

personal financial statement

Complete this form for (1) each proprietor, or (2) each limited partner who owns 20 percent or more interest and each general partner, or (3) each stockholder owning 20 percent 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			Date
Residence Address			
City		State	Zip
Business Phone Residence Phone		Business Name of Applicant/Borrower	

assets

	\$ amount (omit cents)
Cash on Hand & in Banks	
Savings Account	
IRA or Other Retirement Account	
Accounts & Notes Receivable	
Life Insurance (cash surrender value only)	
Stocks & Bonds (complete section 3)	
Real Estate (complete section 4)	
Automobile (present value)	
Other Assets (complete section 5)	
Total	

liabilities

	\$ amount (omit cents)
Accounts Payable	
Notes Payable to Banks and Others	
Installment Account (auto)	
Monthly Payments \$	
Installment Account (other)	
Monthly Payments \$	
Loan on Life Insurance	
Mortgages on Real Estate	
Unpaid Taxes	
Other Liabilities	
Total Liabilities	
Net Worth	
Total	

section 1 income and contingent liabilities

source of income

	\$ amount (omit cents)
Salary	
Net Investment Income	
Real Estate Income	
Other Income (describe below)*	
Total	

contingent liabilities

	\$ amount (omit cents)
As Endorser or Co-Maker	
Legal Claims & Judgements	
Provision for Federal Income Tax	
Other Special Debt	
Total	

Description of other income stated above (*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.

name and address of noteholder(s)	original balance	current balance	payment amount	frequency (monthly, etc.)	how secured or endorsed type of collateral

12/23.v9

section 3 stocks and bonds

Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.

number of shares	name of securities	cost	market value quotation/exchange	date of quotation/exchange	total value

section 4 real estate owned

List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.

	property a	property b	property c
Type of Property			
Name and Address of Title Holder			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment Per Month/Year			
Status of Mortgage			

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 the face amount and cash surrender value of policies, along with the name of the insurance company and beneficiaries.

nondiscrimination and affirmative action

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, 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. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 80580.

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority prohibits unlawful discrimination against applicants or employees on the basis of age 40 years and over, race, sex, sexual orientation, gender identity, gender expression, color, religion, national origin, disability, military status, genetic information, marital status or any other status protected by applicable federal, state or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 800.659.2656, CHFA, 1981 Blake Street, Denver, Colorado 80202-1272, available weekdays 8:00am to 5:00pm.

authorization/certification

As a political subdivision of the State of Colorado working to create opportunities for a better Colorado, Colorado Housing and Finance Authority reserves the right to publicize financing under its Business Finance Division. If provided a loan or other financing through one of CHFA's Commercial programs, the borrower or sponsor authorizes the use of the development, owner, sponsor, and/or business name in the marketing of this program. The applicant authorizes any insurance agent or company to provide copies of policies of insurance with respect to the Project, borrowers or guarantors, including without limitation copies of any life insurance policies. I/we certify that at least 51 percent of the outstanding interest in the business is owned by those who are either citizens of the United States or reside in the United States after being legally admitted for permanent residence. I/we also guarantee the above and enclosed information to be true and correct.

By signing and submitting the above Personal Financial Statement, I/we hereby provide this written authorization to Colorado Housing and Finance Authority to request credit reports on, and/or obtain credit information regarding, my/our personal and company credit history, and any other information deemed necessary by Colorado Housing and Finance Authority in connection with this Personal Financial Statement, pursuant to the Fair Credit Reporting Act. I/we hereby authorize Colorado Housing and Finance Authority to obtain such information as a legitimate business need in connection with my/our application for credit under this Personal Financial Statement. This written authorization includes authorization to all companies, credit agencies, city, state, county and federal courts and agencies, affiliates, and any other persons or entities to release all credit related information they may have about

(please list borrower's full legal name and company name whose credit must be pulled) in connection with my/our application for credit herein. Colorado Housing and Finance Authority certifies that it will only use information obtained as a result of this authorization in connection with its legitimate business need in evaluating the application for credit pursuant to this Personal Financial Statement. This authorization shall expire the sooner of one year from the date of this Personal Financial Statement or the closing of any loan provided pursuant to this Personal Financial Statement.

As a political subdivision of the State of Colorado, CHFA is subject to the Colorado Open Records Act (CORA) C.R.S. §§ 24-72-201, et seq., which requires CHFA to permit inspection and copying of certain public records. Applicants should be aware that documents submitted to CHFA pursuant to this loan application may be subject to inspection by the public. If an Applicant believes that certain information included in the loan application is subject to exclusion under CORA, the Applicant should specifically delineate such information and state the specific exclusion. CHFA shall consider such statements in its response to requests for inspection under CORA. CHFA will notify the Applicant if a request is made for such information so that the Applicant may take any action it deems necessary to defend against the request. The Applicant, not CHFA, shall be the entity responsible for defending against CORA disclosures for any records.

important information

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 financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you apply for an SBA 504 loan, 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 following uses and activities shall not be conducted in or on the Project: Activities which are illegal under federal, state, or local laws; selling, producing, or displaying sexually oriented material (e.g., adult book stores, adult video stores, adult theaters, etc); non-medical massage services; a business generating greater than twenty-five percent (25%) of its revenues from the sale of alcoholic beverages not manufactured onsite or from selling alcoholic beverages for consumption off premises; a business or organization that discriminates in its membership or facility usage on the basis of race, color, national origin, religion, gender, age, disability, citizenship status, marital status, sexual orientation, or any other status protected by law; gambling activities (not including sale of state sanctioned lottery tickets); selling or dispensing products illegal under federal, state or local laws; religious services, instruction of overtly sectarian activities; pawn brokering; making "payday" or short term loans by an entity that is not a bank, credit union, savings and loan or other banking institution; and escort services.

signatures

By signing below I/we (a) confirm that all of the information provided in this application is true and correct, (b) acknowledge that I/we have read and understand the disclaimers, certifications, authorizations, and information in this application, and (c) all entities and individuals whose credit will be pulled have authorized the same by signing below.

Borrower Signature	Borrower Signature
Title	Title
nue	nue
Date	Date
Authorized Company Representative Signature	Authorized Company Representative Signature
Authorized Company Representative signature	Authorized Company Representative Signature
Title	Title
Data	Date
Date	Date