

# Personal Financial Statement

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) 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.

The U.S. SBA uses the information required by this form as one of a number of data sources in analyzing the repayment ability and creditworthiness of an applicant for an SBA guaranteed 7(a) or 504 loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

## Customer Instructions

Complete this form for: (a) Individual or Sole-Proprietor Applicants and Co-Applicants and (b) each owner with 20% or more direct or indirect equity of the Applicant, Co-Applicant and/or Operating Company and (c) any person providing a guaranty. Related parties such as spouses or domestic partners may combine their information into a single joint Personal Financial Statement. The Personal Financial Statement from any individual in (a) or (b) must include the assets of the individual's spouse/domestic partner and any minor children and requires the spouse/domestic partner to sign the document. The spouse/domestic partner should indicate their relationship to the credit request by selecting one of the checkboxes (Co-Applicant, Guarantor, Non-Applicant/Non-Guarantor Spouse or Domestic Partner).

## Applicant or Guarantor

Relationship to Credit Request: ☐ Applicant ☐ Guarantor

*If you are not an individual applicant, or an owner, director or officer of an applicant and your personal Guaranty is being provided voluntarily, initial here:* \_\_\_\_\_

|   |  |                         |                        |                  |
|---|--|-------------------------|------------------------|------------------|
| Full Legal Name<br><small>(Exactly as it appears on an unexpired driver's license or identification card issued by the state of your principal residence)</small> |  | Date of Birth           | Social Security Number |                  |
| Residential Street Address  |  | City                    |                        | State   ZIP Code |
| <input type="radio"/> Own <input type="radio"/> Rent _____ rent paid per month  |  | Preferred Contact Phone |                        |                  |
| Number of Dependents  | Employment Status (select the applicable option)<br><input type="radio"/> Retired/Not Employed<br><input type="radio"/> Self/Owner<br><input type="radio"/> Employed by _____ Position/Title _____ |                         |                        |                  |

## Co-Applicant, Guarantor or Spouse/Domestic Partner if applicable

Relationship to Credit Request: ☐ Applicant ☐ Guarantor ☐ Non-Applicant/Non-Guarantor Spouse or Domestic Partner

*If you are not an individual applicant, or an owner, director or officer of an applicant and your personal Guaranty is being provided voluntarily, initial here:* \_\_\_\_\_

|   |  |                         |                        |                  |
|---|--|-------------------------|------------------------|------------------|
| Full Legal Name<br><small>(Exactly as it appears on an unexpired driver's license or identification card issued by the state of your principal residence)</small> |  | Date of Birth           | Social Security Number |                  |
| Residential Street Address  |  | City                    |                        | State   ZIP Code |
| <input type="radio"/> Own <input type="radio"/> Rent _____ rent paid per month  |  | Preferred Contact Phone |                        |                  |
| Number of Dependents  | Employment Status (select the applicable option)<br><input type="radio"/> Retired/Not Employed<br><input type="radio"/> Self/Owner<br><input type="radio"/> Employed by _____ Position/Title _____ |                         |                        |                  |

## Joint Income Notice

Income that is reported jointly, such as income disclosed on a joint Federal Income Tax Return, will be reduced by 50% for purposes of determining creditworthiness, unless:

- 1) Documentation is provided which evidences how much of the joint income is solely attributable to you (the obligated person), or
- 2) The other owner of the joint income is a guarantor or co-applicant for the credit for which you are applying.

Examples of documentation evidencing the amount of joint income attributable solely to you could include W-2 statements, 1099s, and K-1s.

## General Information

### Non-Applicant/Non-Guarantor Spouse or Domestic Partner to answer the following question only:

|  |  |
|--|--|
| Does the Non-Applicant/Non-Guarantor Spouse or Domestic Partner hold any assets in trust?  | <input type="radio"/> Yes <input type="radio"/> No |
| If YES, list all names of trust(s):  |  |
| Any trust that will act as Applicant/Co-Applicant/Guarantor OR will act as a grantor of collateral must provide the following: <ul style="list-style-type: none"><li>For trusts formed in LA, NY, OK, and RI: a copy of the full Trust Agreement.</li><li>For trusts formed in all other states: a copy of the title page, the page upon which the name of the trust appears (if different), the page on which the trustee name(s) are listed, and the signature page.</li></ul> |  |

