	1,140	888	768	\$ 7,266		
Loan Pymt Interest Only - terms (ex: 7%, 7yrs)		529	524	519	514	508	503	498	493	487	482	477	\$ 4,900		
Accounting		500	199	199	199	199	199	199	199	199	199	199	\$ 2,490		
Legal Fees		1,200											\$ 1,200		
Professional Services													\$ -		
Insurance (liability)		2,500											\$ 2,500		
Insurance (other)		1,200											\$ 1,200		
State Taxes													\$ -		
Other Taxes													\$ -		
Licenses		2,500											\$ 2,500		
Office Supplies		250	25	25	25	25	25	25	25	25	25	25	\$ 500		
Charitable Contributions													\$ -		
Postage & Delivery		50	5	5	5	5	5	5	5	5	5	5	\$ 100		
Other													\$ -		
<b>Total Expenses</b>	0	9,582	9,216	9,961	10,646	10,730	11,345	11,710	12,015	11,069	10,812	10,687	112,239	41%	
<b>Net Profit/Loss</b>	0.00	(9,582.00)	(9,215.87)	5,289.28	6,504.46	8,969.67	#####	12,090.15	#####	8,620.73	6,078.06	9,343.42	62,338.24	23%	
<b>Break Even Revenue</b>	\$ -	\$ 14,529	\$ 13,974	\$ 15,103	\$ 16,142	\$ 16,270	\$ 17,203	\$ 17,756	\$ 18,218	\$ 16,784	\$ 16,394	\$ 16,204	\$ 170,188		

