Personal Financial Statement & Schedule of Real Estate Owned

One form per guarantor, proprietor, general partner, managing member, or any owner of 20% or more of the borrowing entity. This single form replaces the separate PFS and SREO — complete it once.

HOW THIS FORM IS ORGANIZED

Sections A–E are your personal balance sheet. Section F is your schedule of real estate owned and Section G your schedule of real estate sold. Sections H–K capture the supporting detail. Complete every section; write “none” rather than leaving a section blank. Include the assets of your spouse and any minor children if you own 20% or more of the borrowing entity and spousal assets are being counted.

ASSUMPTIONS APPLIED TO THIS FORM

Net worth is calculated as total assets less total liabilities. Liquidity means cash and cash-equivalent assets available after closing — unencumbered cash, marketable securities and readily accessible retirement balances. Real estate equity, business interests and personal property are not liquidity. CR Equity AI sizes sponsor strength against verified figures, not stated figures; balances are confirmed against statements and property values against third-party valuation. Material variance re-prices or terminates the transaction.

A APPLICANT INFORMATION

FULL LEGAL NAME	STATEMENT AS OF (MM/DD/YYYY)	ROLE (GUARANTOR / MANAGING MEMBER / 20%+ OWNER)

HOME ADDRESS	CITY	STATE	ZIP

HOME PHONE	BUSINESS PHONE	EMAIL	BORROWING ENTITY (APPLICANT)	% OWNERSHIP

B BALANCE SHEET

Omit cents. Describe every item in the section noted.

ASSETS	(OMIT CENTS)
Cash on hand and in banks	
Savings accounts	
IRA or other retirement account *→ Section H*	
Accounts and notes receivable *→ Section H*	
Life insurance — cash surrender value only *→ Sect*	
Stocks and bonds *→ Section E*	
Real estate *→ Section F*	
Automobiles (year / make / model) *→ Section H*	
Other personal property *→ Section H*	
Other assets *→ Section H*	
TOTAL ASSETS	

LIABILITIES	(OMIT CENTS)
Accounts payable	
Notes payable to banks and others *→ Section D*	
Installment account — auto	
monthly payment	
Installment account — other	
monthly payment	
Loans against life insurance	
Mortgages on real estate *→ Section F*	
Unpaid taxes *→ Section I*	
Other liabilities *→ Section J*	
TOTAL LIABILITIES	
NET WORTH (assets less liabilities)	

Total assets must equal the sum of total liabilities and net worth.

C SOURCES OF INCOME & CONTINGENT LIABILITIES

Annual figures unless noted

SOURCE OF INCOME	
Salary	
Net investment income	
Real estate income	
Other income (describe below)	

CONTINGENT LIABILITIES	
As endorser or co-maker	
Legal claims and judgments	
Provision for federal income tax	
Other special debt	

DESCRIPTION OF OTHER INCOME

Alimony or child support payments need not be disclosed as other income unless you want them counted toward total income.

D NOTES PAYABLE TO BANKS AND OTHERS

Attach a signed schedule if more space is needed

NAME AND ADDRESS OF NOTEHOLDER	ORIGINAL BALANCE	CURRENT BALANCE	PAYMENT AMOUNT	FREQUENCY	HOW SECURED OR ENDORSED — TYPE OF COLLATERAL

E STOCKS AND BONDS

NO. OF SHARES	NAME OF SECURITY	COST	MARKET VALUE QUOTATION / EXCHANGE	DATE OF QUOTATION	TOTAL VALUE
				TOTALS	

F SCHEDULE OF REAL ESTATE OWNED

List every parcel separately, including the subject property. Attach a signed schedule if more space is needed.

Include properties held individually and through any entity in which you hold an interest. Enter the owner of record on title exactly as it appears on the deed.

PROPERTY ADDRESS	PROPERTY TYPE	DATE PURCHASED	ORIGINAL COST	PRESENT MARKET	MORTGAGE HOLDER	MORTGAGE BALANCE	PAYMENT (MONTHLY)	TAXES & INSURANCE	GROSS RENT	OWNER ON TITLE	STATUS (CURRENT

PROPERTY ADDRESS	PROPERTY TYPE	DATE PURCHASED	ORIGINAL COST	PRESENT MARKET	MORTGAGE HOLDER	MORTGAGE BALANCE	PAYMENT (MONTHLY)	TAXES & INSURANCE	GROSS RENT	OWNER ON TITLE	STATUS (CURRENT
TOTALS											

Report mortgage holder name and payment status for every encumbered parcel. Any parcel in default, forbearance, or subject to a foreclosure action must be explained in Section J.

G SCHEDULE OF REAL ESTATE SOLD

Last 36 months

PROPERTY ADDRESS	TYPE	YR ACQUIRED	YR SOLD	ORIGINAL PURCHASE PRICE	RENOVATION COST	FINAL SALE PRICE	OWNER ON TITLE (INDIVIDUAL / LLC)

H OTHER PERSONAL PROPERTY AND OTHER ASSETS

Describe. If pledged as security, state the lienholder, amount, terms, and any delinquency.

I UNPAID TAXES

Type, to whom payable, when due, amount, and the property any tax lien attaches to

J OTHER LIABILITIES AND DISCLOSURES

Include judgments, pending litigation, guaranties, defaults, forbearances and foreclosure actions

K LIFE INSURANCE HELD

Face amount, cash surrender value, insurer and beneficiaries

L AUTHORIZATION AND CERTIFICATION

I authorize CR Equity AI, Inc., its lender partners, servicers, successors and assigns to make any inquiries necessary to verify the accuracy of the statements made on this form and to determine my creditworthiness, including obtaining consumer and business credit reports, verifying deposits and balances with the institutions named, and confirming property values and mortgage balances with third parties.

I certify that all information on this form and any supporting information submitted with it is true and complete to the best of my knowledge. I understand that CR Equity AI, Inc. and its lender partners will rely on this information in making credit decisions, and that a material misrepresentation may constitute fraud, may be an event of default under the loan documents, and may subject me to civil and criminal liability. I will promptly notify CR Equity AI in writing if my financial condition materially changes before closing.

This form and the information entered on it are confidential and are used solely to evaluate, underwrite, close and service the loan and to satisfy applicable legal and regulatory obligations.

APPLICANT

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

SPOUSE — ONLY IF SPOUSAL ASSETS ARE INCLUDED ABOVE

PRINT NAME	TITLE	DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)