

CITY OF ATASCADERO RESTAURANT ASSISTANCE LOAN FUND



Photo Credit: Rick Evans



CITY OF ATASCADERO RESTAURANT ASSISTANCE LOAN FUND

In partnership with the City of Atascadero, the Economic Development Collaborative has launched the Atascadero Restaurant Assistance Loan Program. This low-interest program is specifically designed to assist restaurant owners in the Downtown Commercial Zoning District with the installation of commercial kitchens.

FUNDING MAY BE USED FOR

Non-construction-related items for a commercial kitchen such as:

- Equipment
- Machinery
- Fixtures
- Furniture

The City of Atascadero and EDC are committed to supporting the growth and success of local restaurants. Low-interest funding in Atascadero is now available!

APPLY TODAY!

Individuals interested should contact the EDC Loan Program at loans@edcollaborative.com or call 805.409.9497.

Applications are available in English and Spanish at www.edcollaborative.com/atascadero-restaurant-assistance-loan-fund

TERMS & ELIGIBILITY*

- Loans up to \$125,000
- 84-month term at a 4.25% interest rate
- Restaurant owners or owners of commercial buildings that will be leased to a restaurant within the City of Atascadero. Restaurants must have on-site dining, have or are installing a Type 1 or 2 hood and must be open for at least 5 days a week, for at least two mealtimes each of those days. Funding is available for independent restaurants or chain restaurants with four or less of the same restaurants within the corporation
- Borrower must be able to demonstrate repayment ability and acceptable credit history
- Minimum credit score of 625
- No bankruptcy in last 7 years
- No derogatory in last 12 months
- Applicant must meet with an EDC Small Business Development Center business advisor, provided at NO-COST, before and after funding on a continuous basis, including 6-month and 12-month check-ins after loan disbursement

* **View the loan application for a full list of terms & eligibility**

CITY OF ATASCADERO RESTAURANT ASSISTANCE LOAN FUND

FULL TERMS & ELIGIBILITY

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- On-site improvements must be consistent with the California Building Code and must pass inspection by County Health Department
- Businesses must be in good standing with the California Secretary of State
- Businesses must comply with City zoning and have an active City business license
- Borrower must be able to demonstrate repayment ability and acceptable credit history
- Minimum credit score of 625
- No bankruptcy in last 7 years
- No derogatory in last 12 months
- Up to 3.0% in fees and escrow fees if applicable, plus out-of-pocket expenses
- Collateral may be, but is not limited to, equipment liens, UCC-1 filing on business assets, real estate and personal or corporate guarantees
- Applicant must meet with an EDC Small Business Development Center business advisor, provided at NO-COST, before and after funding on a continuous basis, including 6-month and 12-month check-ins after loan disbursement

CITY OF ATASCADERO RESTAURANT ASSISTANCE LOAN FUND

THE FOLLOWING INFORMATION (WHERE APPROPRIATE)
MUST BE SUBMITTED TO APPLY FOR A BUSINESS LOAN.

ITEMS NEEDED FOR LOAN APPLICATION:

A BUSINESS:

- Application (signed and dated)
- Last 3 years - Business Federal Tax Returns (including all schedules), signed and dated
- Last 3 years - Business Financial Statements (Accrual Basis), signed and dated
- Business Interim Financial Statements no less than 45 days old
- Accounts Receivable and Accounts Payable Aging (should match figures on the interim financial statement)
- Copy of Budget, Projections and/or Proforma's - in the following breakdown: Month to Month for 1 year and Annually for three years + Assumptions, signed, and dated

B. INDIVIDUAL:

- Credit Authorization (Each Guarantor and/or Signer)
- Personal Resume
- IRS Form 4506T - IRS Tax Transcript Verification
- Personal Financial Statement - less than 45 days old, signed and dated
- Last 3 years - Personal Federal Tax Returns (including all schedules and K1's), signed and dated
- Verification of Liquid Assets (Copy of 3 month Bank Statements with sufficient funds for cash injection)

C. CORPORATION - Provide a copy of the following:

- Articles of Incorporation filed with the Secretary of State + Amendments, as applicable
- Statement of Information (Form SI-200) filed with Secretary of State
- Corporate By-Laws
- Certificate of Corporate Secretary
- Statement and Designation by Foreign Corporation (Form S&DC if doing business in California)



CITY OF ATASCADERO RESTAURANT ASSISTANCE LOAN FUND CONT.

