



# Start-up Practice Application

## Borrower's Information (continued) Personal Financial Statement

ASSETS		LIABILITIES	Monthly Pmt	Balance
Cash on Hand (Schedule A – below)		Notes Payable to Banks – Secured		
Stocks & Securities (Schedule B – below)		Notes Payable to Banks – Unsecured		
Non-Marketable Securities (Schedule C – below)		Notes Payable to Individuals & Others		
Securities Held by Broker in Margin Accounts		Other Notes Payable		
Restricted or Control Stocks		Taxes & Interest Due		
Real Estate Owned (Schedule D – below)		Real Estate Mortgage (Schedule D)		
Loans YOU Made to Others		Accounts & Bills Due		
Automobile(s) & Other Vehicles		Credit Cards		
Other Personal Property		Other Debts (Schedule F – below)		
Value Household Furnishings		Other Debt(s) – Itemize		
Current Cash Value of Life Insurance		Student Loans		
Value of Business Ventures				
Collectables / Antiques				
Jewelry				
Other Asset(s) – Itemize				
		Total Liabilities	\$	\$
Total Assets	\$	<b>NET WORTH (Assets – Liabilities)</b>		\$

### Other Credit Related Information

Have you ever filed for bankruptcy?	Yes	No	If yes, when?	Explain Circumstances:
Do you have any outstanding tax liens?	Yes	No	If yes, explain:	
Do you have any legal actions or judgments against you?	Yes	No	If yes, explain:	
Do you have any contingent liabilities? (ie. Are you a guarantor for an outside business venture or on a third party debt?)	Yes	No		
If yes, explain:				
Are you a partner or officer in any other business or ventures?	Yes	No	If yes, describe:	

The undersigned individual as principal of and/or guarantor for the applicant, authorizes lender, its designee, assigns or potential assigns, to review his/her personal credit profile provided by national credit bureaus in considering this application and for the purpose of the update, renewal, or extension of credit to the applicant or the collection of any resultant accounts. A fax or photocopy of this authorization shall be valid as the original.

I warrant there are no judgments against me, nor any liens unsatisfied upon my property except as shown, nor prior suit pending against me in any court, that no assets are pledged in any manner not shown herein, and that this statement is true and complete and is offered for the purpose of obtaining and maintaining credit.

Name: \_\_\_\_\_

Social Sec.# \_\_\_\_\_

X \_\_\_\_\_

AUTHORIZED SIGNATURE

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## Borrower's Information (continued) Personal Financial Statement

### Schedule A – Bank Accounts, Savings Accounts, Credit Unions and Other Cash on Deposit

Institution	Phone Number	Type of Account	Account Number	Approximate Balance

### Schedule B – Stocks & Securities

Number of Shares	Description	Owner of Shares	Are Shares Pledged?	Market Value

### Schedule C – Non-Marketable Securities

Number of Shares	Description	Owner of Shares	Are Shares Pledged?	Market Value

### Schedule D – Real Estate Owned

Address of Property	Cost	Market Value	Approximate Balance	Mortgage Company	Date of Loan

### Schedule E – Life Insurance

Insurance Company	Policy Owner	Beneficiary	Face Value	Policy Loans	Cash Value

### Schedule F – Banks and Other Creditors

Name of Lender	Address	Terms	Collateral	Date Opened	High Credit	Apx. Balance

Name: \_\_\_\_\_

Social Sec.# \_\_\_\_\_

X \_\_\_\_\_  
AUTHORIZED SIGNATURE

## If for a new practice

### Projection First Year's Operations

	1 <sup>st</sup> Quarter	2nd Quarter	3rd Quarter	4th Quarter	TOTAL
Practice Income					
Associate Income					\$
<b>A. Total Income</b>					\$
Rent, Utilities, Telephone					
Professional Supplies					
Office Supplies, Postage					
Services (Legal, Accounting, Etc.)					
Insurance, Taxes, Assessments					
Laboratory Fees					
Salaries					
Other Loan Payments					
Printing, Advertising, Promotion					
Misc. (Laundry, Donations, Etc.)					
<b>B. Total Expenses</b>					\$
<b>C. Net Income Or Loss (A Minus B)</b>					\$