

PERSONAL FINANCIAL STATEMENT

Section 1a - Personal Information				Date: 05/13/2008
Name: Joe Test. B	Dependants: 2	Birthdate: 01/01/1951	Driver's Lic. #: 987654321 - CA	SS#: 123-45-6789
Address: 123 4th Street		City: My Town	State: CA	Zip: 90219
Employer: Interactive Software Solutions		Position: CFO	# of Years: 10	
Employer's Address: 5502 58th Street		City: My Town	State: CA	Zip: 90219
Business Phone: 800-800-8000	Residence Phone: 800-800-8000		E-Mail: test@financialstatementpro.com	

Section 1b - Spouse Information				
Name: Test, Jane. B	Dependants: 2	Birthdate: 12/31/1953	Driver's Lic. #: 99988777 - ca	SS#: 987-65-4321
Address: 123 4th Street		City: My Town	State: CA	Zip: 90219
Employer: My Job		Position: Owner	# of Years: 8	
Employer's Address: 987 6th Street		City: My Town	State: CA	Zip: 90108
Business Phone: 800-888-8888	Residence Phone: 800-800-8000		E-Mail: test2@myfinancialstatement.com	

Section 2 - Statement of Financial Condition			
Assets	In Dollars	Liabilities	In Dollars
Cash: (Refer to Schedule A)	\$79,552.50	Notes Payable: (Refer to Schedule I)	\$12,500.00
Securities: (B)	\$141,965.00	Mortgages Payable: (J)	\$530,000.00
Real Estate: (C)	\$800,500.00	Credit Card Liability: (K)	\$25,000.00
Automobiles: (D)	\$73,000.00	Auto Liability: (L)	\$25,000.00
Household and Personal Assets: (E)	\$0.00	Tax Liability: (M)	\$6,750.00
Cash Value Life Insurance: (F)	\$37,500.00	All Other Liabilities: (N)	\$25,000.00
Business Assets: (G)	\$12,500.00		
Accounts and Notes Receivable: (H)	\$755,500.00	Contingent Liabilities: (Does not affect Net Worth)	\$32,500.00
Restricted or Margin Accounts: (H)	\$4,775.00	Total Liabilities:	\$1,056,250.00
All Other Assets: (H)	\$75.00	Total Liabilities & Net Worth:	\$1,905,367.50
Total Assets:	\$1,905,367.50	Net Worth: (Total Assets - Total Liabilities)	\$849,117.50

Section 3 - Annual Income		Annual Expenditures	
Salaries & Wages (Individual):	\$87,500.00	Installment Payments:	\$11,750.00
Salaries & Wages (Spouse):	\$107,500.00	Lease Obligations:	\$0.00
Bonuses & Commissions:	\$12,500.00	Mortgage Payments:	\$33,500.00
Dividends & Interest Income:	\$0.00	Other Debt Service:	\$0.00
Net Real Estate Income:	\$0.00	Alimony, Child Support, etc:	\$0.00
Oil & Gas Income/Royalties:	\$65,000.00	Auto, Life & Health Insurance Premiums:	\$12,000.00
All Other Income:	\$0.00	All Other Expenditures:	\$0.00
		Rental Payments:	\$0.00
Total Income:	\$272,500.00	Total Expenditures:	\$57,250.00

Section 4 - Legal Information

Do You have a will? Yes

Executor: Mr. William Will

Are you presently involved in divorce proceedings? No

Have you ever taken bankruptcy? No

Are you a partner or officer in any other venture? Yes

Executor: Bought 25% of brother's business for 50,000

Are you a defendant in any suit or legal action? Yes

Executor: I have to testify against Company ABC

Do you have any judgements against you? Yes

Explain:

Have you executed any prenuptial or financial agreements with your spouse? No

Are any of your listed assets separate property of your spouse? Yes

Explain: My Yacht

Are any of your listed assets held in estate, trust or any other name? Yes

Explain: All homes are in a Family Trust

Do any assets secure debts which have not been reported in the statement? No

Contacts (Personal)

Contacts (Spouse)

Accountant: Mr. Cruncher
Phone: 555-555-5555

Accountant: Mr Numbers
Phone: 111-111-1111

Attorney: Mr. Lawman
Phone: 666-666-6666

Attorney: Mr. Law
Phone: 222-222-2222

Banker: Mr. Loaner
Phone: 777-777-7777

Banker: Mr. Moneybags
Phone: 333-333-3333

Investment Advisor: Mr Bond
Phone: 888-888-8888

Investment Advisor: Mr. Stocks
Phone: 444-444-4444

The information contained in this statement and supporting schedules is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying upon the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. The undersigned represents, warrants and certifies that the information provided herein is true, correct and complete to the best of the undersigned's knowledge. The undersigned agrees to notify you immediately and in writing of any changes in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of the undersigned or (3) in the ability of the undersigned to perform its obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained and to determine the credit worthiness of the undersigned. The undersigned authorizes you to answer questions about your credit experience with the undersigned.

Signed _____
(I have read and I understand the above paragraph.)

Date _____

Signed _____
(I have read and I understand the above paragraph.)

Date _____

Disclaimer:

The data and information contained in this document is provided for informational purposes only. Interactive Software Solutions, LP shall not be liable for any errors in content or for any actions taken in reliance thereon. Interactive Software Solutions, LP shall not be liable for any damages or costs of any type arising out of or in any way connected with the use of this software.

Financial Statement Details

Section 2 - Assets \$1,905,367.50

Schedule A - Deposit Relationships

Type of Account	Registered in Name of	Bank	Account Number	Current Balance
Certificate of Deposit	Bank CD	USA Bank	na	\$6,000.00
Cash on Hand	Cash	None		\$2,500.00
Cash on Hand	Cash in Safe	na	na	\$2,000.00
Checking Account	Personal Checking	USA Bank	12345678	\$16,552.50
Savings Account	Savings Account	Big Bank	9876543	\$52,500.00
Total				\$79,552.50

Schedule B - Real Estate

Type	Description	Year Acquired	% Owned	Market Value
Homestead	Personal Home	2001	100%	\$475,500.00
Title in Name of: Joe and Jane Test		Lien Holder: USA Bank		
Investment	Apartment building	2002	25%	\$500,000.00
Title in Name of: Investment Company, LLC		Lien Holder: Usa Bank		
Investment	Land 25 acres	2003	100%	\$325,000.00
Title in Name of: Joe Test		Lien Holder: USA Mortgage		
Vacation	Vacation Home	2005	100%	\$225,000.00
Title in Name of: Joe and Jane Test		Lien Holder: USA Bank		
Total				\$800,500.00

Schedule C - Securities

# Shares	Security	Exchange	Pledged	Registered in Name of	Purchase Price	Current Value
1500	Company 401k	Other	No	Joe Test	\$85,650.00	\$125,265.00
1000	Wife's 401K	Unlisted	No	Jane Test	\$3,500.00	\$8,900.00
500	ABCD Company	NASDAQ	No	Joe Test	\$2,500.00	\$6,250.00
100	XYZ Corporation	NYSE	No	Joe Test	\$2,250.00	\$1,550.00
Totals					\$93,900.00	\$141,965.00

Schedule D - Automobiles

Model	Year	Monthly Payment	Purchase Price	Current Value
Work Truck	1989	\$0.00	\$6,500.00	\$5,000.00
Jaguar	2007	\$1,250.00	\$46,500.00	\$35,500.00
SUV	2008	\$850.00	\$42,500.00	\$32,500.00
Totals		\$2,100.00	\$95,500.00	\$73,000.00

Schedule E - Cash Value of Life Insurance

Company	Insured	Beneficiary	Pledged? To Whom?	Face Value	Cash Value
Bank Life Insurance	Joe Test	Jane Test and Kids	No	\$100,000.00	\$37,500.00
USA Life Insurance	Jane Test	Joe Test and kids	No	\$1,000,000.00	\$0.00
USA Life Insurance	Joe Test	Jane Test and kids	No	\$1,000,000.00	\$0.00

Financial Statement Details

Totals	\$2,100,000.00	\$37,500.00
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Schedule F - Household and Personal Assets

Description	Registered in the name of	Value
Jewelry	Jane Test	\$67,500.00
100 inch TV	Joe Test	\$5,500.00
300 foot yacht	Joe Test	\$650,000.00
Baseball Card Collection	Joe Test	\$32,500.00
	Total	\$755,500.00

Schedule G - Business Assets

Description	Registered in the name of	Value
Computer	Jane Test	\$1,525.00
Copy Machine	Joe Test	\$3,250.00
	Total	\$4,775.00

Schedule H - Other Assets (Accounts and Notes Receivable, Restricted or Margin Accounts and All Other Assets)

Type	Description	Registered in the name of	Value
All Other Assets	Gold Teeth	Joe Test	\$75.00
Accounts and Notes	Loan - Brother-in-Law	Joe Test	\$12,500.00
		Total	\$12,575.00

Financial Statement Details

Section 2 - Liabilities \$1,056,250.00

Schedule I - Notes Payable

Bank	Description	Registered in name of	Amount
USA Bank	Business Loan - Personally	Joe Test	\$275,500.00
American Bank	Business Loan 2	Joe Test	\$125,000.00
Total			\$400,500.00

Schedule J - Mortgages Payable

Type	Description	Year Acquired	% Liability	Current Balance
Homestead	Personal Home	2001	100%	\$225,000.00
Title in Name of: Joe and Jane Test		Lien Holder: USA Bank		
Investment	Apartment building	2002	25%	\$250,000.00
Title in Name of: Investment Company, LLC		Lien Holder: Usa Bank		
Investment	Land 25 acres	2003	100%	\$305,000.00
Title in Name of: Joe Test		Lien Holder: USA Mortgage		
Vacation	Vacation Home	2005	100%	\$125,000.00
Title in Name of: Joe and Jane Test		Lien Holder: USA Bank		
Totals				\$530,000.00

Schedule K - Credit Card Liability

Card Name	Member Since (Year)	Card Limit	Balance
Credit Card	1988	\$35,000.00	\$2,000.00
First Bank Card	1998	\$15,000.00	\$500.00
My Card	1978	\$25,000.00	\$7,500.00
Totals		\$75,000.00	\$10,000.00

Schedule L - Auto Liability

Description	Registered in the name of	Lein Holder	Loan Balance
Audi	Joe Test	Usa Loan	\$24,000.00
Jaguar	Joe Test	Car Loan Company	\$27,500.00
SUV	Jane Test	Car Loan Company	\$32,500.00
Total			\$84,000.00

Schedule M - Tax Liability

Type of Tax	Explanation	Amount
1040 tax underpayment	I owe the IRS more than I thought	\$6,750.00
Total		\$6,750.00

Schedule N - All Other Liabilities

Description	Monthly Payment	Amount
Gambling	\$500.00	\$25,000.00

Financial Statement Details

Totals	\$500.00	\$25,000.00
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Schedule O - Contingent Liabilities (Not Included in Net Worth Calculation)

Type	To Whom	Maturity Date	Monthly Payment	Amount
On Leases or Contracts	USA Lease company	01/01/12	\$1,750.00	\$32,500.00
Totals			\$1,750.00	\$32,500.00

Financial Statement Details

Section 3 - Annual Income and Expenditures

Annual Income Detailed Summary

Type	Description	Monthly	Yearly
Bonuses and Commissions	End of year bonus	\$1,041.67	\$12,500.00
Oil and Gas Income / Royalties	Oil Field Lease	\$5,416.67	\$65,000.00
Salaries and Wages (Individual)	Work Salary	\$7,291.67	\$87,500.00
Salaries and Wages (Spouse)	Spouse's work salary	\$8,958.33	\$107,500.00
Totals		\$22,708.33	\$272,500.00

Annual Expenditures Detailed Summary

Type	Description	Monthly	Yearly
Auto, Life and Health Insurance Premium	Health Insurance	\$1,000.00	\$12,000.00
Installment Payment (Auto, Credit Card,	Credit Card Payment	\$416.67	\$5,000.00
Installment Payment (Auto, Credit Card,	Jaguar Payment	\$562.50	\$6,750.00
Mortgage Payment	Personal Mortgage	\$2,000.00	\$24,000.00
Mortgage Payment	Vacation Home	\$791.67	\$9,500.00
Totals		\$4,770.83	\$57,250.00