ITEMS NEEDED FOR LOAN APPLICATION CONT:

D. PARTNERSHIP

- Partnership Agreement and all Amendments
- Statement of Partnership Authority (Form GP-1) filed with Secretary of State
- Certificate of Limited Partnership (Form LP-1) filed with Secretary of State
- Certificate of Limited Liability Partnership (Form LLP-1) filed with Secretary of State

E. LIMITED LIABILITY COMPANY

- Operating Agreement
- Articles of Organization (Form LLC-1) filed with Secretary of State + Amendments (Form LLC-2)
- Statement of Information Limited Liability Company (LLC-12) filed with Secretary of State
- Application of Registration for Foreign LLC (Form LLC-5 if doing business in California)

F. ALL AS APPLICABLE

- Copy of the filed Fictitious Business Name Statement, as applicable
- Copy of active Business License
- Provide Evidence of Applicant's Liability Insurance
- Copy of Lease- If Property Leased
- Landlord Waiver (Loan closing if applicable)
- Business Plan and Photo ID

*Note other documents may be requested

The following information is needed on all individuals owning 20% or more of business.

- Credit Authorization (Form enclosed and please provide check of \$25 per applicant made payable to the EDC-VC)

After completing application and supporting documents: email loans@edcollaborative.com to receive a secure link to upload files online or mail all documents to:

Economic Development Collaborative - Ventura County
4001 Mission Oaks Blvd Suite A-1
Camarillo, CA 93012



CITY OF ATASCADERO RESTAURANT ASSISTANCE LOAN FUND APPLICATION

Please describe the purpose of the loan:

[Large grey rectangular area for describing the purpose of the loan]

Type of Collateral: _____

Amount Requested: _____ Primary Source of Repayment: _____

Number of employees at time of application: _____ Number of employees if approved: _____

Business Information

Business Name: _____

Contact Name: _____

Business Address: _____

Business Phone Number: _____ Year Business Established: _____

Business Website: _____

Nature of Business: _____

NAICS Code: _____ Tax ID Number: _____

What is the legal structure of business?

- Checkboxes for Sole Proprietor, General Partnership, Limited Liability Corporation, Limited Partnership, Corporation, Sub S Corporation

Ownership (A personal financial statement is required for all owners above 20%)

Table with 3 columns: Name, Title, % Ownership

Financial Relationships

Accountant: _____ Phone Number: _____

Table with 3 columns: Bank, Account Number, Account Type (Checking, Savings, Loan)



CITY OF ATASCADERO RESTAURANT ASSISTANCE LOAN FUND APPLICATION CONT.

Do you have a lease for the property your business now occupies? Yes No

Monthly Rent: _____

Years Remaining on Lease: _____ Renewal Option? Yes No

Do you Pay Taxes, Maintenance, Repair or Insurance in addition to your monthly payment? Yes No

Approximate Monthly Amount: \$ _____

Miscellaneous (Please provide details on a separate sheet of paper if you answer YES to any question)

Have you and/or your business ever filed bankruptcy? Yes No

Is the business an endorser or guarantor for obligations not listed on financials? Yes No

Does the business owe any prior year taxes? Yes No

Are any assets pledged or mortgaged other than those stated on the financials? Yes No

Is the business a party to any claim or lawsuit? Yes No

Have you and/or your business ever defaulted on a loan? Yes No

By signing below, you represent and warrant the following:

Economic Development Collaborative Ventura County (EDC-VC) may rely on all of the information provided by you on this and other documents signed by you as being complete, true and correct. You are aware that submitting false information may be punishable under Section 1014 of Title 18 of the United States Code, Section 1572 of the California Civil Code and Section 779 of the California Financial Code.

The foregoing information shall be your continuing representation until and unless you advise Economic Development Collaborative Ventura County (EDC-VC) of material changes, and you will immediately advise Economic Development Collaborative Ventura County (EDC-VC) of any material adverse changes in your business or financial condition.

Economic Development Collaborative Ventura County (EDC-VC) shall have the continuing right to verify any of the foregoing information, including the right to inquire about both the business' and individual's credit ratings and credit condition.

Company Name

Date_____

Print Name

Authorized Signature/Title

Print Name

Authorized Signature/Title



CITY OF ATASCADERO RESTAURANT ASSISTANCE LOAN FUND SOLICITATION PLAN

Business Name: _____

Date: _____

Financing Requirements - Be specific on the purpose of loan and how funds will be used.

Business Background - Brief explanation of the history of the business

Key Management Profile - Describe industry related and business ownership experience of the restaurant operator, or include personal resume

Operating Information - Brief description of how the business operates. Describe the services, how equipment is to be acquired and from whom, who is responsible for the various activities, days and hours of operation, etc.

“What-if” Scenarios (Important) - Based on industry and business management experience describe the potential problems and how you would identify and resolve them before they could become a crisis



U.S. SMALL BUSINESS ADMINISTRATION

As of _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name:	Business Phone
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Residence Address:	Residence Phone
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City, State, & Zip Code:

Business Name of Applicant/Borrower

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hands & in Banks		Accounts Payable	
Savings Accounts		Notes Payable to Banks and Others (Describe in Section 2)	
IRA or Other Retirement Account		Installment Account (Auto)	
Accounts & Notes Receivable		Installment Account (Other)	
Life Insurance--Cash Value Only (Complete Section 8)		Loans on Life Insurance	
Stocks & Bonds (Describe in Section 3)		Mortgages on Real Estate (Describe in Section 4)	
Real Estate (Describe in Section 4)		Unpaid Taxes (Describe in Section 6)	
Automobile(s)--Present Value		Other Liabilities (Describe in Section 7)	
Other Personal Property (Describe in Section 5)		TOTAL LIABILITIES	
Other Assets (Describe in Section 5)			

TOTAL ASSETS		NET WORTH	
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Section 1. Sources of Income		CONTINGENT LIABILITIES	
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Salary		As Endorser or Co-Maker	
Net Investment Income		Legal Claims & Judgments	
Real Estate Income		Provision for Federal Income Tax	
Other Income (Describe Below)*		Other Special Debt	

Description of Other Income in Section 1.

***Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income**

Section 2. Notes Payable to Bank and Others (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name & Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds.					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned.			
	Property A	Property B	Property C
Type of Property			
Name & Address of Title Holder			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets.

Section 6. Unpaid Taxes.

Section 7. Other Liabilities.

Section 8. Life Insurance Held. (Face amount, cash surrender value, insurance company, and beneficiary)

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature:	Date:	Social Security Number:
Signature:	Date:	Social Security Number:



PERSONAL CREDIT AUTHORIZATION

The following information needs to be completed by each applicant (individual, corporation, partnership or other entity), and each entity holding a 20% or more interest in the company, in order to complete a personal credit investigation.

Legal Name: _____

Social Security No: _____ Date of Birth: _____

Home Address: _____

Occupation: _____

This personal credit investigation will include a "consumer credit report" consisting of a written, oral or other communication of any information by a credit reporting agency on a consumer's credit worthiness, credit standing, or credit capacity, which is used in whole or in part, for the purpose of serving as a factor in establishing eligibility for a benefit granted by a governmental instrumentality required by law to consider the applicant's financial responsibility or status. The consumer credit report will be used in connection with a transaction, which consists of an extension of credit to be used solely for a commercial purpose.

Please indicate whether you desire a copy of the investigative consumer report to be provided to you, if one is prepared.

- Yes, I desire a copy of the credit report.
- No, I do not desire a copy of the credit report.

Please note that every investigative consumer reporting agency shall, upon request and proper identification, allow a consumer to visually inspect all files maintained regarding the consumer at the time of the request, and may disclose the files in person, by certified mail or by telephone, as may be requested by the consumer. The investigative consumer reporting agency shall also provide a written explanation of any coded material contained in the files maintained on a consumer. (Civ. Code §§ 1786.10 & 1786.22.)

In addition, pursuant to 15 U.S.C. section 1681d, subdivision (b), please be advised that an additional disclosure consisting of a complete and accurate disclosure of the nature and scope of the investigation requested shall be mailed to you not later than five days after the date that a request for such disclosure from you is received, or the investigative consumer report was first requested, whichever is later.



PERSONAL CREDIT AUTHORIZATION CONT.