## Applicant / Co-Applicant or Guarantor questions

**Applicant, Co-Applicant or Guarantor** response is required for each of the following questions. If more space is needed for responses, please write "see attached" and provide the additional details on a separate document submitted with this Personal Financial Statement.

|  |  |
|--|--|
| <b>1. Have you ever filed bankruptcy or have you been a principal or guarantor of a business entity that filed bankruptcy, or was the debtor in an involuntary bankruptcy case or the subject of a state insolvency proceeding?</b>  |  |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No  | Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No |
| If YES, provide details:   |  |
| <b>2. Have you ever been the borrower or guarantor of, or pledged collateral to secure, a loan or capital lease with respect to which the lender or lessor was not fully repaid and took a loss in excess of \$5,000, or took possession of collateral, or have you been a direct or indirect beneficial owner of 20% or more of an entity with a loan or capital lease with such a loss or repossession of collateral?</b>  |  |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No  | Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No |
| If YES, provide details:   |  |
| <b>3. Are you a party to any claims or lawsuits?</b>   |  |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No  | Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No |
| If YES, provide details:   |  |
| <b>4. Are you currently on the Board of Directors or an executive officer of any Bank, Thrift or S &amp; L "or a dependent thereof"?</b>   |  |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No  | Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No |
| If YES, list name(s) of institution(s):  |  |
| <b>5. Does the Applicant/Co-Applicant/Guarantor hold any assets in trust?</b>  |  |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No  | Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No |
| If YES, list name(s) of trust(s):  |  |
| Any trust that will act as Applicant/Co-Applicant/Guarantor OR will act as a grantor of collateral must provide the following: <ul style="list-style-type: none"><li>For trusts formed in LA, NY, OK, and RI: a copy of the full Trust Agreement.</li><li>For trusts formed in all other states: a copy of the title page, the page upon which the name of the trust appears (if different), the page on which the trustee name(s) are listed, and the signature page.</li></ul> |  |
| <b>6. Are you a citizen of the United States? (If NO, answer the citizenship question below in detail.)</b>  |  |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No  | Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No |
| Are you a permanent resident alien? Please provide country of citizenship:   |  |

## Applicant / Co-Applicant or Guarantor questions (continued)

|   |  |  |   |
|---|--|--|---|
| <b>7. Were you required to pay state income tax in the most recent tax year?</b>  |  |  |   |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No   |  | Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No |   |
| <input type="radio"/> State tax return provided;<br><input type="radio"/> Federal tax return Schedule A or separate schedule provided, accurately reflects amount of state taxes paid; or<br><input type="radio"/> List amount of state income taxes paid: _____, in tax year _____ |  |  |   |
| <b>8. Marital status?</b>   |  |  |   |
| Applicant or Guarantor –  |  | <input type="radio"/> Married  | <input type="radio"/> Separated <input type="radio"/> Unmarried |
| Co-Applicant or Guarantor –   |  | <input type="radio"/> Married  | <input type="radio"/> Separated <input type="radio"/> Unmarried |
| (Unmarried: single, divorced, widowed)  |  |  |   |
| <b>9. Are you a co-signer or guarantor of any debt? If YES, provide details below.</b>  |  |  |   |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No   |  | Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No |   |
| <b>Debt 1:</b>  |  |  |   |
| <b>Co-signer/Guarantor for what entity or individual</b>  |  |  |   |
| <input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor To whom payable: _____   |  |  |   |
| <b>Contingency Type</b>   |  |  |   |
| <input type="checkbox"/> Co-Signer <input type="checkbox"/> Personal Guarantor  |  | Maturity Date: _____ Monthly Payment: _____                                  |   |
| <b>Guaranty Type</b>  |  |  |   |
| <input type="checkbox"/> Full <input type="checkbox"/> Partial - Enter Pct ---> _____ %   |  | Current Balance: _____   |   |
| <b>Debt 2:</b>  |  |  |   |
| <b>Co-signer/Guarantor for what entity or individual</b>  |  |  |   |
| <input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor To whom payable: _____   |  |  |   |
| <b>Contingency Type</b>   |  |  |   |
| <input type="checkbox"/> Co-Signer <input type="checkbox"/> Personal Guarantor  |  | Maturity Date: _____ Monthly Payment: _____                                  |   |
| <b>Guaranty Type</b>  |  |  |   |
| <input type="checkbox"/> Full <input type="checkbox"/> Partial - Enter Pct ---> _____ %   |  | Current Balance: _____   |   |
| <b>Debt 3:</b>  |  |  |   |
| <b>Co-signer/Guarantor for what entity or individual</b>  |  |  |   |
| <input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor To whom payable: _____   |  |  |   |
| <b>Contingency Type</b>   |  |  |   |
| <input type="checkbox"/> Co-Signer <input type="checkbox"/> Personal Guarantor  |  | Maturity Date: _____ Monthly Payment: _____                                  |   |
| <b>Guaranty Type</b>  |  |  |   |
| <input type="checkbox"/> Full <input type="checkbox"/> Partial - Enter Pct ---> _____ %   |  | Current Balance: _____   |   |
| All Debt – Sum Total, All Current Balances: _____   |  |  |   |

