



**INSTRUCTIONS – MARRIED PERSONS:** If married you may apply for separate or joint credit.

I am applying for credit  in my name only  jointly with my spouse  with another person whose application is attached.

**SEPARATE CREDIT --** Please provide information about your spouse if you are relying upon community property to repay the credit requested. (Community Property includes among other things, wages and salaries of both you and your spouse earned during the marriage.) Other income – You do not have to list alimony, child support or separate maintenance unless you want such to be considered as a basis for repaying this obligation.

**JOINT CREDIT --** If this financial statement is provided for a joint credit application, include information about your co-applicant and have the co-applicant sign this form or complete a separate application.

If you are married and not separated, and unless you indicate otherwise, all stated income and assets will be presumed to be community property and all stated debts and obligations will be presumed to be liabilities of the community property. If you are married, are any of the assets described in this statement your Spouse's separate property?

NAME IN FULL		DRIVERS LICENSE	SOCIAL SECURITY NO.	AGE	PHONE NUMBER
SPOUSE'S NAME		DRIVERS LICENSE	SOCIAL SECURITY NO.	AGE	DEPENDENTS NO. AGES
RESIDENCE ADDRESS (No., Street, City, State, Zip Code)			HOW LONG?	MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED	
PREVIOUS ADDRESS IF AT ABOVE ADDRESS LESS THAN 5 YEARS (No., Street, City, State, Zip Code)					
1. _____					
2. _____					
EMPLOYER NAME	EMPLOYER ADDRESS	PHONE	POSITION	YEARS	
1. _____					
PREVIOUS EMPLOYER NAME	EMPLOYER ADDRESS	PHONE	POSITION	YEARS	
2. _____					
SPOUSE EMPLOYER NAME	EMPLOYER ADDRESS	PHONE	POSITION	YEARS	
1. _____					
SPOUSE PREVIOUS EMPLOYER NAME	EMPLOYER ADDRESS	PHONE	POSITION	YEARS	
2. _____					

ASSETS		AMOUNT(S) ONLY	LIABILITIES		AMOUNT(S) ONLY
<b>CASH</b>			<b>NOTES PAYABLE TO BANK(S)</b>		
Primary Bank (Office)			Primary Bank (Office)		
Other (Name)			Other (Itemize, Schedule 3)		
<b>STOCKS AND BONDS</b>			<b>OTHER NOTES AND ACCOUNTS PAYABLE</b>		
Listed (Schedule 1)			Real Estate Loans (Schedule 2)		
Unlisted (Schedule 1)			Sales Contracts & Security Agreements (Schedule 3)		
Retirement Accounts			Loans on Life Insurance Policies (Sch 3)		
<b>REAL ESTATE</b>			<b>TAXES PAYABLE</b>		
Improved (Schedule 2)			Current Year Income Taxes Unpaid		
Unimproved (Schedule 2)			Prior Year Income Taxes Unpaid		
			Real Estate Taxes Unpaid		
<b>LIFE INSURANCE</b> (Cash Surrender Value)			<b>OTHER LIABILITIES</b>		
			Unpaid Interest		
			Other (Itemized, Schedule 3)		
<b>ACCOUNTS &amp; NOTES RECEIVABLE</b>			<b>CONSUMER DEBT</b> (Credit Cards)		
Relatives & Friends (Schedule 3)					
Other (Schedule 3)					
<b>OTHER PERSONAL PROPERTY</b>			<b>TOTAL LIABILITIES</b>		
Automobile (s)					
Other (Itemize, Schedule 3)			<b>NET WORTH</b>		
<b>TOTAL ASSETS</b>			<b>TOTAL LIABILITIES &amp; NET WORTH</b>		
<b>ANNUAL INCOME</b>		(Refer to Federal Income Tax Returns for Previous Year)	<b>ANNUAL EXPENDITURES</b>		(Refer to Federal Income Tax Returns for Previous Year)
SALARY OR WAGES			PROPERTY TAXES & ASSESSMENTS		
DIVIDENDS & INTEREST			FEDERAL & STATE INCOME TAXES		
RENTALS (GROSS)			REAL ESTATE LOAN PAYMENTS		
BUSINESS OR PROFESSIONAL INCOME (Net)			PAYMENTS ON CONTRACTS & OTHER NOTES		
OTHER INCOME: Alimony, Child Support – Reveal At Your Option			INSURANCE PREMIUMS		
			ESTIMATED LIVING EXPENSES		
			OTHER: Alimony, Child Support, Maintenance		
<b>TOTAL INCOME</b>			<b>TOTAL EXPENDITURES</b>		

To assist Ford Financial Services, Inc., in its evaluation of the above Statement, I hereby certify that all material facts relating to the following conditions are set forth in the attached exhibit(s) incorporated herein by reference.