I authorize the Economic Development Collaborative-Ventura County to contact consumer credit reporting agencies and creditors (including, but not limited to, Equifax, Experian, Transunion, and Dun & Bradstreet) with respect to the status of any past or outstanding indebtedness, or such other credit information that such agencies normally hold available for creditworthiness evaluation.

I also authorized the Economic Development Collaborative-Ventura County to contact the specific investigative consumer reporting agency identified in this Credit Authorization (if applicable and noted above) to obtain an investigative consumer report in which information on my character, general reputation, personal characteristics or mode of living is obtained.

Date: _____

Signed: _____

Title: _____

Note that in the event that the Economic Development Collaborative-Ventura County obtains authorization to obtain an investigative consumer report, and a request is made in the authorization to be provided a copy of the investigative consumer report, the Economic Development Collaborative-Ventura County must provide a copy of the investigative consumer report within 3 business days of the report being prepared.

In addition, an additional disclosure consisting of a complete and accurate disclosure of the nature and scope of the investigation requested shall be mailed to the loan applicant not later than five days after the date that a request for such disclosure is received by Economic Development Collaborative-Ventura County, or the investigative consumer report was first requested, whichever is later.

For Office Use Only

If applicable, please log the date that all these requirements were met, and include a copy of the transmittal letter for the investigative consumer report in the loan file.

Investigative consumer report provided to EDC-VC on date: _____ :

Investigative consumer report provided to loan applicant on date: _____ ;

Additional disclosures provided to loan applicant on date: _____ ;

Signed: _____.



FINANCIAL STATEMENT CERTIFICATION

Any Financial statements hereby furnished to you for the purpose of procuring and establishing credit from time to time with you are to be regarded as a complete and truthful statement of the undersigned's financial condition on the date indicated.

The undersigned authorizes you to make whatever inquiries about the content of the attached financial statements, including contacting taxing authorities, creditors, and credit reporting agencies; and to provide credit information about the obligations of the undersigned to credit reporting agencies of the response to other inquiries.

- Sole Proprietor
- General Partnership
- Limited Liability Corporation
- Limited Partnership
- Corporation
- Sub S Corporation

Borrowers(s) Name:

I _____, the undersigned authorize **Economic Development Collaborative Ventura County** to obtain consumer credit information from the appointed credit reporting agency.

Signature: _____ Date: _____

I _____, the undersigned authorize **Economic Development Collaborative Ventura County** to obtain consumer credit information from the appointed credit reporting agency.

Signature: _____ Date: _____



PERSONAL BUDGET

INCOME	MONTHLY
Gross Salary or Draw (per latest Tax Returns)	
Spousal Salary (per latest Tax Returns)	
Gross Rental Income	
Interest/Dividend Income	
Other Income	
TOTAL INCOME	

EXPENSES	MONTHLY
Residence Payment (mortgage or rent)	
Rental Property Payments	
Rental Expenses (impounds, cash expenses)	
Auto Loan Payments (list all debts on Personal Financial Statement)	
Installment Payments (list all debts on Personal Financial Statement)	
Credit Card Payments (list all debts on Personal Financial Statement)	
Utilities & Phone	
Insurance Payments	
Food, Clothing	
Income Tax	
Property Tax	
Alimony	
Child Care/Support	
Other Expenses	
TOTAL EXPENSES	

I/We hereby certify that the above information is true and correct to the best of my/our knowledge and belief.

Signature: _____

Date: _____

Signature: _____

Date: _____



LANDLORD WAIVER AGREEMENT

This page needs to be Notarized.

The undersigned "Landlord" is the owner of the real estate located at _____, more particularly described in a Lease dated _____, between _____ ("Lessor") and _____ ("Lessee").

Whereas; _____ ("Debtor") is about to grant ECONOMIC DEVELOPMENT COLLABORATIVE-VENTURA COUNTY, ("Lender") a security interest in equipment and other personal property, now or subsequently acquired, which are now or in the future may be, located at the premises ("equipment"). The equipment includes, but is not limited to the following: ALL MACHINERY, EQUIPMENT, FURNITURE AND FIXTURES; WHETHER OWNED NOW OR ACQUIRED LATER; ALL ACCESSIONS, ADDITIONS, REPLACEMENTS, AND SUBSTITUTIONS; ALL RECORDS OF ANY KIND RELATING TO ANY OF THE FOREGOING; ALL PROCEEDS (INCLUDING INSURANCE, GENERAL INTANGIBLES AND OTHER ACCOUNTS PROCEEDS).