## Applicant / Co-Applicant or Guarantor questions (continued)

|  |   |
|--|---|
| <b>10.</b> Do you own 25% or more of any additional business entities excluding the Applicant and/or Co-Applicant? If YES, please provide details below.   |   |
| Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No      Co-Applicant or Guarantor <input type="radio"/> Yes <input type="radio"/> No  |   |
| <b>Affiliated Entity 1:</b>  |   |
| Entity Name  | Entity Type – Corporation, Partnership, Proprietorship, etc.                        |
| Industry Type – Real Estate, Manufacturing, Retail, etc.   | Percentage of Ownership<br>Applicant/Guarantor _____% Co-Applicant/Guarantor _____% |
| <b>Affiliated Entity 2:</b>  |   |
| Entity Name  | Entity Type – Corporation, Partnership, Proprietorship, etc.                        |
| Industry Type – Real Estate, Manufacturing, Retail, etc.   | Percentage of Ownership<br>Applicant/Guarantor _____% Co-Applicant/Guarantor _____% |
| <b>Affiliated Entity 3:</b>  |   |
| Entity Name  | Entity Type – Corporation, Partnership, Proprietorship, etc.                        |
| Industry Type – Real Estate, Manufacturing, Retail, etc.   | Percentage of Ownership<br>Applicant/Guarantor _____% Co-Applicant/Guarantor _____% |
| <b>Affiliated Entity 4:</b>  |   |
| Entity Name  | Entity Type – Corporation, Partnership, Proprietorship, etc.                        |
| Industry Type – Real Estate, Manufacturing, Retail, etc.   | Percentage of Ownership<br>Applicant/Guarantor _____% Co-Applicant/Guarantor _____% |
| <b>Note: If either signer personally guaranties debt for any of these above entities, include these contingent liabilities in the (previous) Co-Signer/Guarantor of any Debt question/section on page 3.</b> |   |

# Signatures

By signing below, each of the signer(s) certifies he/she has verified that all the Information set forth herein and in supporting schedules, and all financial statements and federal/state tax returns (if applicable) attached to or submitted in connection with this Personal Financial Statement are accurate and provide a complete and correct statement of the financial condition of the undersigned on the date indicated and authorizes the Federal Hill Mortgage Company, LLC to make inquiries as necessary to verify the accuracy of the statements made and to determine the creditworthiness of the signer(s) and/or business(es) related to signer(s). The signer(s) further agrees to notify Bank promptly of any material change in any such information. If Applicant, Co-Applicant, or Guarantor is an individual/sole proprietor, he/she specifically certifies that the name and other information set forth in the "Applicant, Co-Applicant, or Guarantor Identity Verification" section is accurate. The signer(s) authorize Bank and its affiliates to obtain consumer and/or business reports including inquiries to the Internal Revenue Service and applicable state tax department, on the signer(s) as individuals anytime. Report information may be used for the duration of this credit request to evaluate eligibility for new or existing credit requests as well as potential eligibility for other product offerings involving the signer(s) or businesses related to the signer(s). The signer(s) authorize Bank to communicate with and offer such other credit products to such signer(s) and related businesses. Should signer(s) not wish to be informed of such product offerings for the duration of this credit request, signer(s) agrees to notify Bank verbally or in writing.