SAMPLE CO NAME	Year 2: Jan 2017 - Dec 2017												Total	% of sales
	Jan	Feb	March	April	May	Jun	July	Aug	Sep	Oct	Nov	Dec		
<b>Sales/Receipts (from yr 1)</b>														
CLOTHING SALES	300	300	300	300	300	1,000	1,000	1,000	1,000	300	300	300	\$ 6,400	2%
GIFT SALES	300	300	300	300	300	1,000	2,000	2,000	2,000	300	300	600	\$ 9,700	3%
LOTTERY SALES	5,000	5,000	5,000	5,000	5,000	6,000	7,000	7,000	7,000	5,000	5,000	8,000	\$ 70,000	20%
PACKAGED FOOD SALES	9,000	9,000	9,000	9,000	9,000	10,000	11,000	12,000	13,000	11,000	9,000	8,000	\$ 119,000	34%
BEVERAGE SALES	11,000	11,000	11,000	11,000	11,000	12,000	13,000	14,000	15,000	13,000	11,000	14,000	\$ 147,000	42%
<b>Total Income</b>	<b>25,600</b>	<b>25,600</b>	<b>25,600</b>	<b>25,600</b>	<b>25,600</b>	<b>30,000</b>	<b>34,000</b>	<b>36,000</b>	<b>38,000</b>	<b>29,600</b>	<b>25,600</b>	<b>30,900</b>	<b>\$ 352,100</b>	<b>100%</b>
<b>Cost of Goods or Services (from yr 1)</b>														
	COG %	income 1 :	50%	Rev 2	20%	Rev 3	50%	Rev 4	30%	Rev 5	30%			
CLOTHING COGS	150	150	150	150	150	500	500	500	500	150	150	150	\$ 3,200	
GIFT COGS	60	60	60	60	60	200	400	400	400	60	60	120	\$ 1,940	
LOTTERY COGS	1,000	1,000	1,000	1,000	1,000	1,200	1,400	1,400	1,400	1,000	1,000	1,600	\$ 14,000	
PACKAGED FOOD COGS	2,700	2,700	2,700	2,700	2,700	3,000	3,300	3,600	3,900	3,300	2,700	2,400	\$ 35,700	
BEVERAGE COGS	3,300	3,300	3,300	3,300	3,300	3,600	3,900	4,200	4,500	3,900	3,300	4,200	\$ 44,100	
<b>Total COGS</b>	<b>7,210</b>	<b>7,210</b>	<b>7,210</b>	<b>7,210</b>	<b>7,210</b>	<b>8,500</b>	<b>9,500</b>	<b>10,100</b>	<b>10,700</b>	<b>8,410</b>	<b>7,210</b>	<b>8,470</b>	<b>\$ 98,940</b>	<b>0</b>
<b>Gross Profit</b>	<b>18,390</b>	<b>18,390</b>	<b>18,390</b>	<b>18,390</b>	<b>18,390</b>	<b>21,500</b>	<b>24,500</b>	<b>25,900</b>	<b>27,300</b>	<b>21,190</b>	<b>18,390</b>	<b>22,430</b>	<b>\$ 253,160</b>	<b>72%</b>
	average gross profit margin:			72%										
<b>Expenses (will transfer from yr)</b>														
Rent (monthly base rent + NNN)	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	\$ 30,000	
Utilities	250	250	250	250	250	250	250	250	250	250	250	250	\$ 3,000	
Telephone & Internet	199	199	199	199	199	199	199	199	199	199	199	199	\$ 2,388	
Garbage	105	105	105	105	105	105	105	105	105	105	105	105	\$ 1,260	
Alarm Fees	99	99	99	99	99	99	99	99	99	99	99	99	\$ 1,188	
Payroll	3,300	3,300	3,300	3,300	3,300	4,000	5,500	5,500	3,300	3,300	3,300	3,300	\$ 44,700	
Payroll Taxes	660	660	660	660	660	800	1,100	1,100	660	660	660	660	\$ 8,940	
Benefits	900	900	900	900	900	900	900	900	900	900	900	900	\$ 10,800	
Training and Professional Development													\$ -	
Selling Expenses													\$ -	
Marketing and Advertising	450	450	450	450	450	450	450	450	450	450	450	450	\$ 5,400	
Credit Card Service Fees (3% of total sales)	768	768	768	768	768	900	1,020	1,080	1,140	888	768	927	\$ 10,563	
Loan Pymt Interest Only - terms (ex: 7%, 7yrs)	471	466	460	455	449	444	438	433	427	422	416	410		
Accounting	199	200	201	202	203	204	205	206	207	208	209	210	\$ 2,454	
Legal Fees													\$ -	
Professional Services													\$ -	
Insurance (liability)		2,500											\$ 2,500	
Insurance (other)		1,200											\$ 1,200	
State Taxes													\$ -	
Other Taxes													\$ -	
Licenses		2,500											\$ 2,500	
Office Supplies	25	25	25	25	25	25	25	25	25	25	25	25	\$ 300	
Charitable Contributions													\$ -	
Postage & Delivery	5	5	5	5	5	5	5	5	5	5	5	5	\$ 60	
Other													\$ -	
<b>Total Expenses</b>	<b>9,931</b>	<b>16,127</b>	<b>9,922</b>	<b>9,918</b>	<b>9,913</b>	<b>10,881</b>	<b>12,796</b>	<b>12,852</b>	<b>10,267</b>	<b>10,011</b>	<b>9,886</b>	<b>10,040</b>	<b>\$ 127,253</b>	<b>36%</b>
<b>Net Profit/Loss</b>	<b>8,458.80</b>	<b>2,263.21</b>	<b>8,467.64</b>	<b>8,472.10</b>	<b>8,476.58</b>	<b>10,619.09</b>	<b>11,703.63</b>	<b>13,048.20</b>	<b>#####</b>	<b>11,179.41</b>	<b>8,504.05</b>	<b>#####</b>	<b>120,615.22</b>	<b>34%</b>
<b>Break Even Revenue</b>	<b>\$ 13,813</b>	<b>\$ 22,429</b>	<b>\$ 13,800</b>	<b>\$ 13,794</b>	<b>\$ 13,788</b>	<b>\$ 15,133</b>	<b>\$ 17,797</b>	<b>\$ 17,875</b>	<b>\$ 14,280</b>	<b>\$ 13,923</b>	<b>\$ 13,750</b>	<b>\$ 13,964</b>	<b>\$ 176,986</b>	