Landlord and Lender agree that:

1. The equipment which may now or hereafter be installed in the premises shall not be deemed a fixture but shall at all times be and remain personal property.
2. Any claim or interest Landlord has in the equipment, however arising, shall be second and subordinate to the rights of Lender's pursuant to its security agreement with Debtor.
3. Landlord will give Lender written notice of the termination of the lease, by either Landlord or Debtor, at 4001 Mission Oaks Blvd Suite A-1, Camarillo, CA 93012.
4. Lender shall have the right and license to enter upon and occupy the premises to assemble, have appraised, display, operate, maintain and repair, remove, prepare for sale, lease, transfer and/or sell the equipment, at public auction(s) or private sale(s).
5. Lender may enter upon the premises; (a) upon a default by Debtor under its agreements with Lender; or (b) within a reasonable time after Lender receives notice of the termination of the lease from Landlord, as described above.
6. Lender shall have the right and license to occupy the premises, for the purpose described in paragraph 4, for a period of up to Ninety (90) days, at Lender's discretion, following Landlord's placing Lender in possession of the premises. Lender shall pay Landlord, periodically, a daily license fee equivalent to One-Thirtieth (1/30th) of the minimum monthly rental provided for in the lease agreement between Landlord and Debtor. Lender will reimburse Landlord of the damage, if any, caused to the premises by the removal of the equipment.

Landlord Name: _____

Date: _____

Landlord Signature: _____

Title: _____



LANDLORD WAIVER AGREEMENT CONT.

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California County of _____)

On _____ before me, _____
(insert name and title of the officer)

personally appeared _____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature: _____ (Seal)

INSTRUCTIONS TO ASSIST IN COMPLETING THE PERSONAL FINANCIAL STATEMENT

(SBA Form 413)

DATE AND CONTACT INFORMATION

Be sure to include the date in the upper right corner of the first page and your contact information.

ASSETS

All assets must be reported at their current fair market values as of the date of your statement. **Assessor's assessed value for real estate, for example, is not acceptable.** Assets held in a trust generally should be included.

Cash on hand & in Banks: Enter the total amount of cash on-hand and in bank accounts other than savings.

Savings Accounts: Enter the total amount in all savings accounts.

IRA or other Retirement Account: Enter the total present value of all IRAs and other retirement accounts, including any deferred compensation and pension plans.

Accounts & Notes Receivable: Enter the total value of all monies owed to you personally, if any. This should include shareholder loans to the applicant firm, if any.

Life Insurance-Cash Surrender Value Only: Enter the value of any life insurance policies. This amount should be cash surrender value only, not the amount a beneficiary would receive upon your death, also known as face value. A complete description is required in Section 8.

Stocks and Bonds: Enter the current market value of your stocks and bonds. A complete listing and description is required in Section 3.

Real Estate: Enter the current fair market value of all real estate owned. A complete listing and description of all real estate owned is required in Section 4. The amount must correspond with the total "Present Market Value" amounts listed in Section 4.

Automobile-Present Value: Enter the current fair market value of all automobiles owned.

Other Personal Property: Enter the current fair market value of all other personal property owned, but not included in the previous entries. A complete description of these assets is required in Section 5.

Other Assets: Enter the current fair market value of all other assets owned, but not included in the previous entries. A complete description of these assets is required in Section 5.

LIABILITIES

Accounts Payable: Enter the total value of all unpaid accounts payable that is your responsibility.

Notes Payable to Bank and Others: Enter the total amount due on all notes payable to banks and others. This should not, however, include any mortgage balances. A complete description of all notes payable to banks and others is required in Section 2.

Installment Account (Auto): Enter amount of the present balance of the debt that you owe for auto installment account. Please be sure to indicate the total monthly payment in the space provided.

Installment Account (Other): Enter amount of the present balance of the debt that you owe for other installment account. Please be sure to indicate the total monthly payment in the space provided. For example, include the balances of all credit card debts in this line.

Loans on Life Insurance: Enter the total value of all loans due on life insurance policies.

Mortgages on Real Estate: Enter the total balance on all mortgages payable on real estate. A complete breakdown of all mortgages on real estate is required in Section 4. The amount must correspond with the total of the mortgage balances amounts listed in Section 4.