**Submitting private/personal information electronically:** Bank does not recommend transmitting private or personal information by non-secure email, fax or other non-secure electronic means. There is a risk that information sent by non-secure electronic means may be viewed or received by unauthorized persons. Applicant/co-applicant/guarantor assumes all risks of unauthorized disclosure of any information transmitted by non-secure electronic means. Bank may in its sole discretion accept or reject any information submitted electronically and/or require you to provide acceptable authentication of such information. Upon receipt by Bank, any confidential information will be treated and protected as confidential information in accordance with Bank's privacy policies. Any signed document submitted by email, fax or other electronic means may be accepted as a signed original document in Bank's discretion and shall be admissible as evidence of the document and the signer's execution.

**CERTIFICATION:** Each signer certifies under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of his/her knowledge. Each signer understands that the U.S. SBA or Bank will rely on this information when making decisions regarding an application for a loan. Each signer further certifies that he/she has read the attached statements required by law and executive order.

| Applicant or Guarantor Signature | Date | Co-Applicant or Guarantor or Spouse/Domestic Partner Signature | Date |
|----------------------------------|------|--|------|
| X                                |      | X  |      |

**Important Notice About Credit Reporting:** Bank may report information about your Account(s) to credit bureaus and/or consumer reporting agencies in the name of your business organization and in the name of any guarantor(s). Late payments, missed payments, or other defaults on your Account(s) may be reflected in your and guarantor(s) credit report(s) and/or consumer report(s).

Income derived from alimony, child support, or separate maintenance payments need not be revealed if the individual(s) submitting this Personal Financial Statement do(es) not want the creditor to consider it when determining creditworthiness.

**NOTICE TO LOAN APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:** Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

**Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or court decree or has actual knowledge of the adverse provision.

**South Carolina notice that waiver of appraisal rights will be required:** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within thirty days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. Borrowers and guarantors will be required to sign a waiver of such South Carolina appraisal rights in connection with any loan secured by South Carolina real estate where such appraisal rights could be applicable. This notice does not apply with respect to any dwelling place as defined in S.C. Code §12-37-250.

Date of Valuation (mm/dd/yyyy) \_\_\_\_\_ (Date is required)

Financial Statement (Leave blank if completing electronically. Data you enter into the schedules will flow into this table.)

For Signer Assets – Cash in Bank Accounts and Publicly Traded Stocks – Please provide statements.  
For Signer Liabilities – Mortgage on Residence – Other Real Estate Totals include figures from the Real Estate Schedule (page 8) and the Real Estate Attachment (pages 9 and 10) of this form.

| Assets of Signer(s)                               | Amount | Liabilities of Signer(s)                          | Amount |
|---|--------|---|--------|
| Cash in Bank Accounts (from Schedule 1)           |        | Total Revolving Credit (from Schedule A)          |        |
| Publicly Traded Investments (from Schedule 2)     |        | Total Installment Loans (from Schedule B)         |        |
| Other Assets (from Schedule 3)                    |        | Other Liabilities (from Schedule C)               |        |
| Residence Market Value (from RE Schedule, page 8) |        | Mortgage on Residence (from RE Schedule, page 8)  |        |
| Other Real Estate Market Value (sum from page 10) |        | Mortgages on Other Real Estate (sum from page 10) |        |
| Total Assets:                                     |        | Total Liabilities:                                |        |
|   |        | Net Worth:  |        |

Sources of Income (Do not include income from a Non-Applicant/Non-Guarantor Spouse or Domestic Partner.)

For Alimony/Child Support annual income source – Alimony, child support, or separate maintenance income need not be revealed if it will not be considered as a potential source of repayment.

| Annual   | Applicant/<br>Guarantor | Co-Applicant/<br>Guarantor | Annual   | Applicant/<br>Guarantor | Co-Applicant/<br>Guarantor |
|--|-------------------------|----------------------------|--|-------------------------|----------------------------|
| Salary   |                         |                            | Dividends/Interest   |                         |                            |
| Commissions  |                         |                            | Rental Income  |                         |                            |
| Cash Distributions (from individual/<br>business — net)  |                         |                            | Alimony/Child Support (voluntary –<br>disclosure not required) |                         |                            |
| Other Sources (examples –<br>Contract Income, Royalties) |                         |                            | Retirement Income (examples –<br>Social Security, Pension)     |                         |                            |
| Total Annual Income:                                     |                         |                            |  |                         |                            |

Financial Statement Schedules: Assets

Schedule 1: Liquid assets – including assets convertible to cash within 12 months (e.g., cash, stocks, short-term bonds, mutual funds)

| Account Description: Checking, savings, CDs, stocks, short-term bonds, etc. | Account Owner | Name of Institution | Current Balance |
|---|---------------|---------------------|-----------------|
|   |               |                     |                 |
|   |               |                     |                 |
|   |               |                     |                 |
|   |               |                     |                 |
| Total:  |               |                     |                 |

Schedule 2: Non-liquid assets and other investments to include retirement accounts, long-term bonds, etc.

| Account Description: Long-term bonds, mutual funds, 401ks, IRAs, etc. | Account Owner | Name of Institution | Retirement?  | Current Value |
|---|---------------|---------------------|--|---------------|
|   |               |                     | <input type="radio"/> Yes <input type="radio"/> No |               |
|   |               |                     | <input type="radio"/> Yes <input type="radio"/> No |               |
|   |               |                     | <input type="radio"/> Yes <input type="radio"/> No |               |
|   |               |                     | <input type="radio"/> Yes <input type="radio"/> No |               |
|   |               |                     | <input type="radio"/> Yes <input type="radio"/> No |               |
| Total:  |               |                     |  |               |

Financial Statement Schedules: Assets (continued)

Schedule 3: Other assets

| Property Description: Vehicles, boats, cash value of life insurance, etc. | Owner | Current Value |
|---|-------|---------------|
|   |       |               |
|   |       |               |
|   |       |               |
|   |       |               |
| Total:  |       |               |

Financial Statement Schedules: Liabilities

Schedule A: Total Revolving Credit

| Obligated parties –<br>Check all that apply     | To Whom Payable | Description: Credit card, credit line, etc. | Commitment<br>Amount | Current Balance |
|---|-----------------|---|----------------------|-----------------|
| <input type="checkbox"/> Applicant/Guarantor    |                 |   |                      |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |   |                      |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |   |                      |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |   |                      |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |   |                      |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |   |                      |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |   |                      |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |   |                      |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |   |                      |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |   |                      |                 |
| Total:  |                 |   |                      |                 |

Schedule B: Total Installment Loans (excluding real estate loans)

| Obligated parties –<br>Check all that apply     | To Whom Payable | Description: Vehicle, boat, furniture,<br>student loan, etc. | Monthly<br>Payment | Current Balance |
|---|-----------------|--|--------------------|-----------------|
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| Total:  |                 |  |                    |                 |

Schedule C: Other Liabilities

| Obligated parties –<br>Check all that apply     | To Whom Payable | Description: Child support, alimony,<br>maintenance payments, lawsuits, tax<br>penalties, unpaid taxes, personal notes,<br>contract debt, etc. | Monthly<br>Payment | Current Balance |
|---|-----------------|--|--------------------|-----------------|
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| <input type="checkbox"/> Applicant/Guarantor    |                 |  |                    |                 |
| <input type="checkbox"/> Co-Applicant/Guarantor |                 |  |                    |                 |
| Total:  |                 |  |                    |                 |

# Real Estate Schedule — Property personally owned — Include property owned by either signer in their individual name or personal revocable trust

| Property Type: SF = Single Family; MF = Multiple Family; C = Commercial/Industrial; L = Land/Acreage                    |  |   |   |
|---|--|---|---|
| Property Type   | Primary Residence                                  |   | <input type="radio"/> Vacation <input type="radio"/> Rental                                       |
|   | <input type="radio"/> SF <input type="radio"/> MF  | <input type="radio"/> SF <input type="radio"/> MF <input type="radio"/> C <input type="radio"/> L | <input type="radio"/> SF <input type="radio"/> MF <input type="radio"/> C <input type="radio"/> L |
| Ownership % of Owner/Guarantor  | _____ %  | _____ %   | _____ %   |
| Ownership % of Co-Applicant/Guarantor/Spouse  | _____ %  | _____ %   | _____ %   |
| Property held in personal revocable trust?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  |
| Co-owned with Spouse/Domestic Partner?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  |
| Total Ownership Percentage  | _____ %  | _____ %   | _____ %   |
| Property Address (full address with City, State and ZIP Code)   |  |   |   |
| Date Purchased  |  |   |   |
| Purchase Price  |  |   |   |
| Current Estimated Market Value  |  |   |   |
| First Mortgage Balance  |  |   |   |
| Lender  |  |   |   |
| Interest Rate   | _____ %  | _____ %   | _____ %   |
| Maturity Date   |  |   |   |
| Payment, First Mortgage   |  |   |   |
| Does the payment include taxes and/or insurance?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  |
| All Other Mortgages/Liens (Enter total amount of credit limits for all lines of credit and loan balances for all loans) |  |   |   |
| Lender(s)   |  |   |   |
| Payments – other Mortgages – Principal and Interest Only  |  |   |   |
| Annual Property Tax   |  |   |   |
| Annual Property Insurance (including PMI, if applicable)  |  |   |   |
| Gross Monthly Rental Income   |  |   |   |

## Other Real Estate Totals – Factors in Ownership Percentage

If completing this form by hand, be sure to factor in 'Ownership %.' Applicable totals based on this % will transfer into the corresponding line item of the Financial Statement section at top of page 6 to ensure an accurate financial picture.

The Total does not include "Residence" in the above schedule. The Residence total transfers directly to the Financial Statement section at the top of page 6.

| Real Estate Holdings Attachment – Totals |  |
|--|--|
| Total Market Value –                     |  |
| Total Mortgages Balance –                |  |



# Real Estate Holdings Attachment

Use this page to list real estate holdings held in non-individual entities (LLC, Partnership, etc.) that are included on Schedule E of the personal tax return of the applicant/guarantor or co-applicant/guarantor or non-guarantor spouse or domestic partner.

| Property Type: SF = Single Family; MF = Multiple Family; C = Commercial/Industrial; L = Land/Acreage                             |   |   |   |
|--|---|---|---|
| Property Type  | <input type="radio"/> Vacation <input type="radio"/> Rental                                       | <input type="radio"/> Vacation <input type="radio"/> Rental                                       | <input type="radio"/> Vacation <input type="radio"/> Rental                                       |
|  | <input type="radio"/> SF <input type="radio"/> MF <input type="radio"/> C <input type="radio"/> L | <input type="radio"/> SF <input type="radio"/> MF <input type="radio"/> C <input type="radio"/> L | <input type="radio"/> SF <input type="radio"/> MF <input type="radio"/> C <input type="radio"/> L |
| Ownership % of Owner/Guarantor   | _____ %   | _____ %   | _____ %   |
| Ownership % of Co-Applicant/<br>Guarantor/Spouse   | _____ %   | _____ %   | _____ %   |
| Property held in personal<br>revocable trust?  | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  |
| Co-owned with Spouse/Domestic<br>Partner?  | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  |
| Total Ownership Percentage   | _____ %   | _____ %   | _____ %   |
| Property Address (full address<br>with City, State and ZIP Code)   |   |   |   |
| Date Purchased   |   |   |   |
| Purchase Price   |   |   |   |
| Current Estimated Market Value   |   |   |   |
| First Mortgage Balance   |   |   |   |
| Lender   |   |   |   |
| Interest Rate  | _____ %   | _____ %   | _____ %   |
| Maturity Date  |   |   |   |
| Payment, First Mortgage  |   |   |   |
| Does the payment include taxes<br>and/or insurance?  | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  | <input type="radio"/> Yes <input type="radio"/> No  |
| All Other Mortgages/Liens (Enter<br>total amount of credit limits for all<br>lines of credit and loan balances<br>for all loans) |   |   |   |
| Lender(s)  |   |   |   |
| Payments – other Mortgages –<br>Principal and Interest Only  |   |   |   |
| Annual Property Tax  |   |   |   |
| Annual Property Insurance<br>(including PMI, if applicable)  |   |   |   |
| Gross Monthly Rental Income  |   |   |   |

