

## MLO PERSONAL FINANCIAL REPORT

### INSTRUCTIONS

This form is filed in conjunction with an application for a mortgage loan originator license pursuant to Chapter 16.1, Title 6.1 of the Code of Virginia. The information provided on this form must be current (less than 90 days old at the time of filing with the Bureau) and accurate. The form and its contents are confidential. *The report must be executed with original signature(s).* In completing the form, please follow the instructions below:

1. **An answer to each item is required.** If your answer is "No", "None", "Not Applicable", or "Unknown", please indicate that on the question or schedule.
2. File any additional attachments and/or schedules on **8 ½" x 11"** paper if space provided on the form is inadequate. Sign and date all such schedules.
3. Have your spouse co-sign this form if assets and liabilities are jointly held with him/her.
4. Attach a separate financial statement for any business in which you have an ownership interest if a substantial portion (25 percent or more) of your net worth is tied to such a business. Your interest in such business should also appear in Schedule C on page 4 of this form, and the net annual income derived from such an interest should appear on the Statement of Income (page 3).

A Personal Financial Report form containing false or misleading information raises questions about the character, integrity, and fitness of the applicant. Therefore, it is imperative that you provide true and complete information as requested herein. **Additionally, each filer must report promptly any material change in his/her financial condition or personal information that occurs during the review period of this filing.**

Inquiries regarding the preparation and filing of this form should be directed to the licensing section of the Bureau of Financial Institutions, 1300 East Main Street, Suite 800, Post Office Box 640, Richmond, Virginia 23218-0640. Telephone: (804) 371-0484; FAX (804) 371-9416. This form can be downloaded from the Bureau's website at [www.scc.virginia.gov/bfi](http://www.scc.virginia.gov/bfi).

**SECTION I  
FINANCIAL REPORT**

I, \_\_\_\_\_  
Name
Business Address

submit herewith the following information and a correct and complete statement of my financial condition as of \_\_\_\_\_  
(Date)  
to the State Corporation Commission for its confidential use, in connection with my application for a mortgage originator license.

An answer to each item is required. If the answer is "No", "None", or "Not Applicable", so state. If an item of information called for is "Unknown" so state. If space provided on this form is inadequate, attach a separate schedule. All such schedules should be signed and dated.

**ASSETS**

**LIABILITIES**

<p>1. Cash on Hand and in Banks \$ _____</p> <p>2. Notes, Loans, and Other Receivables                  Considered Good and Collectible _____</p> <p>3. Marketable Securities (Schedule A) _____</p> <p>4. Real Estate (Schedule B) _____</p> <p>5. Business Interests and other assets)                  (Schedule C) _____</p> <p>6. IRAs or Other Retirement Accounts _____</p> <p>7. Life Insurance (face amount \$ _____)                  Cash Surrender Value _____</p> <p style="text-align: right;"><b>TOTAL ASSETS</b> \$ _____</p>	<p>8. Notes Payable to Banks \$ _____                  (Schedule D)</p> <p>9. Real Estate Mortgages (Schedule E) _____</p> <p>10. Interest and Taxes Due and Unpaid _____</p> <p>11. Other Debts and Liabilities                  (Schedule F) _____</p> <p style="text-align: center;"><b>TOTAL LIABILITIES</b> _____</p> <p>12. NET WORTH _____</p> <p style="text-align: center;"><b>TOTAL LIABILITIES                  AND NET WORTH</b> \$ _____</p>
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**CONTINGENT LIABILITIES**

In addition to the debts and liabilities listed above, I have endorsed, guaranteed, or am otherwise indirectly or contingently liable for the debts of others as follows:

Name and Address of Debtor or Obligor	Name and Address of Creditor or Oblige	Description of Collateral	Value of Collateral	Date Obligation		Current Amount
				Incurred	Due	
<b>TOTAL</b>						\$ _____

**STATEMENT OF INCOME**

INCOME ITEM	Year _____	Year _____	Year _____	Current Year
Salaries, wages, and commissions from employment				
Income from dividends and interest				
Net income from rents, royalties, and investments				
Other income				
<b>TOTAL INCOME</b>				
Taxes (federal and state income taxes)				
<b>NET INCOME (after taxes)</b>				

**SUPPORTING SCHEDULES**

Schedules set forth on pages three and four must agree in total with the corresponding item contained in the Financial Report on page two.

**Schedule A - Marketable Securities**

Description	Market Value	Description	Market Value
	\$		\$
<b>CARRIED FORWARD TO ITEM 3, PAGE 2</b>			<b>TOTAL</b> \$

**Schedule B - Real Estate Owned**

Description and Location	Title is Held in the Name of	Date Acquired	Percentage of your Ownership	Purchase Price	Current Value and Method of Determination
				\$	\$
<b>CARRIED FORWARD TO ITEM 4, PAGE 2</b>					<b>TOTAL</b> \$

**Schedule C - Business Interests and Other Assets**

(Businesses not listed on a securities exchange or otherwise regularly traded)

Description, % Owned, Basis of Valuation	Value
	\$
<b>CARRIED FORWARD TO ITEM 5, PAGE 2 TOTAL</b>	\$

**Schedule D – Notes Payable**

Name of Creditor	Security	Date Due	Balance
			\$
<b>CARRIED FORWARD TO ITEM 8, PAGE 2 TOTAL</b>			\$

**Schedule E - Real Estate Mortgages Payable**

Name of Creditor	Location of Property	Date Due	Balance
			\$
<b>CARRIED FORWARD TO ITEM 9, PAGE 2 TOTAL</b>			\$

**Schedule F – Other Debt and Liabilities**

Description	Balance
	\$
<b>CARRIED FORWARD TO ITEM 11, PAGE 2 TOTAL</b>	

**CERTIFICATION**

I certify that to the best of my knowledge, information, and belief, the facts as stated in this form and any schedules attached are true.

\_\_\_\_\_ Date

\_\_\_\_\_ Signature

\_\_\_\_\_ Date

\_\_\_\_\_ Signature of Spouse (if any)