SAMPLE CO NAME		CASH FLOW PROJECTIONS												
YEAR 1 Jan 2016 - Dec 2016		Jan	Feb	March	April	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Sum
CASH IN														
	Opening Cash Balance	30,000	25,000	104,747	79,461	3,680	6,114	11,013	17,997	26,016	35,131	39,681	41,689	
	Total Income	0	0	0	23,000	26,000	30,000	34,000	36,000	38,000	29,600	25,600	30,900	273,100
	other cash in	0	110,400											110,400
	Total Cash Available	30,000	135,400	104,747	102,461	29,680	36,114	45,013	53,997	64,016	64,731	65,281	72,589	
CASH OUT														
	COGS/Inventory Purchases*	0	0	0	7,750	8,850	10,300	11,600	12,200	12,800	9,910	8,710	10,870	92,990
	Total Expenses	0	9,582	9,216	9,961	10,646	10,730	11,345	11,710	12,015	11,069	10,812	10,687	117,772
	Additional Inventory Purchase													
	Loan Payment (principle only)		1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	11,776
	Capital Purchases	5,000	20,000	15,000	80,000									120,000
	Other cash outlays													
	owner's draw					3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	24,000
	Total Cash Outflows	5,000	30,653	25,286	98,781	23,566	25,101	27,016	27,980	28,885	25,050	23,593	25,627	
ENDING CASH BALANCE		\$25,000	\$104,747	\$79,461	\$3,680	\$6,114	\$11,013	\$17,997	\$26,016	\$35,131	\$39,681	\$41,689	\$46,962	

YEAR 2 Jan 2017 - Dec 2017		Jan	Feb	March	April	May	Jun	July	Aug	Sep	Oct	Nov	Dec	
CASH IN														
	Opening cash balance	46,962	51,276	49,394	53,717	58,045	62,377	68,851	76,410	85,314	98,202	105,236	109,596	
	Total Income	25,600	25,600	25,600	25,600	25,600	30,000	34,000	36,000	38,000	29,600	25,600	30,900	352,100
	other cash in													0
	Available Cash Balance	72,562	76,876	74,994	79,317	83,645	92,377	102,851	112,410	123,314	127,802	130,836	140,496	
CASH OUT														
	COGS/Inventory Purchases*	7,210	7,210	7,210	7,210	7,210	8,500	9,500	10,100	10,700	8,410	7,210	8,470	98,940
	Total Expenses	9,931	16,127	9,922	9,918	9,913	10,881	12,796	12,852	10,267	10,011	9,886	10,040	132,545
	Additional Inventory Purchase													
	Loan Payment (principle only)	1,144.68	1,144.68	1,144.68	1,144.68	1,144.68	1,144.68	1,144.68	1,144.68	1,144.68	1,144.68	1,144.68	1,144.68	13,736
	Capital Purchases													0
	Other cash outlays													
	Owner's draw	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	36,000
	Total Cash Outflows	21,286	27,481	21,277	21,273	21,268	23,526	26,441	27,096	25,112	22,565	21,241	22,655	
ENDING CASH BALANCE		\$51,276	\$49,394	\$53,717	\$58,045	\$62,377	\$68,851	\$76,410	\$85,314	\$98,202	\$105,236	\$109,596	\$117,841	

\* Inventory Purchases: After the first month, this is calculated automatically from Cost of Goods % and projected sales from the P&L worksheet. If you buy inventory in larger batches, you may want to delete the formula in this line and enter your inventory purchases manually, according to your buying pattern. Also, this assumes NO inventory growth, but only replacement of sold inventory based on previous month sales. If you use the automatic calculations, adjust for inventory growth ( that is, buying more than just replacement of what's been sold) by using the "additional inventory purchases" line.

**SAMPLE MARKETING CALENDAR**

<b>Marketing &amp; Promotion Activity</b>	<b>Owner</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Budget</b>
Direct Mail Campaign	BB		\$250			\$250			\$250				\$ 250	\$1,000
Print Ads	NB		\$150		\$150		\$150		\$150		\$150			\$ 750
Media Release (PRWeb.com)	NB	\$ 60		\$ 60		\$ 60		\$ 60		\$ 60				\$ 300
eNewsletter	NB	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 420
Blogging	BB	x	x	x	x	x	x	x	x	x	x	x	x	\$ -
Networking Events	NB	\$ 50	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ -	\$ -	\$ 75	\$ 75	\$ 75	\$ -	\$ 650
Referral Partner Meetings	NB	\$ 50	\$ 45	\$ 45	\$ 45	\$ 45	\$ 45	\$ 25	\$ 50	\$ 45	\$ 45	\$ 50	\$ -	\$ 490
BizDev Meetings	NB	\$ 50	\$ 50	\$ 50	\$ 50	\$ 40	\$ 50	\$ 25	\$ 25	\$ -	\$ 75	\$ 25		\$ 440
Written Articles	BB		x		x		x		x		x			\$ -
Speaking Engagements	NB			x			x		x		x			\$ -
Radio Interviews	NB	x				x			x			x		\$ -
Client Appreciation Events	BB							\$350					\$ 550	\$ 900
<b>Budget</b>		<b>\$245</b>	<b>\$605</b>	<b>\$265</b>	<b>\$355</b>	<b>\$505</b>	<b>\$355</b>	<b>\$495</b>	<b>\$510</b>	<b>\$215</b>	<b>\$380</b>	<b>\$185</b>	<b>\$ 835</b>	<b>\$4,950</b>

