

**Oregon Department of Consumer and Business Services
Division of Financial Regulation**

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Licensee name: _____ CRD/NMLS number: _____

Personal Balance Sheet

Method of valuation used (use same method for all assets): Market Value Cost

Asset	Value	Liabilities	Balance
Cash		Real Property	
1. Checking account	_____	22. Primary residence mortgage.....	_____
2. Savings account	_____	23. Home equity line of credit (HELOC) ..	_____
3. Other (specify) _____	_____	24. Other residence mortgages	_____
Investments		25. Rental/investment property	
4. Stocks*	_____	26. Other (specify) _____	
5. Bonds*	_____	Loans	
6. Certificates of Deposit (CDs)	_____	27. Vehicle loans	
7. Mutual funds.....	_____	28. Credit card debt.....	
8. Other (specify) _____	_____	29. Personal loans	
Retirement		30. Student loans	
9. 401(k) or 403(b)	_____	31. Other (specify) _____	
10. Individual retirement accounts (IRAs)	_____	Liens/Judgments/Compromises/Etc.	
11. Keogh (vested interest)	_____	32. Compromise with creditors*	
12. Life insurance (cash surrender value only)	_____	33. Charge-offs*	
13. Other (specify) _____	_____	34. _____	
Real Estate		35. _____	
14. Residences	_____	Other Liabilities	
15. Rental or investment property	_____	36. Personal estimated taxes payable	
16. Other (specify) _____	_____	37. Real estate estimated taxes payable.....	
Other Assets		38. Other estimated taxes payable.....	
17. Business interests*	_____	39. Insurance payable.....	
18. Accounts receivable*	_____	40. Accounts payable	
19. Vehicles ⁴	_____	41. Other (specify) _____	
20. Other (specify) _____	_____	42. Other (specify) _____	
21. Total assets	_____	43. Total liabilities	_____
		44. Total assets (line 21)	
		45 Minus: Total liabilities (line 43)	
		46. Equals: Net worth.....	

* List on page 3



Licensee name: _____

CRD/NMLS number: _____

Personal Income Statement

You MUST complete this page if your net worth on line 46 of the previous page was negative or if you have outstanding compromises, judgments, liens, or charge-offs. Use the average of the past 12 months to calculate the monthly amount.

Monthly Revenue	Amount	Monthly Expenses (Continued)	Amount
47. Commissions ¹	_____	69. Childcare expense	_____
48. Salary	_____	70. Clothes.....	_____
49. Child/spousal support received.....	_____	71. Liens/judgments (list separately)	_____
50. Business interest	_____	72. _____.....	_____
51. Real estate income	_____	73. _____.....	_____
52. Investment income.....	_____	74. _____.....	_____
53. Other (specify) _____.....	_____	75. Compromise with creditor.....	_____
54. Other (specify) _____.....	_____	76. Taxes	_____
55. Other (specify) _____.....	_____	77. Credit card payments.....	_____
56. Total revenue	_____	78. Student loans	_____
		79. Other loans	_____
		80. Life insurance.....	_____
		81. Other insurance	_____
		82. Entertainment	_____
		83. Unreimbursed business expenses	_____
		84. Medical/dental expenses	_____
		85. Other (specify) _____.....	_____
		86. Other (specify) _____.....	_____
		87. Other (specify) _____.....	_____
		88. Total expenses	_____
		89. Total revenue (line 56)	_____
		90. Minus: Total expenses (line 88)	_____
		91. Equals: Net income	_____

Monthly Expenses²

57. Mortgage/rent	_____
58. Other real estate loans)	_____
59. Property taxes	_____
60. Homeowner/renter insurance.....	_____
61. Child/spousal support paid	_____
62. Utilities ³	_____
63. Other household expenses	_____
64. Food.....	_____
65. Vehicle loans ⁴	_____
66. Vehicle insurance	_____
67. Gas	_____
68. Other vehicle expenses	_____

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¹ If your income is listed as before tax, be sure to include the taxes on line 76.

² For all items, include the monthly amount due, as well as any monthly payments toward past due amounts.

³ Include expenses related to water, electricity, gas, garbage, recycling, phone, Internet, etc.

⁴ Vehicle throughout this document includes cars, trucks, SUVs, all-terrain vehicles (ATVs), motorcycles, scooters, boats, recreational vehicles, and campers.



Use this page to:

- List information from the balance sheet. Reference the corresponding line number.
- If you have a negative net worth, explain the steps you are taking to reduce or resolve outstanding debts on the balance sheet.
- Provide any explanation you want to help us better understand your financial situation.

Certification

This Personal Balance Sheet and, if completed, Personal Income Statement, including all footnotes and attachments to this document, are a true, complete, and correct statement of my financial condition as of the date it was signed. I further certify that the statements in this document are true and complete. I understand that any omitted statement, misrepresentation, or fraud may be cause for denial of my application, disciplinary action, or may be punishable by law.

Signature: _____ Date: _____