| Property Type: SF = Single Family; MF = Multiple Family; C = Commercial/Industrial; L = Land/Acreage                             |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
|--|---|--------------------------|--------------------------|-------------------------|---|--------------------------|--------------------------|-------------------------|---|--------------------------|--------------------------|-------------------------|
| Property Type  | <input type="radio"/> Vacation <input type="radio"/> Rental |                          |                          |                         | <input type="radio"/> Vacation <input type="radio"/> Rental |                          |                          |                         | <input type="radio"/> Vacation <input type="radio"/> Rental |                          |                          |                         |
|  | <input type="radio"/> SF                                    | <input type="radio"/> MF | <input type="radio"/> C  | <input type="radio"/> L | <input type="radio"/> SF                                    | <input type="radio"/> MF | <input type="radio"/> C  | <input type="radio"/> L | <input type="radio"/> SF                                    | <input type="radio"/> MF | <input type="radio"/> C  | <input type="radio"/> L |
| Ownership % of Owner/Guarantor   | _____ %   |                          |                          |                         | _____ %   |                          |                          |                         | _____ %   |                          |                          |                         |
| Ownership % of Co-Applicant/<br>Guarantor/Spouse   | _____ %   |                          |                          |                         | _____ %   |                          |                          |                         | _____ %   |                          |                          |                         |
| Property held in personal<br>revocable trust?  | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         |
| Co-owned with Spouse/Domestic<br>Partner?  | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         |
| Total Ownership Percentage   | _____ %   |                          |                          |                         | _____ %   |                          |                          |                         | _____ %   |                          |                          |                         |
| Property Address (full address<br>with City, State and ZIP Code)   |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Date Purchased   |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Purchase Price   |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Current Estimated Market Value   |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| First Mortgage Balance   |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Lender   |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Interest Rate  | _____ %   |                          |                          |                         | _____ %   |                          |                          |                         | _____ %   |                          |                          |                         |
| Maturity Date  |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Payment, First Mortgage  |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Does the payment include taxes<br>and/or insurance?  | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         | <input type="radio"/> Yes                                   |                          | <input type="radio"/> No |                         |
| All Other Mortgages/Liens (Enter<br>total amount of credit limits for all<br>lines of credit and loan balances<br>for all loans) |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Lender(s)  |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Payments – other Mortgages –<br>Principal and Interest Only  |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Annual Property Tax  |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Annual Property Insurance<br>(including PMI, if applicable)  |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |
| Gross Monthly Rental Income  |   |                          |                          |                         |   |                          |                          |                         |   |                          |                          |                         |

## Other Real Estate Totals – Factors in Ownership Percentage

*If completing this form by hand, be sure to factor in 'Ownership %.' Applicable totals based on this % will transfer into the corresponding line item of the Financial Statement section at top of page 6 to ensure an accurate financial picture.*

| Real Estate Holdings Attachment – Totals |  |
|--|--|
| Total Market Value –                     |  |
| Total Mortgages Balance –                |  |

# Please Read, Detach, and Retain for Your Records

## Statements Required by Law and Executive Order

The U.S. SBA ("SBA") is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

**Privacy Act (5 U.S.C. 552a)** – Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a), respectively. For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is that SBA may disclose the information maintained in SBA's investigative files to other Federal agencies conducting background checks to the extent the information is relevant to the requesting agencies' function. In addition, another routine use is that SBA may transfer information related to a debt that a person is delinquent in paying to SBA in connection with its loan programs for publication on a computer database system maintained by the Department of Housing and Urban Development, or other Federal agency, to allow searches by participating Government agencies and approved private lenders, consistent with applicable law. SBA and its authorized lenders may also use this computer database system to perform a computer match to determine a loan applicant's credit status with participating agencies of the Federal Government. See Revision of Privacy Act System of Records, 74 F.R. 14890 (April 1, 2009) and 77 F.R. 61467 (October 9, 2012) for additional background and other routine uses, which may be amended from time to time.

