



Commercial Term Lending Personal Financial Statement

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Section 1: Applicant Information

Complete this Personal Financial Statement as Borrower/Principal/Guarantor ("Applicant") or Co-Borrower/Co-Principal/Co-Guarantor ("Co-Applicant") as applicable. Attach copies of this statement for each additional Co-Applicant.

Applicant		Co-Applicant	
Legal Name (First, Middle, Last)	Phone Number	Legal Name (First, Middle, Last)	Phone Number
E-Mail Address		E-Mail Address	
Social Security Number	Date of Birth	Social Security Number	Date of Birth
Home Address (No P.O. Boxes)	# Years at Address	Home Address (No P.O. Boxes)	# Years at Address
City, State, ZIP Code	Country (if not USA)	City, State, ZIP Code	Country (if not USA)
Marital Status: ☐ Married ☐ Unmarried ☐ Separated ☐ Registered Domestic Partner (RDP) or its equivalent under the applicable State Law		Marital Status: ☐ Married ☐ Unmarried ☐ Separated ☐ Registered Domestic Partner (RDP) or its equivalent under the applicable State Law	
Occupation	# of Years in Occupation	Occupation	# of Years in Occupation
Primary Source of Income		Primary Source of Income	
When applicable, check the appropriate box below: ☐ The income or assets of a person other than the Applicant (including the Applicant's spouse or RDP) <u>will be</u> used as a basis for loan qualification, in which case information about that person's income or assets must be provided; or ☐ The income or assets of the Applicant's spouse or RDP <u>will not be</u> used as a basis for loan qualification, but the Applicant resides in a community property state, the security property is located in a community property state, or Applicant is relying on other property located in a community property state as a basis for repayment of the loan, in which case Lender may request information about the Applicant's spouse or RDP, as appropriate. Any persons, whether married, unmarried, separated, or a RDP may apply for separate credit. Providing joint financial information does not confirm intent for the two co-applicants to apply for joint credit. Intent to apply for joint credit must be expressly stated. If joint financial condition is presented, and the intent is for co-applicants to be jointly and severally obligated on the credit (i.e., joint borrowers or guarantors), please initial: Applicant _____ Initials _____ Co-Applicant _____ Initials _____ The information provided in this Personal Financial Statement and any supporting schedules ("Statement") is the most current financial information available (unless otherwise noted in the date field below) concerning the Applicant or Co-Applicant and there have been no significant changes in the information provided in this Statement. The following information (or on the attached financial statement) is a statement of financial condition, as of: Applicant <u> / / </u> Co-Applicant <u> / / </u> Date Date			

Section 2: Annual Income

Gross Annual Income	Applicant	Co-Applicant	Total	Describe Other Income Notice: Alimony, child support or separate maintenance income need not be disclosed if the Applicant or Co-Applicant does not wish to have the income considered as a basis for repaying this loan.
Base Employment Income	\$	\$	\$	
Overtime	\$	\$	\$	
Commission	\$	\$	\$	
Dividends/Interest	\$	\$	\$	
Net Rental Income	\$	\$	\$	
Other Annual Income (see "Describe Other Income Notice")	\$	\$	\$	
Total Annual Income	\$	\$	\$	

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Joacim Rocklöv



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Business Basics for Dentists James L. Harrison, David O. Willis, Charles K. Thieman, 2023-09-21 Business Basics for Dentists Concise yet comprehensive overview of business management principles tailored for dental practices with strategies to apply the core concepts to achieve success Rather than presenting a rote checklist of steps for success Business Basics for Dentists Second Edition describes business economic marketing and management principles and explains how to apply them to dental practice Now fully updated throughout this book provides the essential elements of a business course management principles economics business finance and financial analysis without getting bogged down in too much detail Dental students and new practitioners will learn how to use the core strategic and operational business philosophies to develop an effective dental practice The business management principles are related to various aspects of running and managing a dental practice including office communications billing inventory and marketing All aspects of practice transition are approached including career opportunities buying a practice starting a new practice multi practitioner arrangements practice valuation and planning and developing a practice The book also covers personal financial planning to ensure that the dentist is also planning for their finances and retirement beyond the bounds of the practice Business Basics for Dentists Second Edition covers Personal money management and insurance needs reducing the personal tax burden estate planning and securing financing Business entities basic economics the legal environment of the dental practice financial statements and business taxes and tax planning Management principles planning the dental practice financial analysis and control in the dental office maintaining production and collections and gaining case acceptance Generating patients for the practice controlling costs promoting staff effectiveness and maintaining daily operations Focusing on the transition period from a dental student through corporate employee to ownership Business Basics for Dentists is a valuable tool for dental students and professionals seeking to further their career path through actionable advice from experts in the field Financial Or Business Interests of Officers Or Employees of the Senate United States. Congress. Senate. Rules and Administration, 1964 *Kiplinger's Personal Finance* , 1989-04 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Financial Or Business Interests of Officers Or Employees of the Senate** United States. Congress. Senate. Committee on Rules and Administration, 1964 Hearings United States. Congress Senate, 1963 Hearings United States. Congress. Senate. Committee on Rules and Administration, 1964 Catalog of Federal Domestic Assistance , 1971 Identifies and describes specific government assistance opportunities such as loans grants counseling and procurement contracts available under many agencies and programs **Business Loans** Rick Stephan Hayes, 1980 *The Whispering Roots* Cecil Day Lewis, 1970 *Official Gazette of the United States Patent and Trademark Office* , 2007

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