Unpaid Taxes: Enter the total amount of all taxes that are currently due, but are unpaid. Contingent tax liabilities or anticipated taxes for current year should not be included. A complete description is required in Section 6.

Other Liabilities: Enter the total value due on all other liabilities not classified in the previous entries. A complete description is required in Section 7.

Net Worth: To compute Net Worth, add all liabilities and put that figure in the Total Liabilities line. Then subtract Total Liabilities from Total Assets to get your Net Worth. To check your figures, add Total Liabilities and Net Worth and the sum must equal Total Assets. If your figures do not match, your form will be returned to you to correct and complete again.

SECTION 1. SOURCE OF INCOME

Salary: Enter the amount of your total annual salary. This includes any salary from the applicant firm and if applicable, any salary from outside employment.

Net Investment Income: Enter the total amount of all investment income (i.e. dividends, interest, etc.).

Real Estate Income: Enter the total amount of all real estate income received from the sale, rental, lease, etc. of real estate held.

Other Income: Enter the total amount of all other income received (i.e. alimony, social security, pension, etc.). Please be sure to describe the source of the other income in the space provided below in this section.

Contingent Liabilities: Contingent liabilities are liabilities that belong to you only if an event(s) should occur. For example, if you have co-signed on a relative's loan, but you are not responsible for the debt until your relative defaults, that is a contingent liability. Contingent liabilities do not count toward your net worth until they become actual liabilities.

As Endorser or Co-Maker: Enter the total potential liabilities due as a result of being a co-signer for a loan or other commitments.

Legal Claims and Judgments: Enter the potential liabilities due as a result of legal claims from judgments, lawsuits, etc.

Provisions for Federal Income Tax: Enter the total amount of all federal taxes for which you are potentially liable due to an anticipated gain on the pending sale of an asset or other circumstances, such as pending disputes or litigation which could possibly result in a personal tax liability.

Other Special Debt: Enter the total amount due on all remaining potential debts not accounted for.

SECTION 2. NOTES PAYABLE TO BANKS AND OTHERS

Enter the name and address of note holder(s), original balance, current balance, payment amount, frequency, and how secured for each note payable as entered in the "Liabilities" column. Do not include loans for your business or mortgages for your properties.

SECTION 3. STOCKS AND BONDS

Enter the number of shares, names of securities, cost, fair market value, and the date of fair market value for all shares of stock and bonds held. You may attach recent copies of your stock account listings. Do not include stock in your business.

SECTION 4. REAL ESTATE OWNED

Starting with your primary residence (be sure to identify it as your primary residence), enter the type of property, address, date of purchase, original cost, present fair market value, name and address of mortgage holder, mortgage account number, mortgage balance, amount of payment, and status of mortgage for all real estate held. Please ensure that this section contains all real estate owned, including rental properties, vacation properties, commercial properties, etc. Total "Present Market Value" amounts should correspond with the "Real Estate" amount listed in the "Assets" column. Additionally, total "Mortgage Balance" amounts should correspond with the "Mortgages on Real Estate" amount listed in the "Liabilities" column. Attach additional sheets if needed.

SECTION 5. OTHER PERSONAL PROPERTY AND OTHER ASSETS

Itemize and describe in detail other personal property and other assets owned as listed in the "Assets" column. For other personal property, include boats, trailers, jewelry, furniture, household goods, collectibles, clothing, etc. For other assets, include equity interest in other businesses, trusts, investments, etc.

SECTION 6. UNPAID TAXES

Describe in detail as to the type, to whom payable, when due, amount, and to what property, if any, the tax lien attaches. Please refer to the unpaid taxes listed in the "Liabilities" column. If none, state "NONE." This section should not include the contingent tax liabilities or anticipated taxes owed for the current year. For any unusually large amounts, you must include documentation, such as tax liens, to support the amounts.

SECTION 7. OTHER LIABILITIES

Describe in detail any other liabilities as referenced by the value listed in the "Liabilities" column. If none, state "NONE." For any unusually large amounts, you must include documentation, such as bills, to support the amounts.

SECTION 8. LIFE INSURANCE HELD

Describe all life insurance policies held. Please be sure to include the face amount of the policies, name of insurance company and beneficiaries and cash surrender values of the policies.

EXECUTION OF STATEMENT

Be sure to sign, date, and include your social security number at the end of the statement.