**Right to Financial Privacy Act of 1978 (12 U.S.C. 3401)** – This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in an application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

**Freedom of Information Act (5 U.S.C. 552)** – This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

**Retain for your records.**

**Flood Disaster Protection Act (42 U.S.C. 4011)** – Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.

**Executive Orders – Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961)** – SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

**Occupational Safety and Health Act (15 U.S.C. 651 et seq.)** – This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

**Civil Rights Legislation** – All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

**Equal Credit Opportunity Act (15 U.S.C. 1691)** – The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

**Executive Order 11738 – Environmental Protection (38 F.R. 251621)** – The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

**Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles)** – These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, (6) foreclose on collateral or take other action permitted in the loan instruments, or (7) if you default on an SBA loan and fail to fully reimburse SBA for any resulting loss, refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development, or other Federal agency, which may disqualify you from receiving financial assistance from other Federal agencies. In addition, unless SBA is reimbursed in full for the loss, you will not be eligible for additional SBA financial assistance.

**Immigration Reform and Control Act of 1986 (Pub. L. 99-603)** -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

**Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.)** – Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

**Retain for your records.**

**Executive Order 12549, Debarment and Suspension (2 CFR 180, adopted by reference in 2 CFR Part 2700 (SBA Debarment Regulations))** – By submission of this loan application, you certify and acknowledge that neither you nor any Principals have within the past three years been: (a) debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) formally proposed for debarment, with a final determination still pending; (c) indicted, convicted, or had a civil judgment rendered against you for any of the offenses listed in the Regulations; or (d) delinquent on any amounts due and owing to the U.S. Government or its agencies or instrumentalities as of the date of execution of this certification.

If you are unable to certify and acknowledge (a) through (d), you must obtain and attach a written statement of exception from SBA permitting participation in this loan. You further certify that you have not and will not knowingly enter into any agreement in connection with the goods and/or services purchased with the proceeds of this loan with any individual or entity that has been debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a Transaction. All capitalized terms have the meanings set forth in 2 C.F.R. Part 180.

## **Appraisal Notices**

### **Credit requests to be secured by a first lien on a 1–4 family residential dwelling:**

We may order an appraisal or valuation ("Valuation Report") to determine the property's value and charge you for this Valuation Report. Even if your credit request is not approved, the appraisal/valuation fee may not be refunded to you. We will promptly give you a copy of any Valuation Report obtained, even if your loan does not close<sup>(1)</sup>. You can pay for an additional Valuation Report for your own use at your own cost.

You are entitled to receive a copy of each Valuation Report developed in connection with your request for credit to be secured by a first lien on a 1- 4 family residential dwelling at least three (3) business days prior to your closing date<sup>(1)</sup>. We will make every effort to deliver a copy of each Valuation Report to you at least three (3) business days prior to your closing date. In the unlikely event that we experience a delay in the delivery of a Valuation Report, your closing may be postponed<sup>(1)</sup>.

<sup>(1)</sup>The obligation to provide a copy of the Valuation Report does not apply to situations where multiple 1- 4 family residential properties will secure a single loan.

### **California Residential Real Property Containing No More Than Four Dwelling Units:**

Any appraisal of the property is required to be unbiased, objective, and not influenced by improper or illegal considerations, including, but not limited to, any of the following: race, color, religion (including religious dress, grooming practices, or both), gender (including, but not limited to, pregnancy, childbirth, breastfeeding, and related conditions, and gender identity and gender expression), sexual orientation, marital status, medical condition, military or veteran status, national origin (including language use and possession of a driver's license issued to persons unable to provide their presence in the United States is authorized under federal law), source of income, ancestry, disability (mental and physical, including, but not limited to, HIV/AIDS status, cancer diagnosis, and genetic characteristics), genetic information, or age. If a buyer or seller believes that the appraisal has been influenced by any of the above factors, the seller or buyer can report this information to the lender or mortgage broker that retained the appraiser and may also file a complaint with the Bureau of Real Estate Appraisers at <https://www2.brea.ca.gov/complaint/> or call (916) 552-9000 for further information on how to file a complaint.

### **South Carolina notice that waiver of appraisal rights will be required:**

The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within thirty days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. Borrowers and guarantors will be required to sign a waiver of such South Carolina appraisal rights in connection with any loan secured by South Carolina real estate where such appraisal rights could be applicable. This notice does not apply with respect to any dwelling place as defined in S.C. Code §12-37-250.

**Retain for your records.**