

Important Information when applying for a loan: 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.

**Provide exact spelling of each individual guarantor(s) - complete name as it appears on your State-Issued Driver's License or Identification Card.**

**Section 1: Applicant Information**

Please indicate		Principal		Guarantor		Please indicate		Co-Principal		Co-Guarantor	
Name		Email Address				Name		Email Address			
Phone Number		Fax Number				Phone Number		Fax Number			
	ext.						ext.				
Social Security Number		Date of Birth				Social Security Number		Date of Birth			
Street Address (no P.O. Boxes)		Own	Rent			Street Address (no P.O. Boxes)		Own	Rent		
City, State, ZIP Code		Country				City, State, ZIP Code		Country			
<b>Total Primary Monthly Housing Expense</b> <i>(total rent payment or total monthly mortgage payment including taxes, insurance, HOA)</i>				<b>Total Primary Monthly Housing Expense</b> <i>(total rent payment or total monthly mortgage payment including taxes, insurance, HOA)</i>							

Complete this Personal Financial Statement as Principal/Guarantor ("Applicant") or Co-Principal/Co-Guarantor ("Co-Applicant") as applicable. Co-Applicant information must also be provided (and the appropriate box checked) when:

The income or assets of a person other than the Applicant (including the Applicant's spouse or RDP) will be used as a basis for loan qualification, in which case information must be provided about that person, or

The income or assets of the Applicant's spouse or RDP will not be 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 information must be provided about that person.

Attach additional copies of this Statement if necessary.

Any persons, whether married, unmarried, separated, or an RDP may apply for separate credit.

The following information (or on the attached financial statement) is a statement as of \_\_\_\_\_ of \_\_\_\_\_  
Date

our joint financial condition      my individual financial condition      trust financial condition only

If joint financial condition is presented, and the intent is for all parties to be jointly and severally obligated on the credit (i.e. joint guarantors), please initial

Principal/Guarantor: \_\_\_\_\_      Co-Principal/Co-Guarantor: \_\_\_\_\_  
Initials      Initials

The information provided in this Personal Financial Statement and any supporting schedules ("Statement") is the most current financial information available concerning the Applicant or Co-Applicant and there have been no significant changes.

**Section 2: Assets and Liabilities**

Assets	Amount	Liabilities	Amount
Cash in Axos Bank®	\$	Revolving Credit/Installment Credit Obligations	\$
Cash in Other Institutions	\$	Real Estate Debt from Schedule of Real Estate	\$
Cash Value of IRAs/Pension Accounts/401Ks	\$	Other Liabilities:	\$
Marketable Securities Owned	\$	Other Liabilities:	\$
Receivables	\$	Other Liabilities:	\$
Cash Surrender Value of Life Insurance	\$	Other Liabilities:	\$
Real Estate Owned from Schedule of Real Estate	\$	Other Liabilities:	\$
Personal Property (including autos, RVs, etc)	\$	Other Liabilities:	\$
Other Assets:	\$	Other Liabilities:	\$
Other Assets:	\$	Other Liabilities:	\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities</b>	<b>\$</b>
<b>Total Net Worth (total assets minus total liabilities)</b>			<b>\$</b>

\* Deposit accounts now held by Axos Bank Member FDIC.

Applicant Name(s): \_\_\_\_\_

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

**Section 3: Schedule of Real Estate Owned**

Property Address	% of Ownership	Property Type (SFR, Condo, etc)	# of Units	Acquisition Date/Cost	Current Market Value	Mortgage Lien Balance(s)	Lender Name	Loan Number	Loan Maturity (MM/YY)	Cash Flow - Actual				
										Annual Collected Rental Income	Annual Mortgage Payment	Annual Operating Expenses	Net Cash Flow	Net Cash Flow as a % of Ownership
1	%			Date		1st								
				Cost		2nd								
2	%			Date		1st								
				Cost		2nd								
3	%			Date		1st								
				Cost		2nd								
4	%			Date		1st								
				Cost		2nd								
5	%			Date		1st								
				Cost		2nd								
6	%			Date		1st								
				Cost		2nd								
7	%			Date		1st								
				Cost		2nd								
8	%			Date		1st								
				Cost		2nd								
9	%			Date		1st								
				Cost		2nd								
10	%			Date		1st								
				Cost		2nd								
11	%			Date		1st								
				Cost		2nd								
12	%			Date		1st								
				Cost		2nd								
13	%			Date		1st								
				Cost		2nd								
14	%			Date		1st								
				Cost		2nd								
15	%			Date		1st								
				Cost		2nd								