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# Loan Amortization Schedule

Enter values	
Loan amount	\$ 110,400.00
Annual interest rate	5.75 %
Loan period in years	7
Number of payments per year	12
Start date of loan	5/1/2015
Optional extra payments	

Loan summary	
Scheduled payment	\$ 1,599.59
Scheduled number of payments	84
Actual number of payments	84
Total early payments	\$ -
Total interest	\$ 23,965.21

Lender name: LOCAL BANK #2

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	6/1/2015	\$ 110,400.00	\$ 1,599.59	\$ -	\$ 1,599.59	\$ 1,070.59	\$ 529.00	\$ 109,329.41	\$ 529.00
2	7/1/2015	109,329.41	1,599.59	-	1,599.59	1,075.72	523.87	108,253.70	1,052.87
3	8/1/2015	108,253.70	1,599.59	-	1,599.59	1,080.87	518.72	107,172.83	1,571.59
4	9/1/2015	107,172.83	1,599.59	-	1,599.59	1,086.05	513.54	106,086.78	2,085.12
5	10/1/2015	106,086.78	1,599.59	-	1,599.59	1,091.25	508.33	104,995.53	2,593.45
6	11/1/2015	104,995.53	1,599.59	-	1,599.59	1,096.48	503.10	103,899.04	3,096.56
7	12/1/2015	103,899.04	1,599.59	-	1,599.59	1,101.74	497.85	102,797.31	3,594.41
8	1/1/2016	102,797.31	1,599.59	-	1,599.59	1,107.02	492.57	101,690.29	4,086.98
9	2/1/2016	101,690.29	1,599.59	-	1,599.59	1,112.32	487.27	100,577.97	4,574.24
10	3/1/2016	100,577.97	1,599.59	-	1,599.59	1,117.65	481.94	99,460.32	5,056.18
11	4/1/2016	99,460.32	1,599.59	-	1,599.59	1,123.01	476.58	98,337.32	5,532.76
12	5/1/2016	98,337.32	1,599.59	-	1,599.59	1,128.39	471.20	97,208.93	6,003.96
13	6/1/2016	97,208.93	1,599.59	-	1,599.59	1,133.79	465.79	96,075.14	6,469.75
14	7/1/2016	96,075.14	1,599.59	-	1,599.59	1,139.23	460.36	94,935.91	6,930.11
15	8/1/2016	94,935.91	1,599.59	-	1,599.59	1,144.68	454.90	93,791.23	7,385.01
16	9/1/2016	93,791.23	1,599.59	-	1,599.59	1,150.17	449.42	92,641.06	7,834.43
17	10/1/2016	92,641.06	1,599.59	-	1,599.59	1,155.68	443.91	91,485.38	8,278.34
18	11/1/2016	91,485.38	1,599.59	-	1,599.59	1,161.22	438.37	90,324.16	8,716.70
19	12/1/2016	90,324.16	1,599.59	-	1,599.59	1,166.78	432.80	89,157.38	9,149.51
20	1/1/2017	89,157.38	1,599.59	-	1,599.59	1,172.37	427.21	87,985.00	9,576.72
21	2/1/2017	87,985.00	1,599.59	-	1,599.59	1,177.99	421.59	86,807.01	9,998.31
22	3/1/2017	86,807.01	1,599.59	-	1,599.59	1,183.64	415.95	85,623.38	10,414.26
23	4/1/2017	85,623.38	1,599.59	-	1,599.59	1,189.31	410.28	84,434.07	10,824.54
24	5/1/2017	84,434.07	1,599.59	-	1,599.59	1,195.01	404.58	83,239.06	11,229.12
25	6/1/2017	83,239.06	1,599.59	-	1,599.59	1,200.73	398.85	82,038.33	11,627.98
26	7/1/2017	82,038.33	1,599.59	-	1,599.59	1,206.49	393.10	80,831.85	12,021.08
27	8/1/2017	80,831.85	1,599.59	-	1,599.59	1,212.27	387.32	79,619.58	12,408.40
28	9/1/2017	79,619.58	1,599.59	-	1,599.59	1,218.08	381.51	78,401.50	12,789.91
29	10/1/2017	78,401.50	1,599.59	-	1,599.59	1,223.91	375.67	77,177.59	13,165.58
30	11/1/2017	77,177.59	1,599.59	-	1,599.59	1,229.78	369.81	75,947.82	13,535.39
31	12/1/2017	75,947.82	1,599.59	-	1,599.59	1,235.67	363.92	74,712.15	13,899.31
32	1/1/2018	74,712.15	1,599.59	-	1,599.59	1,241.59	358.00	73,470.56	14,257.30
33	2/1/2018	73,470.56	1,599.59	-	1,599.59	1,247.54	352.05	72,223.02	14,609.35
34	3/1/2018	72,223.02	1,599.59	-	1,599.59	1,253.52	346.07	70,969.50	14,955.42
35	4/1/2018	70,969.50	1,599.59	-	1,599.59	1,259.52	340.06	69,709.98	15,295.48
36	5/1/2018	69,709.98	1,599.59	-	1,599.59	1,265.56	334.03	68,444.42	15,629.51



