



**GOLD COAST BANK  
PERSONAL FINANCIAL STATEMENT**

This financial statement is designed to be completed by each applicant. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is a financial statement for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Signature (Borrower ) \_\_\_\_\_ Signature (Co-Borrower) \_\_\_\_\_

SECTION 1 - INDIVIDUAL INFORMATION (Type or Print)		SECTION 2 - OTHER PARTY INFORMATION (Type or Print)	
Name		Name	
Residence Address		Residence Address	
City, State & Zip		City, State & Zip	
Position or Occupation		Position or Occupation	
Business Name	Yrs. There	Business Name	Yrs. There
Business Address		Business Address	
City, State & Zip		City, State & Zip	
Res. Phone	Bus. Phone	Res. Phone	Bus. Phone

SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF:		(Date)	
ASSETS (Do not include Assets of doubtful value)	In Dollars (Omit cents)	LIABILITIES	In Dollars (Omit cents)
Cash on hand and in banks		Notes payable to banks - secured (see Schedule F)	\$ -
U S Gov't & Marketable Securities - see Schedule A	\$ -	Notes payable to banks - unsecured (see Schedule F)	\$ -
Non-Marketable Securities - see Schedule B	\$ -	Due to brokers	
Securities held by broker in margin accounts		Amounts payable to others - secured	
Restricted or control stocks		Amounts payable to others - unsecured	
Partial interest in Real Estate Equities - see Schedule C	\$ -	Accounts and bills due	
Real Estate Owned - see Schedule D	\$ -	Unpaid income tax	
Loans Receivable		Other unpaid taxes and interest	
Automobiles and other personal property		Real estate mortgages payable - see Schedule D	\$ -
Cash value-life insurance - see Schedule E	\$ -	Other debts - itemize	
Other assets - itemize			
		TOTAL LIABILITIES	\$ -
		NET WORTH	\$ -
TOTAL ASSETS	\$ -	TOTAL LIABILITIES AND NET WORTH	\$ -

SOURCES OF INCOME FOR YEAR ENDED	PERSONAL INFORMATION
Salary, bonuses & commissions	Do you have a will? If so, name executor.
Dividends	
Real estate income	Are you a partner or officer in any other venture? If so, describe.
Other income (Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)	Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe.
	Are any assets pledged other than as described on schedules? If so, describe.
TOTAL \$ -	Income tax settled through (date)
<b>CONTINGENT LIABILITIES</b>	Are you a defendant in any suits or legal actions?
Do you have any contingent liabilities? If so, describe.	
As endorser, co-maker or guarantor?	Personal bank accounts carried at
On leases or contracts?	
Legal claims	Have you ever been declared bankrupt? If so, describe.
Other special debt	
Amount of contested income tax liens	

**SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES**

Number of Shares Or Face Value (Bonds)	Description	In Name Of	Are These Pledged?	Market Value

**SCHEDULE B - NON-MARKETABLE SECURITIES**

Number of Shares	Description	In Name Of	Are These Pledged?	Source of Value	Value

**SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE EQUITIES**

Address & Type Of Property	Title In Name Of	% Ownership	Date Acquired	Cost	Market Value	Mortgage Holder	Rate (%)	Mortgage Payment	Mortgage Balance
							Fixed/ARM?		

**SCHEDULE D - REAL ESTATE OWNED**

Address & Type Of Property	Title In Name Of	Date Acquired	Cost	Market Value	Mortgage Holder	Rate (%)	Mortgage Payment	Mortgage Balance
						Fixed/ARM?		

**SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE**

Name Of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

**SCHEDULE F - ALL BANKS OR FINANCE COMPANIES WHERE CREDIT IS OUTSTANDING**

Name & Address Of Lender	Credit In The Name Of	Collateral	Original Date	Payment Amount	Current Balance	Original Balance

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary and to obtain a consumer credit report from any credit reporting agency to verify the accuracy of the statements made herein, in connection with Bank's preliminary evaluation of undersigned, or during any periodic review of undersigned deemed necessary by Bank. You are authorized to answer questions about your credit experience with me/us.