### Section 4: General Information (Principal, Co-Principal, Guarantor, Co-Guarantor)

If the information in this Statement applies to you and your Principal and/or Co-Principal or Guarantor and/or Co-Guarantor, each should answer the following questions. <b>If you answer "yes" to any of the following questions, please provide an explanation on an attachment.</b>	Principal/ Guarantor		Co-Principal/ Co-Guarantor	
	Yes	No	Yes	No
1. Are any assets pledged or debts secured except as shown?				
2. Are your assets primarily in the United States? If no, provide primary country of assets: _____				
3. Have you obtained credit under any other names or with other individuals? If yes, provide names and Social Security Numbers: _____				
4. Do you have any contingent liabilities that are not shown on your Statement as a guarantor, co-maker, or endorser of debt, or are you obligated under any leases that extend beyond one year?				
5. Have you ever been a principal or guarantor of a firm that declared bankruptcy or had an involuntary bankruptcy filed?				
6. Are you a party to any material claims or lawsuits, or had a material judgment against you? Are you a U.S. citizen?				
7. If no, are you a resident alien of the U.S.? If yes, provide a copy of your U.S. Permanent Resident Alien card. If no, list country of citizenship and provide a copy of your passport:				
8. Are you a director, executive officer, or principal shareholder of any of the following: a. An insured bank or financial institution that makes commercial loans and accepts deposits? If yes, provide name of institution: _____ b. Axos Bank or any of its subsidiaries, affiliates, or parent? If yes, provide name of subsidiary, affiliate, or parent: _____ c. Any company controlled by any of the above? If yes, provide name of company: _____				
9. Are you an examiner, assistant examiner or employee of an independent auditor who has the authority to examine or audit Axos Bank?				
10. Are you delinquent on payment of any personal income taxes or real property taxes?				
11. Are you currently, or have you ever been, subject of a delinquent tax lien, or a payment arrangement with the IRS or a state taxing authority?				
12. Have you ever defaulted on a loan (beyond any applicable cure period) in any obligation related to either repayment of debt or the collateral securing such debt?				
13. Have you had property foreclosed, given title or deed in lieu of foreclosure, or had debt forgiven?				
14. Have you ever been convicted of a felony?				

### Section 5: Tax Return Certification

In connection with Lender's consideration of an application to make a loan to the above-referenced Applicant, the undersigned certifies, represents and warrants to Lender that the income tax returns provided are true, correct and complete. The undersigned understands that Lender will be relying on this Tax Return Certification in considering whether or not to make a loan to the above-referenced Applicant.

<b>I last filed taxes for tax year (specify year):</b>	<b>Was an IRS Form 4868 (Extension of Time) filed:</b>	Yes	No
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### Section 6: Acknowledgment and Agreement

The undersigned specifically acknowledges and agrees that: (1) Axos Bank, including its agents, successors, and assigns, ("Bank") will rely on the information contained in and provided in connection with this Statement, and all such information is given for the purposes of obtaining a loan(s) from the Bank ("Loan"); (2) verification of any information contained in and provided in connection with this Statement may be made at any time by the Bank from any source; (3) one or more credit reports may be obtained on each of the undersigned, without further notice, in connection with (a) this Statement, (b) any renewal, modification, or extension of the Loan, or (c) any review or collection of the Loan; (4) the undersigned has a continuing obligation to (a) amend and/or supplement the information provided in or given in connection with this Statement if any of the material facts which have been represented in or given in connection with this Statement should change prior to closing of the Loan, and (b) immediately update all financial information should more current information become available; (5) in the event payments on the Loan become delinquent, the Bank may report the names and account information of the undersigned to a credit reporting agency; and (6) ownership, administration, or servicing of the Loan may be transferred without prior notice.

The undersigned certifies that the information provided in and given in connection with this Statement is true and correct as of the date set forth opposite the signature(s) on this Statement. The undersigned acknowledges that any information obtained may be disclosed to applicant, any prospective borrower or guarantor of the loan applied for, and any of their representatives, employees, and affiliates. The undersigned acknowledges that any intentional or negligent misrepresentation of such information may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both, under the provisions of Title 18, United States Code, Section 1014 and liability for monetary damages to the Bank and any other person or entity who may suffer any loss due to reliance upon any misrepresentation which has been made in or in connection with this Statement.

Applicant Signature	Date	Applicant Title	Co-Applicant Signature	Date	Co-Applicant Title