# INDIVIDUAL FINANCIAL STATEMENT

To: \_\_\_\_\_ (Lender)

Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address: \_\_\_\_\_ Zip Code \_\_\_\_\_

**CHECK AS APPLICABLE**

- Individually, without a co-signer or guaranty of a relative or other person(s) or entity
- Jointly, with the co-signature or guaranty of one or more persons or entities (including any existing guarantors).
- NAMES OF OTHER PERSONS(S) AND ENTITY(IES): \_\_\_\_\_

PLEASE INDICATE OR PROVIDE EXPLANATION RELATING TO ANY ASSETS OWNED JOINTLY OR BY A TRUST OR LIABILITIES OWED WITH OTHERS. (ATTACH SCHEDULES AND EXPLANATORY NOTES IF NECESSARY).

STATEMENT OF FINANCIAL CONDITION of \_\_\_\_\_ as of \_\_\_\_\_

ASSETS		AMOUNT	LIABILITIES		AMOUNT
Cash	<b>SCHEDULE A</b>		Notes & Loans Payable (other than Real Estate)	<b>SCHEDULE G</b>	
	In this Institution			Notes Payable to Banks	0
	Other Banks or Savings & Loans	0		Notes & Loans Payable (Other)	
Stocks & Bonds	<b>SCHEDULE B</b>		Insurance Loans	<b>SCHEDULE C</b>	
	Marketable Securities	0			
	Others				
Tax	Tax Refund Due		Taxes Owed		
Insurance	<b>SCHEDULE C</b>		Accounts & Bills Payable	<b>SCHEDULE H</b>	
	Cash Value	0		Bankcharge Cards	
Accounts & Notes Receivable	<b>SCHEDULE D</b>			Open & Revolving Accounts	
		0		Other	0
Real Estate	<b>SCHEDULE E</b>		Real Estate Notes & Contracts Payable	<b>SCHEDULE E</b>	
	Residence(s)	#VALUE!		Residence(s)	#VALUE!
	Unimproved Land	0		Unimproved Land	0
	Income Property(ies)	#VALUE!		Income Property(ies)	
	Other	0		Other	0
Other Assets	<b>SCHEDULE F</b>		Other Liabilities	<b>SCHEDULE I</b>	
	Other Assets & Personal Property	0		Other Liabilities	0
<b>TOTAL ASSETS</b>		#VALUE!	<b>TOTAL LIABILITIES</b>		#VALUE!
			<b>NET WORTH</b>	(DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES)	#VALUE!

**RE-CAP OF INCOME AND EXPENSES**

\*See notice below before completing Other Income

ANNUAL INCOME FOR YEAR 2008		ANNUAL EXPENSES FOR YEAR 2008		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes/Contracts	
Dividends or Interest		Fed. & State Income Tax		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (New Income)		Payments on Contracts/Notes		Other (Describe)	
<b>Other Income (Describe)*</b>		Estimated Living Expenses			
Private notes		Other:			
<b>TOTAL INCOME</b>	<b>0</b>	<b>TOTAL EXPENSES</b>	<b>0</b>	<b>TOTAL</b>	<b>0</b>

\*Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.