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**CALIFORNIA COASTAL**  
RURAL DEVELOPMENT CORPORATION

www.calcoastal.org

## PERSONAL FINANCIAL STATEMENT

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Business Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

Present Employer \_\_\_\_\_

Address of Employer \_\_\_\_\_

Position \_\_\_\_\_ Length of Employment \_\_\_\_\_ Yr. Salary \_\_\_\_\_

Co-Applicar \_\_\_\_\_

Address \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Business Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

Present Employer \_\_\_\_\_

Address of Employer \_\_\_\_\_

Position \_\_\_\_\_ Length of Employment \_\_\_\_\_ Yr. Salary \_\_\_\_\_

Marital Status (answer only if this financial statement is provided in connection with a request for secured credit or if you live in a Community property state, such as California):

Married  Separated  
 Unmarried (includes single, divorced & widowed)

### YOU MAY APPLY FOR CREDIT EXTENSION OR FINANCIAL ACCOMMODATION SEPARATELY OR JOINTLY

Are you requesting this financial accommodation:  Separately?  Jointly with your spouse?  
 Jointly with another person

*(Please submit separate financial statements attached together)*

Reflect in this statement the financial condition of your spouse as well as your own financial condition if:

1. You are seeking this financial accommodation jointly with your spouse, or
2. You are relying on your spouse's assets or income in requesting this financial accommodation, or
3. You are relying on community property in requesting this financial accommodation.

*(If you live in a Community property state like California, Community property usually includes your employment income as well as your spouse's employment income and any property or savings from this income. We will assume that all assets, income and obligations of such a married person are Community property, and all obligations are Community obligations unless otherwise indicated).*

## Cal Coastal RDC Balance Sheet

Applicant Name: \_\_\_\_\_  
Co-Applicant Name: \_\_\_\_\_

Balance Sheet as of: \_\_\_\_\_ Date

*(complete supplemental schedules where appropriate)*

ASSETS		LIABILITIES			
I / we am / are the legal owner(s) of the following assets:		I / we owe the following debt:	Interest Rate	Total Annual Installments	Balance
Cash	_____	Income Taxes (State & Federal)	_____	_____	_____
Savings	_____	Real Estate Taxes	_____	_____	_____
Accounts Receivable	_____	Other Taxes & Assessments	_____	_____	_____
Overage/Rebates	_____	A/P	_____	_____	_____
Feed, Seed & Supplies (Sch. A)	-	Installment Debt (Credit Cards, etc.)	_____	_____	_____
Cash in Growing Crops (Sch. B)	-	Accrued Payables (list below)	_____	_____	_____
Inventories (Sch. C)	-	_____	_____	_____	_____
Other Current Assets (Sch. D)	-	_____	_____	_____	_____
Marketable Securities (Sch. E)	-	_____	_____	_____	_____
		_____	_____	_____	_____
		_____	_____	_____	_____
<b>Current Assets</b>	<b>\$ -</b>				
Autos & Trucks	_____	Notes Payable (list below)	_____	_____	_____
Farm Machinery & Equipme (Sch. J)	-	_____	_____	_____	_____
Other Machinery	_____	_____	_____	_____	_____
Production Livestock (Sch. G)	-	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Contracts or Notes Receivable	_____	_____	_____	_____	_____
Cash Value of Life Insurance	_____	_____	_____	_____	_____
Retirement Accounts	_____	Financial Leases	_____	_____	_____
Cooperative Stock, I.e., FCS	_____	_____	_____	_____	_____
Co-operative Retains	_____	_____	_____	_____	_____
Real Estate Owned (Sch. F)	-	Farm Mortgages & Leases (Sch. H)	_____	_____	-
Other Real Estate	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Residence	_____	_____	_____	_____	_____
Leasehold Improvements	_____	Other Notes, Mortgages, etc. (Sch. I)	_____	_____	-
Contracts or Notes Receivable	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
<b>Fixed Assets</b>	<b>\$ -</b>				
<b>Total Assets</b>	<b>\$ -</b>				
		<b>Current Liabilities</b>			<b>\$ -</b>
		<b>Term Liabilities</b>			<b>\$ -</b>
		<b>Total Liabilities</b>			<b>\$ -</b>
		<b>Net Worth</b>			<b>\$ -</b>

### Certification

By signature hereto, the undersigned certifies the information set forth above and on the attached schedules is true and correct and contains no material misrepresentations or omissions.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