Signature (Individual) \_\_\_\_\_  
 S. S. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Date Signed \_\_\_\_\_ Signature (Individual) \_\_\_\_\_  
 S. S. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

**SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES (CONTINUED)**

Number of Shares Or Face Value (Bonds)	Description	In Name Of	Are These Pledged?	Market Value

**SCHEDULE B - NON-MARKETABLE SECURITIES (CONTINUED)**

Number of Shares	Description	In Name Of	Are These Pledged?	Source of Value	Value

**SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE EQUITIES (CONTINUED)**

Address & Type Of Property	Title In Name Of	% Ownership	Date Acquired	Cost	Market Value	Mortgage Holder	Rate (%)	Mortgage Payment	Mortgage Balance
							Fixed/ARM?		

**SCHEDULE D - REAL ESTATE OWNED (CONTINUED)**

Address & Type Of Property	Title In Name Of	Date Acquired	Cost	Market Value	Mortgage Holder	Rate (%)	Mortgage Payment	Mortgage Balance
						Fixed/ARM?		

**SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE (CONTINUED)**

Name Of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

**SCHEDULE F - ALL BANKS OR FINANCE COMPANIES WHERE CREDIT IS OUTSTANDING (CONTINUED)**

Name & Address Of Lender	Credit In The Name Of	Collateral	Original Date	Payment Amount	Current Balance	Original Balance

### BORROWER'S CERTIFICATION

The Undersigned certify the following:

1. I/We am/are in the process of applying for a mortgage loan through Gold Coast Bank. In applying for the loan, I/We will complete a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information will be true and complete. I/We have made no misrepresentations to Gold Coast Bank during the loan application process or in any documents to date, nor did I/We omit any pertinent information.
2. I/We understand and agree that Gold Coast Bank reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### BORROWER'S AUTHORIZATION TO RELEASE INFORMATION

To Whom it May Concern:

1. I/We am/are in the process of applying for a mortgage loan through Gold Coast Bank. As part of the application process, Gold Coast Bank and the mortgage guaranty insurer (if any) may verify information contained in my/our application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Gold Coast Bank and to any investor to whom Gold Coast Bank may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Gold Coast Bank or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

### E-SIGN AUTHORIZATION

**Covered Transactions:** By signing and acknowledging this agreement you have consented to electronic communication throughout the mortgage process. You may receive any number of document(s) and/or information via electronic communication that concern your inquiry, preapproval, prequalification, approval, change in terms, denial, final settlement and loan terms. This agreement will become effective on the date signed and shall remain in full force and effective until termination in accordance with the following provisions. We reserve the right to discontinue the provision of your electronic communications or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law. If you wish to terminate this Agreement, you must notify the Bank and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). You may notify the bank by one of the following methods: A) By sending an email to the Bank at [processing@goldcoastbank.net](mailto:processing@goldcoastbank.net); B) By calling 312-587-3200 or C) By writing a letter and sending to our office Attention: Processing / E-Sign.

**Hardware/Software Requirements:** All communication that we provide to you in electronic form will be provided either via 1) Internet 2) E-mail; or 3) DocuSign or 4) a web site [www.goldcoastbank.net](http://www.goldcoastbank.net). You may have software which permits you to receive and access Portable Document Format "PDF" files, such as Adobe Acrobat Reader. Your access to this agreement verifies that your system/device has the necessary software to permit you to receive and access "PDF" files.

**Paper Documents:** At any point the consumer has the right to a paper or non-electronic form of the documentation that was provided. Upon request the consumer may request that the documents be mailed to them or they can be picked up at either of the Gold Coast Bank locations listed as follows: Gold Coast Bank - 1165 N Clark Street, Ste 200, Chicago, IL 60610. There is no fee for requesting the documents covered by this agreement.

**Consent:** By signing this authorization I consent that I have read, understand, and agree to the terms of the E-Sign Authorization section and by replying to this email I hereby affirm that I consent to send/receive electronic communications to Gold Coast Bank as described herein. I further agree that I have access to the necessary hardware and software requirements specified above.

Signature (Individual) \_\_\_\_\_

S. S. No. \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address: \_\_\_\_\_

Signature (Individual) \_\_\_\_\_

Date Signed \_\_\_\_\_

S. S. No. \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address: \_\_\_\_\_