

BURKE & HERBERT BANK & TRUST COMPANY

Personal Financial Statement As of _____

Burke and Herbert Bank will require an application for each specific loan request. The application will supply the Bank with information about the loan purpose, terms, amount requested, and type of collateral, etc. This Personal Financial Statement contains information to be used in making credit decisions on those specific loan requests.

FIRST PARTY

Last Name <u>Faraj</u>	First <u>Haytham</u>	Middle <u>--</u>	U.S. Citizen <u>YES</u> <u>NO</u>	# of Dependents <u>---</u>	Date of Birth	Home Telephone
Address <u>22167 Morley Ave</u>		City & State <u>Dearborn, MI</u>		Zip Code <u>48124</u>	How Long	Social Security No.

Employed By Self (Law Firm of Puckett & Faraj) Position Founding Partner How Long 3yrs 4mos
 Address 1800 Diagonal Rd, STE 210 Alexandria, VA 22314 Telephone 703-706-9566
 Previous Employer (if current less than 5 years) United States Marine Corps

OTHER PARTY

Last Name	First	Middle	U.S. Citizen <u>YES</u> <u>NO</u>	# of Dependents	Date of Birth	Home Telephone
Address		City & State		Zip Code	How Long	Social Security No.

Employed By _____ Position _____ How Long _____
 Address _____ Telephone _____
 Previous Employer (if current less than 5 years) _____

Cash Income & Expenditures		Annual Amount	Annual Amount
Salary	\$ 130,000	Federal Income Taxes	\$
Bonus & Commissions		State Income Taxes	
Salary (other party)		Other Taxes	
Bonuses & Commissions (other party)		Rental Payment or Condo Fees	
Rental Income		Mortgage Payments	
Rental Income (other party)		Property Taxes	
Interest & Dividends		Loan Payments	
Interest & Dividends (other party)		Insurance	
Investment Income/Capital Gains		Alimony/Child Support	
Partnership Income	EOY Variable	Tuition	
Retirement Income		Investment/Retirement	
Trust Income		Medical Expenses	
Other Income (List)**		Other Living Expenses	
		Other Expenses (List)	
Total Annual Income	\$	Total Annual Expenditures	\$

Any significant changes expected in the next 12 months? _____ (Attach Information)

** Other income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under:

- Court Order Written Agreement Oral Understanding

Statement of Financial Condition as of _____

Cash on Hand & In Banks (Such A)	\$		\$
Marketable Securities (Sch B)		Margin Loans (Sch B)	
Non-Marketable Securities (Sch B)		Other Stock Loans (Sch B)	
Residential Real Estate (Sch C)		Residential Mortgage Debt (Sch C)	
Real Estate Investments (Sch C)		Investment Mortgages (Sch C)	
Partnership/PC Interests (Sch D)	950,000	Partnership Obligations (Sch D)	
Cash Value of Life Insurance (Sch E)		Life Insurance Loans (Sch E)	
IRA's, Keogh, Profit-Sharing Accts		Notes Payable to Banks (Sch F) Secured	41,828-Term Loan
		Notes Payable to Banks (Sch F) Unsecured	29,000-LOC
		Notes Payable to Other (Sch F)	
		Charge Accts & Bills Payable (Sch G)	
Personal Property		Taxes Payable:	
Automobiles & Other Assets (List):		Other Liabilities (List):	
		Total Liabilities	
		Net Worth (Assets minus Liabilities)	
Total Assets	\$	Total Liabilities & Net Worth	\$

SCHEDULE (A) - CASH IN BANKS

Name of Bank	Branch	Type of Account	Account Number	Balance

SCHEDULE (B) - SECURITIES/BROKERAGE ACCOUNTS

# of Shares (Stocks) Face Value (Bonds)	Description	Exchange listed on/ Source of Value	Current Value	Amount of Margin Loans/Other Loans
(Marketable)				
(Non-Marketable)				
Retirement Accounts				

*If not enough space, attach a separate schedule or brokerage statement

SCHEDULE (C) - REAL ESTATE (Residential/Investment)

Property Address	Legal Owner	Date Acquired	Cost	Market Value	First Loan Balance	Second Loan Balance	Terms of Repayment
Personal Residence							
Second Home							
Investment							

SCHEDULE (D) - PARTNERSHIP/PC INTERESTS*

Type of Investment	Type of Ownership	% Owned	Value of Interest	Amount of Contingent Liabilities	To Whom
Bus-LawFirm	PC-SubChptS	50	950,000	None	N/A

*For investments which represent a material portion of total assets; include the relevant financial statements, tax returns, or schedule K-1's, for partnership investments of S-corporations.

SCHEDULE (E) - INSURANCE

Insurance Company	Policy Owner	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE (F) - NOTES PAYABLE (OTHER THAN MORTGAGES)

Name/Address of Bank	Purpose	Original Amount	Balance Owing	Secured/Unsecured (Collateral)	Terms of Repayment
Capital One	BusTermLoan	90,000	41,828	Secured	2763 mo/3yr
Capital One	BusLOC	75,000	29,000	UnSec-noDocs	As Req'd

SCHEDULE (G) - CHARGE ACCOUNTS AND BILLS PAYABLE

Company	Purpose	Amount Owing	Terms of Repayment

Number of dependents (excluding self) and relationship: _____

Did you attach two years signed Federal Tax Returns to this form? [] Yes [] No

Any returns currently being audited? (If yes, give years) _____

Are any of your tax obligations past due? _____

Are you a guarantor, co-maker, or endorser on any loan or contract? [] Yes [] No If Yes, give details _____

Have you drawn a will? Where? Executor? _____

Do you have any outstanding letters of credit or surety bonds? _____

Are you a defendant in any suit or legal action? _____

Have you ever been convicted of a felony? [] Yes [] No If Yes, provide details _____

Are you contingently liable on any lease or contract? (Give details) _____

Have you or any firm in which you were a major owner, declared bankruptcy within the last 7 years? _____

Do you have a line of credit or unused credit facility at any other institution(s)? Capital One, Law Firm Bus LOC

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit-worthiness. You are authorized to answer questions about your credit experience with me/us.

Signature _____ Signature _____

Date Signed _____ Date Signed _____

Date received: _____ By: _____

NOTES: