

Personal Financial Statement

Important information about procedures for opening a new account. To help the government fight the funding of terrorism and money laundering activities federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you when you apply for a commercial loan through Alliance Business Capital, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license and or other identifying documents.

Section 1: Applicant Information

Complete this Personal Financial Statement as Borrower/Principal/Guarantor ("Applicant") or Co-borrower/Co-Principal/Co-Guarantor ("Co-applicant") as applicable. Attach copies of this statement for each additional Co-Applicant.

Applicant		Co-Applicant	
Legal Name (First, Middle, Last)	Social Security #	Legal Name (First, Middle, Last)	Social Security #
E-Mail Address	Phone Number	E-Mail Address	Phone Number
Home Address (no P.O. Boxes)	# of Years at Address	Home Address (no P.O. Boxes)	# of Years at Address
City, State, Zip Code	Country (if not USA)	City, State, Zip Code	Country (if not USA)
Primary Country of Residence If different from above		Primary Country of Residence if different from above	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> Registered Domestic Partner or equivalent under State Law		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> Registered Domestic Partner or equivalent under State Law	
Occupation	# of Years in Occupation	Occupation	# of Years in Occupation
Primary Source of Income		Primary Source of Income	

When applicable, check the appropriate box below:

The income or assets of a person other than the Applicant (including the Applicant's spouse or RDP) **will be** used as a basis for loan qualification, in which case information about that person's income or assets must be provided

The income or assets of the Applicant's spouse **will not be** used as a basis for loan qualification, but the Applicant resides in a community property state, the security property is located in a community property state, or Applicant is relying on other property located in a community property state as a basis for repayment of the loan, in which case Lender may request information about the Applicant's spouse or RDP, as appropriate.

Any persons, whether married, unmarried, separated, or a RDP may apply for separate credit. Providing joint financial information does not confirm intent for the two co-applicants to apply for joint credit. Intent to apply for joint credit must be expressly stated. If joint financial condition is presented, and the intent is for the co-applicants to be jointly and severally obligated on the credit (i.e. joint borrowers or guarantors) please initial:

Applicant _____
Initials

Co-Applicant _____
Initials

The information provided in this Personal Financial Statement and any supporting schedules ("Statement") is the most current financial information available (unless otherwise noted in the date field below) concerning the Applicant or Co-Applicant and there have been no significant changes in the information provided in this Statement.

The following information (or on the attached financials statement) is a statement of financial condition, as of:

Applicant _____
Date

Co-Applicant _____
Date

Section 2: Annual Income

Gross Annual Income	Applicant	Co-Applicant	Total	Describe Other Income Notice:
Base Employment Income				Alimony, child support or separate maintenance income need not be disclosed if the Applicant or Co-Applicant does not wish to have the income considered as a basis for repaying this loan.
Overtime				
Dividends/Interest				
Net Rental Income				
Other Annual Income (see " Describe Other Income Notice ")				
Total Annual Income				

Section 3: Assets and Liabilities

Applicant's Assets	Amount		Co-Applicant Assets	Amount
Cash in Bank			Cash in Bank	
Cash in Other Institutions			Cash in Other Institutions	
Cash Value of IRAs/Pension Accounts/401Ks			Cash Value of IRAs/Pension Accounts/401Ks	
Marketable Securities Owned			Marketable Securities Owned	
Receivables			Receivables	
Cash Surrender Value of Life Insurance			Cash Surrender Value of Life Insurance	
Real Estate Owned from Schedule of Real Estate			Real Estate Owned from Schedule of Real Estate	
Personal Property (including autos, RV's etc.)			Personal Property (including autos, RV's etc.)	
Other Assets:			Other Assets:	
Total Assets			Total Assets	
Applicant's Liabilities	Amount		Co-Applicant's Liabilities	Amount
Revolving Credit/Installment Credit Obligations			Revolving Credit/Installment Credit Obligations	
Real Estate Debt from Schedule of Real Estate			Real Estate Debt from Schedule of Real Estate	
Loans on Life Insurance			Loans on Life Insurance	
Other Loan Commitments			Other Loan Commitments	
Other:			Other:	
Total Applicant's Liabilities			Total Co-Applicant's Liabilities	
Total Net Worth (assets minus liabilities)			Total Net Worth (assets minus liabilities)	