Contingent Liabilities endorser, co-maker or guarantor \$ \_\_\_\_\_ Pledge or hypothecation of assets \$ \_\_\_\_\_

Contingent Liabilities on leases or contracts \$ \_\_\_\_\_ Legal claims/Judgments \$ \_\_\_\_\_ Tax Liens \$ \_\_\_\_\_

Have you ever filed for bankruptcy?  No  Yes

Are any of the Assets shown on this form held in Trust?  No  Yes: If so, please give details (Use a separate sheet of paper if necessary):

Have you made a will?  No  Yes Are you a U. S. Citizen?  No  Yes

**SCHEDULE 1: LISTED STOCKS AND BONDS OWNED**

Stocks (no. of shares) Bonds (par value)	Description	Issued In Name Of	Retirement Account	Joint Tenancy Tenancy in Common Community Property	Market Value
<b>LISTED:</b>					
<b>TOTAL LISTED:</b>					
<b>UNLISTED:</b>					
<b>TOTAL UNLISTED:</b>					

**SCHEDULE 2: REAL ESTATE OWNED**

PROPERTY ADDRESS:	Joint Tenancy Tenancy in Common Community Property	Original Cost	Date of Purchase	Monthly Payment	Current Mortgage Balance	Market Value	Name of Lender
1)							
2)							
3)							

**SCHEDULE 3: DETAILS RELATIVE TO OTHER IMPORTANT ASSETS/LIABILITIES**

Assets	Liabilities

LIFE INSURANCE	Face Amount	Beneficiary	Company

**NOTICE:** For the purpose of establishing credit, and/or the extension of an existing credit facility from time to time, and to induce Ford Financial Services Inc. ("FFSI") to extend credit, I/we am/are furnishing this Personal Financial Statement ("PFS") along with any attached schedules and supporting documentation (as may be applicable), which I/we do hereby declare to be a true, complete and accurate representation of my/our financial condition as of the date set forth below. I/we agree to notify FFSI immediately of any adverse change(s) (material or otherwise) in my/our financial condition. I/we understand that any misstatement(s) and/or omission(s) as to my/our true financial condition shall be deemed a Default of any credit that FFSI may have extended to me/us, or which is guaranteed by me/us, and that FFSI may, at its option, accelerate and call due any and/or all payment(s) or other sums due or to become due to FFSI from me/us and/or terminate any and/or all credit arrangement(s). I/we authorize FFSI and/or its agents, affiliates and/or assignees to make any employment and/or credit check(s) and to obtain any information as it/they may require concerning the information presented in this PFS and/or to reverify any all of the information from time to time as it/they may deem reasonable and necessary. I/we agree that, upon submission, this PFS shall remain sole and exclusive property of FFSI.

**I/WE DO HEREBY CERTIFY THAT THE INFORMATION CONTAINED HEREIN IS TRUE, COMPLETE AND ACCURATE.**

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

CO-APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

PRINT NAME: \_\_\_\_\_

PRINT NAME: \_\_\_\_\_

DATE OF FINANCIAL CONDITION:  DATE OF SIGNATURE ABOVE

Co-Applicant signs above if this is to be a joint account. If not joint application, Spouse must sign below to authorize verification of income and credit history.

OTHER DATE: \_\_\_\_\_

SPOUSE'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  
PRINT NAME: \_\_\_\_\_

Please E-mail, Fax or Mail this document to: Ford Financial Services, Inc., 101 Leucadia Blvd., Ste 100, Encinitas, CA 92024  
Attn: Credit Department Fax: 760.944.9759 E-mail: info@ffsiusa.com