PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

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, or (4) any person or entity providing a guaranty on the loan.

Name
Business Phone

Residence Address
Residence Phone

City, State, & Zip Code

Business Name of Applicant

---

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>(Omit Cents)</th>
<th>LIABILITIES</th>
<th>(Omit Cents)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand &amp; in Banks</td>
<td>$</td>
<td>Accounts Payable</td>
<td>$</td>
</tr>
<tr>
<td>Savings Accounts</td>
<td>$</td>
<td>Notes Payable to Banks and Others</td>
<td>$</td>
</tr>
<tr>
<td>IRA or Other Retirement Account</td>
<td>$</td>
<td>Installment Account (Auto)</td>
<td>$</td>
</tr>
<tr>
<td>Accounts &amp; Notes Receivable</td>
<td>$</td>
<td>Installment Account (Other)</td>
<td>$</td>
</tr>
<tr>
<td>Life Insurance-Cash Surrender Value Only</td>
<td>$</td>
<td>Mo. Payments</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mo. Payments</td>
<td>$</td>
</tr>
<tr>
<td>Stocks and Bonds</td>
<td>$</td>
<td>Loan on Life Insurance</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>(Describe in Section 3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate</td>
<td>$</td>
<td>Mortgages on Real Estate</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>(Describe in Section 4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile-Present Value</td>
<td>$</td>
<td>Unpaid Taxes</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Describe in Section 6)</td>
<td></td>
</tr>
<tr>
<td>Other Personal Property</td>
<td>$</td>
<td>Other Liabilities</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>(Describe in Section 5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td>$</td>
<td>Total Liabilities</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>(Describe in Section 5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$</td>
<td>Net Worth</td>
<td>$</td>
</tr>
</tbody>
</table>

---

Section 1. Source of Income

Salary | $ |
Net Investment Income | $ |
Real Estate Income | $ |
Other Income (Describe below)* | $ |

Contingent Liabilities

As Endorser or Co-Maker | $ |
Legal Claims & Judgments | $ |
Provision for Federal Income Tax | $ |
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 Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

<table>
<thead>
<tr>
<th>Name and Address of Noteholder(s)</th>
<th>Original Balance</th>
<th>Current Balance</th>
<th>Payment Amount</th>
<th>Frequency (monthly, etc.)</th>
<th>How Secured or Endorsed Type of Collateral</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

<table>
<thead>
<tr>
<th>Number of Shares</th>
<th>Name of Securities</th>
<th>Cost</th>
<th>Market Value Quotation/Exchange</th>
<th>Date of Quotation/Exchange</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

<table>
<thead>
<tr>
<th>Property A</th>
<th>Property B</th>
<th>Property C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Property</td>
<td>Address</td>
<td>Date Purchased</td>
</tr>
<tr>
<td>Original Cost</td>
<td>Present Market Value</td>
<td>Name &amp; Address of Mortgage Holder</td>
</tr>
<tr>
<td>Mortgage Account Number</td>
<td>Mortgage Balance</td>
<td>Amount of Payment per Month/Year</td>
</tr>
<tr>
<td>Status of Mortgage</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

### Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

### Section 7. Other Liabilities. (Describe in detail.)

### Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

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:

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0198), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.
Instructions to Assist in Completing the
Personal Financial Statement (SBA Form 413)
for the Connecticut Unified Certification Program

Please do not make adjustments to your figures pursuant to U.S. Department of Transportation (U.S. DOT) regulations 49 CFR Part 26. The agency that you apply to will use the information provided on your completed Personal Financial Statement to determine your Personal Net Worth According to 49 CFR Part 26. An individual's Personal Net Worth According to 49 CFR Part 26 includes only his or her own share of assets held jointly or as community property with the individual's spouse and excludes the following:

- Individual's ownership interest in the applicant firm;
- Individual's equity in his or her primary residence;
- Tax and interest penalties that would accrue if retirement savings or investments (e.g., pension plans, Individual Retirement Accounts, 401(k) accounts, etc.) were distributed at the present time.

If your Personal Net Worth According to 49 CFR Part 26 exceeds the $750,000 cap and you, individually, or you and other individuals are the majority owners of an applicant firm, the firm is not eligible for DBE certification. If the Personal Net Worth According to 49 CFR Part 26 of the majority owner(s) exceeds the $750,000 cap at any time after your firm is certified, the firm is no longer eligible for certification. Should that occur, it is your responsibility to contact your certifying agency in writing to advise the firm no longer qualifies.

General Instructions

- You must fill out all line items on the Personal Financial Statement (SBA Form 413) to the best of your ability.
- On the form, above the Personal Financial Statement heading, indicate if financial information is for a “married couple” or “single individual.”
- On a separate sheet, identify all property that is not held jointly or as community property, and include values and ownership.
- If necessary, use additional sheet(s) of paper to report all information and details.
- If you have any questions about completing this form, please contact one of the certifying agencies on the Roster of Certifying Agencies.

Specific Instructions

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.
PERSONAL FINANCIAL STATEMENT  
(49 CFR PART 26)  

NOTARY ACKNOWLEDGEMENT  

STATE OF ____________________________  

COUNTY OF ____________________________  

On this _____ day of _____________________, ________, before me, the undersigned Notary Public, personally appeared ______________________________________________________________, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within Affidavit, and acknowledged that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument, the person(s) executed the instrument.  

WITNESS my hand and Official Seal  

Signature: ________________________________  

Name: ________________________________  
  (Typed or Printed)