

LICHTENSTEIN CAPITAL MARKETS

Direct Lender, Global Commercial Real Estate, Corporate Finance and Mortgage Investment Bankers

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LENDER

PERSONAL FINANCIAL STATEMENT

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Note: An individual personal financial statement should be submitted by all persons who will be contractually liable for the repayment of this loan. Please request additional forms when applicable. If this loan is to be made to a business or corporation, please submit a detailed financial statement of that entity also.

PERSONAL INFORMATION

FULL NAME		AGE	MARITAL STATUS		DEPENDENTS			
PRESENT ADDRESS— <input type="checkbox"/> Own <input type="checkbox"/> Rent Years Phone			Complete for Secured Loans Only <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried — (Includes Single, Divorced or Widowed)		Do Not Include Yourself			
PREVIOUS ADDRESS (Complete if less than 2 years at present address)			SOCIAL SECURITY NO.		NO.	AGES		
SOURCE OF INCOME		ANNUAL INCOME						
NAME AND ADDRESS OF EMPLOYER — How Long Phone		Salary		\$ _____				
		Bonus and Commissions		_____				
		Dividends and Interest		_____				
		Net Rental (enter from detail on reverse)		_____				
		*Other—Optional — See Income Remarks		_____				
Position/Title		TOTAL		\$ _____				
Type of Business		PREVIOUS EMPLOYER—How Long			(Complete if current job held less than two years)			
		Type of Business		Position/Title				

*Income Remarks — Note: Income from Alimony, Child Support, or Maintenance Payments need not be disclosed unless their consideration is desired.

SUMMARY ASSET-LIABILITY STATEMENT — ENTER DETAILS ON CORRESPONDING SCHEDULE INSIDE

ASSETS				LIABILITIES AND NET WORTH			
Cash and Money on Deposit	\$			Notes Payable	\$		
Stocks and Bonds				Margin Accounts			
Accounts and Notes Receivable				Monthly Charges			
Cash Value Life Insurance				Life Insurance Loans			
Deferred Compensation				Unpaid Taxes			
Pension Funds				Real Estate Mortgage/Liens			
Real Estate Owned				Installment Loans			
Vehicles Owned				Other Debts (itemize)			
Other Personal Property							
Other Assets				Total Liabilities			
				Net Worth			
TOTAL ASSETS	\$			Total Liabilities and Net Worth	\$		

ASSET - LIABILITY DETAILS
SCHEDULE OF REAL ESTATE OWNED

INDICATE AND CARRY FORWARD TO ASSET/LIABILITY STATEMENT ONLY YOUR PROPORTIONATE INTERESTS

1 PROPERTY ADDRESS	4	5 % Of Ownrshp	6 Date Acqrd.	Purchase Price	Market Value	Amount of Mortgages and Liens	Gross Annual Rental	Annual Debt Serv.	Annual Net Rental
2 TITLE IN NAME OF	Type								
3 NAME OF MORTGAGE HOLDER	7 MANAGED BY								
1	4	5	6	\$	\$	\$	\$	\$	\$
2	7								
3									
1	4	5	6						
2	7								
3									
1	4	5	6						
2	7								
3									
1	4	5	6						
2	7								
3									
1	4	5	6						
2	7								
3									
TOTALS				\$	\$	\$	\$	\$	\$

SCHEDULE OF NOTES - PAYABLE

Owed To (Name & Address)	Date Opened	Date Due	Approximate Amount Owed	Secured	
				Yes	No
			\$		
TOTAL			\$		

SCHEDULE OF INSTALLMENT LOANS/OBLIGATIONS/CREDIT REFERENCES

Purpose & Date Opened	Owed To (Name & Address)	Account Number	Monthly Payment	Balance Owed or Date Paid	Secured	
					Yes	No
			\$	\$		
TOTALS			\$	\$		

VESTED INTEREST IN DEFERRED COMPENSATION OR PENSION PLANS

Name of Company	Amount	Date Available	Payout Basis	Beneficiary
	\$		\$	
TOTAL			\$	

USE PAGE (4) FOR EXPLANATIONS OR FOR LISTING ADDITIONAL DETAILS.
(3)

ASSET – LIABILITY DETAILS

UNEXERCISED STOCK OPTIONS

HOLDER OF OPTION: _____

	Name of Company	No. of Shares	PRICE		CURRENT MARKET		Expiration Date
			Per Share	Total	Per Share	Total	
Qualified			\$	\$	\$	\$	
Qualified							
Non-Qualified							
Non-Qualified							

CASH – CHECKING / NOW ACCOUNTS – SAVINGS ACCOUNTS – C'D'S SCHEDULE OF CASH ACCOUNTS

Name of Depository	Type of Account	Account Number	In Name Of	Approximate Balance	Pledged	
					Yes	No
				\$		
TOTAL				\$		

SCHEDULE OF STOCKS AND BONDS

Number	Description	In Name Of	Market Value	Pledged	
				Yes	No
			\$		
TOTAL			\$		

SCHEDULE OF ACCOUNTS AND NOTES RECEIVABLE

Description	Owed By	Due Date	Amount Due	G - Good D - Doubtful
			\$	
TOTAL			\$	

SCHEDULE OF LIFE INSURANCE CARRIED

Name Of Insurance Company	Type	Benefit Value	Beneficiary	Cash Value	Loans Against Cash Values
		\$		\$	\$
TOTAL				\$	\$

USE PAGE (4) FOR EXPLANATIONS OR FOR LISTING ADDITIONAL DETAILS

ADDITIONAL INFORMATION and EXPLANATIONS

PERSONAL STATEMENT

Have you been or are you now (or any property you have owned or now own) subject to or affected by any of the following: (check box if yes to any of these questions and explain on an attached sheet, check no if none of these items apply)

- Bankruptcy Proceedings (within previous 7 years) Federal or State Tax Liens Mechanic Lien Claims Unpaid Taxes or Assessments
- Personal Judgements Foreclosure Suits Liable as Endorser, Co-maker or Guarantor
on Any Notes, Leases or Contracts.
- No, none of the above items apply.

AGREEMENT

This Financial Statement, and any schedules, explanations or additional information attached is submitted on behalf of the undersigned for the purpose of procuring, establishing and maintaining credit from time to time with the above named Lender. The undersigned has carefully read the information contained herein and warrants it to be complete, true and correct as of the following date and that the Lender may continue to rely upon this statement as continuing to be true and correct until a written notice of change is given to Lender by the undersigned.

Further, the undersigned agrees that this statement shall remain the property of the Lender regardless if credit is extended. The Lender is authorized to make any inquiries deemed necessary to verify the accuracy of the information herein including, but not limited to: procuring consumer reports from consumer reporting agencies; obtaining credit information from other financial institutions and extenders of credit, present and past employers, and references.

ACCEPTED: _____ DATE: _____

THIS SECTION SHOULD BE COMPLETED ON "DWELLING" RELATED LOANS TO "NATURAL PERSONS" ONLY

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government if this loan is related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please initial below.

RACE/NATIONAL ORIGIN	SEX
<input type="checkbox"/> 1. American Indian or Alaskan Native	<input type="checkbox"/> M. Male <input type="checkbox"/> F. Female
<input type="checkbox"/> 2. Asian or Pacific Islander	I decline to furnish all or part of this information _____ Initial
<input type="checkbox"/> 3. Black <input type="checkbox"/> 4. White <input type="checkbox"/> 5. Hispanic	
<input type="checkbox"/> 6. Other - (specify) _____	