Section 4: General Information

Applicant and Co-Applicant must each answer the following questions.	Applicant		Co-Applicant	
	Yes	No	Yes	No
1. Are you a U.S. Citizen? If no, are you a resident alien of the U.S.? Provide country of citizenship:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you hold citizenship in multiple countries? If yes: List countries of citizenship for the Applicant and Co-Applicant, as applicable: Indicate which is the primary country of citizenship for the Applicant and Co-Applicant as applicable:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are your assets primarily in the United States? If no, please provide the country of assets:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you answer "Yes" to the following questions, please provide an explanation as an attachment				
4. Have you ever been convicted of a felony?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you had property foreclosed, given title or deed in lieu of foreclosure, had a loan modified, or had debt forgiven?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Are any assets pledged or debts secured except as shown?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you obtained credit under any other names or with any other individuals? If yes, please provide names and Social Security Numbers:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 4: General Information (cont'd)

If the information in this Statement applies to Applicant and Co-Applicant, each should answer the following questions. If you answer "Yes" to the following questions, please provide an explanation on an attachment.	Applicant		Co-Applicant	
	Yes	No	Yes	No
8. Have you ever been the subject of a voluntary or involuntary personal bankruptcy or receivership?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you ever been a principal or guarantor of any entity that was the subject of a voluntary or involuntary bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you a party to any material claims or lawsuits, or had a material judgment against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you delinquent on payment of any personal income taxes or real property taxes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Are you currently, or have you ever been, subject of a delinquent tax lien, or a payment arrangement with the IRS or a state taxing authority?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Have you ever defaulted on a loan (beyond any applicable cure period) in any obligation related to either repayment of debt or the collateral securing such debt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SBA / USDA Declarations

Complete the following questions if applying for an SBA or USDA Loan.

Does any applicant of their spouse or any member of their household, or anyone who owns, manages, or directs your business or their spouses or members of their household, work for the Small Business Administration, Small Business Advisory Council, SCORE, or ACE, or any Federal Agency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you buy from, sell to, or use the services of any concern in which your company has a significant financial interest?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is this business a franchise? If yes name of franchise:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business presently, or will it as a result of this loan, engage in export trade?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Would you like additional information on exporting?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you received any counseling or training from SBA, SCORE, ACE, SBDC, WBC, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your company (or any of its owners) have an existing SBA or other government loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If Yes, Name of Agency (i.e. SBA):				
Original Loan Amount:	Date of Loan:	Status:		

Authorization

CERTIFICATION: (to be completed by each person submitting the information requested on this form).

The undersigned understands that Alliance Business Capital, Inc., and its affiliates, agents, successors, and assignees ("Alliance") is relying on the information contained in and provided in connection with this Statement, and all such information is given for the purpose of obtaining a loan(s) ("Loan") through Alliance. The undersigned agrees that Alliance may, without further notice and on a continuing and on-going basis, (a) verify the undersigned's bank records, credit history, and any other information deemed necessary by Alliance, and (b) obtain the undersigned's credit report from one or more consumer credit reporting agencies in connection with the application, renewal, modification, extension, review, collection, servicing or administration of the Loan. This authorization specifically permits Alliance to obtain or use the undersigned's credit report from one or more consumer credit reporting agencies in connection with all loans and guaranties of the undersigned with Alliance and notwithstanding the discharge in bankruptcy of the borrower for liability for a loan. The undersigned authorizes and directs consumer credit reporting agencies to provide the undersigned's credit report to Alliance. The undersigned has a continuing obligation to (a) amend and/or supplement the information provided in or given in connection with this Statement if any of the material facts which have been represented in or given in connection with this Statement should change prior to closing of the Loan, and (b) immediately update all financial information should more current information become available.

Signature: _____	Date: _____
Print Name: _____	Social Security Number: _____
Signature: _____	Date: _____
Print Name: _____	Social Security Number: _____

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. 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 30 years and/or a fine of not more than \$1,000,000.

Schedule of Real Estate Owned

Please complete all sections in detail for each real estate property owned.

	Property 1	Property 2	Property 3
Type of Real Estate (e.g. Primary Residence, Commercial, Rental, Land, etc.)			
Property Address:			
Date Purchased:			
Original Cost:			
Present Market Value:			
Name of Mortgage Holder:			
Address of Mortgage Holder:			
Mortgage Account Number:			
Current Mortgage Balance:			
Amount of Payment:			
Percentage of Ownership: *			
Your Equity in Property:			

	Property 4	Property 5	Property 6
Type of Real Estate (e.g. Primary Residence, Commercial, Rental, Land, etc.)			
Property Address:			
Date Purchased:			
Original Cost:			
Present Market Value:			
Name of Mortgage Holder:			
Address of Mortgage Holder:			
Mortgage Account Number:			
Current Mortgage Balance:			
Amount of Payment:			
Percentage of Ownership: *			
Your Equity in Property:			

*Percentage of Ownership is automatically multiplied x 100

Total Value of all Real Estate Owned:	
Total Debt of all Real Estate Owned:	
Your Equity in all Real Estate Owned:	