

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 Faraj	First Hautham	Middle —	U.S. Citizen X YES _NO	# of Dependents —	Date of Birth	Home Telephone
Address 22167 Morley Ave		City & State Dearborn, MI		Zip Code 48124	How Long	Social Security No.

Employed By **Self** Position **Founding Partner** How Long **3 yrs 4 mos**
 Address **1800 Dragonal Rd STE 210 Alexandria, VA 22314** Telephone **703-706-9566**
 Previous Employer (if current less than 5 years) **U.S. Marine Corps**

OTHER PARTY

Last Name	First	Middle	U.S. Citizen _ YES _NO	# 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	\$ 120,000	Federal Income Taxes	\$ 20,722
Bonus & Commissions	0	State Income Taxes	4,260
Salary (other party)	0	Other Taxes	—
Bonuses & Commissions (other party)	0	Rental Payment or Condo Fees	—
Rental Income	39,540	Mortgage Payments	26,982 inc. Taxes
Rental Income (other party)	—	Property Taxes	—
Interest & Dividends	—	Loan Payments	8,568 car loan
Interest & Dividends (other party)	—	Insurance	—
Investment Income/Capital Gains	—	Alimony/Child Support	—
Partnership Income	—	Tuition	—
Retirement Income	40,738	Investment/Retirement	—
Trust Income	—	Medical Expenses	—
Other Income (List)**	—	Other Living Expenses	—
		Other Expenses (List) Mortgage CA	11,744
		Mortgage I/L	23,000
Total Annual Income	\$ 200,278	Total Annual Expenditures	\$ 105,836

Any significant changes expected in the next 12 months? No (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)	\$ 6,000		\$
Marketable Securities (Sch B)	0	Margin Loans (Sch B)	—
Non-Marketable Securities (Sch B)	0	Other Stock Loans (Sch B)	—
Residential Real Estate (Sch C)	\$575,000	Residential Mortgage Debt (Sch C)	\$515,000
Real Estate Investments (Sch C)	\$270,000	Investment Mortgages (Sch C)	\$295,000
Partnership/PC Interests (Sch D)	—	Partnership Obligations (Sch D)	—
Cash Value of Life Insurance (Sch E)	\$50,000	Life Insurance Loans (Sch E)	—
IRA's, Keogh, Profit-Sharing Accts	0	Notes Payable to Banks (Sch F) Secured	—
		Notes Payable to Banks (Sch F) Unsecured	—
		Notes Payable to Other (Sch F)	—
		Charge Accts & Bills Payable (Sch G)	\$9,000
Personal Property		Taxes Payable:	0
Automobiles & Other Assets (List):		Other Liabilities (List):	
Mercedes 06-555	25,000		
		Total Liabilities	
		Net Worth (Assets minus Liabilities)	
Total Assets	\$ 926,000	Total Liabilities & Net Worth	\$ 819,000

SCHEDULE (A) - CASH IN BANKS

Name of Bank	Branch	Type of Account	Account Number	Balance
NFCU		Checking	1830176-705	2,500
BOA		Checking		5,000

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 22167 Morley Ave. Dearborn MI 48124	SELF	03/10	285K	285K	275K	—	30 yrs at 5.5%
Second Home 1888 Avenida Segovia Oceanside CA	SELF	11/97	255,000	300,000	100,000	140,000	15 yrs at 4.5%
Investment 423 Commerce Road Aurora IL	SELF	05/06	240K	200K	175K	25K	30 yrs @ 6.5%
3rd Home 5626 Cambourne rd Dearborn Heights MI	SELF	06/03	175K	70K	120K	—	30 yrs @ 5.5%

SCHEDULE (D) - PARTNERSHIP/PC INTERESTS*

Type of Investment	Type of Ownership	% Owned	Value of Interest	Amount of Contingent Liabilities	To Whom

*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 Owning	Secured/Unsecured (Collateral)	Terms of Repayment
NECU	Auto	3015	14K	—	4 yrs at 6%

SCHEDULE (G) - CHARGE ACCOUNTS AND BILLS PAYABLE

Company	Purpose	Amount Owning	Terms of Repayment
Chase	Credit card	9,000	Revolving 0%

Number of dependents (excluding self) and relationship: 0

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

Any returns currently being audited? (if yes, give years) No

Are any of your tax obligations past due? No

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? No

Do you have any outstanding letters of credit or surety bonds? No

Are you a defendant in any suit or legal action? No

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) No

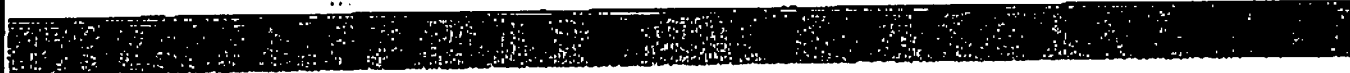
Have you or any firm in which you were a major owner, declared bankruptcy within the last 7 years? No

Do you have a line of credit or unused credit facility at any other institution(s)? yes

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 [Handwritten Signature] Signature _____

Date Signed November 3, 2011 Date Signed _____



Date received: _____ By: _____

NOTES:

OPERATOR LICENSE
F 620 298 025 603

EXPRES
08-01-2013

HAYTHAM FARAJ
22167 MORLEY AVE
DEARBORN, MI 48124-2216

Date of birth Sex Height Eyes Lic Type Endorsements
08-01-1968 M 509 BRO 0 NONE

Restrictions: NONE

[Signature]

See back for medical information, anatomical gift

Z081144D



