

Your financial snapshot

A simple starting point for a commercial loan conversation.

We can provide the lender's required form. This package helps you organize the information first; it is not an official lender or SBA form.

Name of person preparing this statement

As-of date (MM/DD/YYYY)

Business / proposed loan purpose

Start here

- 1. Save a private copy. Use one as-of date for all balances.
- 2. Complete assets, debts, real estate and monthly obligations.
- 3. Enter zero for none. Flag unknown amounts and estimates.
- 4. Review supporting records and ask for the lender's form.

Summary of entered amounts (\$)

Assets other than real estate (page 2)	
Real estate asset value (page 4)	
Total assets (add the two asset totals)	
Debts other than property loans (page 3)	
Property liabilities reported (page 4)	
Total reported liabilities (add debt totals)	
Estimated net worth (assets minus liabilities)	
Monthly obligations (page 5)	

PDF totals are manual. Use the Excel version for automatic calculations. Net worth is not cash available for closing or a loan approval.

1. Your assets

List current assets other than real estate. Repeat this page if you need more room.

Examples: checking, savings, investments, retirement, vehicles, business equity and life insurance cash surrender value (not the death benefit).

Asset 1

Type / institution / description

Owner / title

Full current value (\$)

Your ownership (%)

Your asset value (\$)

Asset 2

Type / institution / description

Owner / title

Full current value (\$)

Your ownership (%)

Your asset value (\$)

Asset 3

Type / institution / description

Owner / title

Full current value (\$)

Your ownership (%)

Your asset value (\$)

Asset 4

Type / institution / description

Owner / title

Full current value (\$)

Your ownership (%)

Your asset value (\$)

Asset value = full value x ownership percentage. Example: \$50,000 x 50% = \$25,000.

Total assets, including extra pages (\$)

Explain estimates, dates and restrictions on page 6. Keep property on page 4 only. Do not count business/property equity twice.

2. Your debts

List non-property debts. Put mortgages and drawn HELOCs on page 4 only.

Use current statements. Report the balance and monthly payment separately. Explain joint obligations; do not automatically prorate liability by ownership.

Debt 1

Debt type / creditor

Borrower / joint party

Balance to report (\$)

Required monthly payment (\$)

Maturity / payoff date

Debt 2

Debt type / creditor

Borrower / joint party

Balance to report (\$)

Required monthly payment (\$)

Maturity / payoff date

Debt 3

Debt type / creditor

Borrower / joint party

Balance to report (\$)

Required monthly payment (\$)

Maturity / payoff date

Debt 4

Debt type / creditor

Borrower / joint party

Balance to report (\$)

Required monthly payment (\$)

Maturity / payoff date

Total balances, including extra pages (\$)

Total required monthly payments (\$)

Include credit cards, auto/student/personal loans, tax balances and other debts. Add collateral notes on page 6.

3. Real estate owned

Include your home, rentals, commercial buildings and land. Use extra copies for more properties.

Do not list a proposed purchase as already owned. Explain entity ownership and reporting basis with the lender. Do not repeat the same equity on the assets page.

Property 1

Property address / use

Owner / entity

Your ownership (%)

Full market value (\$)

Your asset value (\$)

All property loan balances (\$)

Your liability to report (\$)

Your monthly property outflow (\$)

Your gross monthly rent (\$)

Property 2

Property address / use

Owner / entity

Your ownership (%)

Full market value (\$)

Your asset value (\$)

All property loan balances (\$)

Your liability to report (\$)

Your monthly property outflow (\$)

Your gross monthly rent (\$)

Monthly outflow: all loan payments, taxes, insurance and association charges, each once. If taxes/insurance are escrowed, do not add them again. Annual costs / 12 = monthly. Gross rent is not profit.

Include second mortgages and drawn HELOCs. Transfer totals from all copies to pages 1 and 5.

4. Monthly obligations

Use monthly amounts. Include each payment only once.

Annual amount / 12 = monthly. Weekly amount x 52 / 12 = monthly. Use your share of expenses and explain estimates. Business operating expenses belong in business financials unless personally paid and explained.

Obligation	Monthly amount (\$)
Personal debt payments (page 3 total)	
Property outflows (page 4, all properties)	
Rent paid as a tenant, if not already included	
Utilities, phone and internet	
Food and household needs	
Transportation, excluding listed loan payments	
Health / other insurance paid separately	
Childcare / education	
Support obligations paid	
Personal taxes not already included	
Other recurring obligations	
Total monthly obligations entered (\$)	

Notes / estimates / items excluded to avoid double-counting

5. Review before sharing

Check your records, explain exceptions and keep a private copy.

- ☐ Same as-of date used; current statements gathered.
- ☐ Assets and ownership reviewed, including estimates and restrictions.
- ☐ Debts and real estate reviewed; no duplicate property loans.
- ☐ Monthly expenses converted correctly and counted once.
- ☐ Guarantees, co-signed debt and other contingencies disclosed below.
- ☐ Lender form and secure commercial upload instructions requested.

Guarantees / contingent liabilities: creditor, maximum exposure, payment and responsibility

Unpaid taxes, liens, legal claims, estimates, value dates or ownership issues to explain

Missing documents / questions for Paul and the lender

Prepared / reviewed by

Review date

Ask our team for the correct commercial application and a verified secure upload link. Do not put Social Security numbers or full account numbers in this worksheet or submit completed financial records through public forms, ordinary email or text.

Watch the AI-avatar walkthrough

Mortgage broker only. All loans subject to lender approval. Equal Housing Opportunity.