



Maryland Department of Commerce
Personal Net Worth Template

Personal Net Worth (PNW) means the net value of the assets of an individual remaining after total liabilities are deducted including the individual's share of assets held jointly or as community property with the individual's spouse; PNW does not include the individual's ownership interest in the application, the equity in the individual's primary place of residence or the cash value of any qualified retirement savings plans or IRA

All supporting documents submitted should not be older than 90 days from the "as of" reporting date.

Section 1 Individual Information

Name	
Address	
City State, Zip	
Position or occupation	
Business Name	
Business Address	
City, State, & Zip	
Business Phone	
Cell Phone	

Section 2 Other Joint Party Information

Name	
Address	
City State, Zip	
Position or occupation	
Business Name	
Business Address	
City, State, & Zip	
Business Phone	
Cell Phone	

Section 3 Statement of Financial Condition as of

		Owner as of:	Ownership percentage in the business:	Assets	Joint (Y/N)	If Joint with whom	Liabilities		Joint (Y/N)	If Joint with whom
Cash, Check & Savings, CD (do not include the cash value of any qualified retirement savings plans or IRA) Schedule A				\$0.00			Notes payable to banks & others	\$0.00		
US Gov't & Marketable securities Schedule B				\$0.00			Due to brokers	\$0.00		
Investments in Real Estate (do not include equity in primary Mortgage) Schedule D				\$0.00			Amounts payable to others secured	\$0.00		
Cash surrender value-life insurance Schedule E				\$0.00			Amounts payable to others secured	\$0.00		
Business ventures Schedule F				\$0.00			Amounts & bills due	\$0.00		
Other assets/personal property itemize Schedule G				\$0.00			Unpaid income tax	\$0.00		
							Other unpaid taxes & interest	\$0.00		
							Real estate mortgages payable	\$0.00		
Total Assets				\$0.00			Total Liabilities	\$0.00		
							Net Worth	\$0.00		
							Total Liabilities and Net Worth	\$0.00		

Assets = Liabilities + Equity

To calculate your net worth, you subtract your total liabilities from your total assets.

Schedule A- Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Fund etc.

Name of Financial Institution	Type of Account	Owner	Joint (Y/N)	If Pledged, to Whom?	Balance

Schedule B- U.S. Government & Marketable Securities

Number of Shares of Face Value of Bonds	Description	In the Name of	Are these Registered, Pledged, or Held by Others?	Market Value	Exchanges where Traded

Schedule C- Non-Marketable Securities

Number of Shares	Description	In Name of	Are these Registered, Pledged, or Held by Others?	Value	Method Valuation

Schedule D- Investments in Real Estate

Description/Location of Real Estate Investment-Do not include Mortgage Equity in Personal Residence	Joint Y/N	Date of Original Investment/ Amount	% Owned by You	Market Value of Your % of Investment	Present Balance	Monthly Payment	Mortgage Maturity Date	Mortgage Owned to

Schedule E Life Insurance Carried, Including Group Insurance

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value

Schedule F Business Ventures -"Do not include the interest ownership in the Application"

List Name and Address of Any Business Venture in Which You are a Principal or Partner	Your Position/ Title in the Business	Lines of Business	Years in Business	Total Assets Listed in Section 3	Your % of Ownership	Net Worth of Business	Present Net Value of Your Business

Schedule G- Loans Owing Banks, Brokers, Finance Companies, and others including credit cards

Owing to Acct No.	Joint Y/N	Date of Origin Borrowing Amount	Present Balance	Due	Monthly Payment	Date of Final Payment	Secured by

Schedule H- Vested Interest in Deferred Compensation/Profit Sharing Plans- Do not include cash value of any qualified retirement savings plans or individual retirement accounts.

% Vested	Company Name	Account Number	Manner of Payout (Annuity, Lump Sum, etc.)	Distribution Date	Beneficiary	Amount

Personal Net Worth Certification

The undersigned acknowledges and understands that you are relying on the information provided herein to provide a grant or extend credit. The undersigned represents, warrants and certifies that the information provided is true, correct, and complete, and gives a correct and complete showing of the financial condition of the undersigned. The undersigned represents, warrants, and certifies that the undersigned's personal net worth does not exceed \$1,700,000. Personal net worth means the net value of the assets of the undersigned remaining after total liabilities are deducted, including the undersigned's share of assts held jointly or as community property with the undersigned's spouse. Personal net worth does not include the undersigned's ownership interest in the applicant, the undersigned's equity in the undersigned's primary place of residence, or the cash value of any qualified retirement savings plans or individual retirement accounts.

Signature of Individual Date Signed

Signature other Joint Owner Date Signed