### Contingent Liabilities

Are there any lawsuits pending against you?  Yes  No  
 Have you endorsed / co-signed loans for others?  Yes  No  
 Other Contingent Liabilities? \$ \_\_\_\_\_  
 Annual alimony / child support \$ \_\_\_\_\_  
 Annual operating lease pmts. \$ \_\_\_\_\_

**Representation and Warranties:**

I understand that California Coastal is relying on the information in this financial statement (including the designation of my property as separate or Community Property) in deciding to give or continue the financial accommodation or extension of credit I have requested or received. I promise that this is true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. If this statement is not true in any material respect, or if I should die, file for bankruptcy, if any other credit tries to seize my property, or if any adverse change occurs in my financial condition, at your election any or all of my indebtedness and obligations to you, direct or contingent shall become immediately due and payable without demand or notice. You may retain and verify this statement. I understand that from time to time you may receive information about me from others and may answer questions and request from others seeking credit and experience information about me and my relationship with you; but will try to protect our confidential relationship.

I authorize Cal Coastal RDC to make inquiries as necessary to verify the accuracy of the statements made and to determine my credit worthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand that FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

## Cal Coastal RDC Balance Sheet

### SUPPLEMENTARY BALANCE SHEET SCHEDULES

These schedules are used to provide additional, detailed financial information necessary to assure the lender has a realistic understanding of your business and financial position. All totals must be transferred to the balance sheet to the sections corresponding.

DATE:

Schedule A - Feed, Seed & Supplies			
Item	Quantity	\$/Unit	Value
			-
			-
			-
			-
			-
			-
			-
			-
			-
Total			\$ -

Schedule B - Cash in Growing Crops			
Acres	Crop	Investment	Value
		@ \$ /acre	-
		@ \$ /acre	-
		@ \$ /acre	-
		@ \$ /acre	-
		@ \$ /acre	-
		@ \$ /acre	-
		@ \$ /acre	-
		@ \$ /acre	-
		@ \$ /acre	-
		@ \$ /acre	-
Total			\$ -

Schedule C-Inventories (Crops held for sale)			
Units	Commodity	Unit Price	Value
			-
			-
			-
			-
			-
			-
			-
			-
			-
Total			\$ -

Schedule D - Other Current Assets		
Item	Value	
Prepaid rent		
Total		\$ -

Schedule E - Marketable Securities				
No. of Shares	Name of Issuer	Owner	Value per Share	Total Value
				-
				-
				-
				-
				-
				-
				-
				-
				-
Total				\$ -

Schedule F - Real Estate Owned					
Acres	Property Location / Address	Title Vested in the Name(s) of	Percent Ownership	Year Acquired	Value
Total					\$ -

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### SUPPLEMENTARY BALANCE SHEET SCHEDULES

These schedules are used to provide additional, detailed financial information necessary to assure the lender has a realistic understanding of your business and financial position. All totals must be transferred to the balance sheet to the sections corresponding.

Schedule G - Production Livestock				
No. Head	Kind	Average Weight	\$/ Pound	Value
	Dairy Cows			
	Dairy Bulls			
	Bred Dairy Heifers			
	Open Dairy Heifers			
	Dairy Heifer Calves			
	Beef Cows			
	Beef Bulls			
	Bred Heifers (Beef)			
	Open Heifers (Beef)			
	Yearlings (Beef)			
	Calves (Beef)			
	Steers			
	Sheep (list below)			
	Swine (list below)			
	Horses (list below)			
Total				\$ -

Schedule H - Farm Mortgages & Leases						
Creditor	Loan Purpose	Date Closed	Original Amount	Repayment Schedule	Total Annual Installments	Balance
Total						\$ -

Schedule I - Other Notes, Mortgages & Leases Payable						
Creditor	Loan Purpose	Date Incurred	Original Amount	Repayment Schedule	Total Annual Installments	Balance
Total						\$ -

**Cal Coastal RDC  
Balance Sheet**

**Schedule J - Farm Machinery & Equipment Inventory List**

Grower: \_\_\_\_\_  
Location: \_\_\_\_\_

Date: \_\_\_\_\_

Item:	Qty	Description	Manufacturer	Year	Size/ Type	Condition	Serial/ Motor #	Present Value	Previous Lien(s)
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									
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37.									
38.									
39.									
40.									
41.									
42.									
43.									
44.									
45.									

A.	Total Present Appraised Value	\$	-
B.	Total Prior Liens	\$	-
C.	Remaining Equity (A-B)	\$	-

