



Personal Financial Statement Small Business Loans

Financial Statement as of _____. In compliance with SBA requirements, this statement should reflect the financial condition of your spouse as well as your own financial condition.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING ACCOUNTS AT KEY

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 customer who opens an account. Therefore, all new and existing customers are subject to the identity verification requirements. When a customer opens an account with any entity within the KeyCorp family of companies, we will ask for the customer's name, address and identification number, and in the case of an individual, his or her date of birth. For business accounts, we may also obtain this information for individuals associated with the business. We may also request to see a valid driver's license or other approved identifying documents. In all cases, Key is committed to protecting the privacy and identity of each of its customers.

Applicant's Name (please print) Shannon Vogel		Date of Birth 4.21.83	Co-Applicant (includes applicant's spouse) Chris Vogel		Date of Birth
Residence Address 170 Foxcroft Drive Hamburg, NY 14075			Relationship to Applicant Husband		This statement may be completed jointly by both applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully presented on a combined basis, otherwise separate statements are required.
			Residence Address 170 Foxcroft Drive Hamburg NY 14075		
US Citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	ID Type	ID Number	US Citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	ID Type	ID Number
Employed By Cure Nail Parlor		No. of Dependents 1	Employed By Harmac Medical		No. of Dependents
Business Address 5110 Camp Road		Telephone No.	Business Address 2201 Bailey Avenue		Telephone No.
Type of Business Nail Salon	Position CEO	How Long There 2 mths	Type of Business Medical Manufacturer	Position Engineering Supervisor	How Long There 8 years
Fixed or Average Salary \$75,000 Per year	Income you may receive from alimony, child support or maintenance payments need not be revealed if you do not choose to rely upon it for the basis of repayments.		Fixed or Average Salary \$ Per \$105,000	Income you may receive from alimony, child support or maintenance payments need not be revealed if you do not choose to rely upon it for the basis of repayments.	
Amount of Other Income \$	Source — Rentals, Dividends. Etc.		Amount of Other Income \$	Source — Rentals, Dividends. Etc.	
Name of Bank Where You Deposit Key Bank		Branch Camp Road		Savings \$57,404.41	Checking \$18,590.97

Assets	In Even Dollars	Liabilities	In Even Dollars
Cash on Hand and in Banks	\$75,995.38	Notes Payable to Banks (Schedule D)	
Marketable Securities (Schedule A)	\$56,515.88	Notes Payable to Others (Schedule D)	\$14,749.18
Non-Marketable Securities (Schedule B)		Accounts Payable (Schedule E)	
Retirement Accounts		Real Estate Mortgages (Schedule F)	\$125,360.00
Restricted or Control Stock (Schedule B)		Due to Brokers	
Securities Held by Brokers in Margin Accounts		Unpaid Income Tax	
Real Estate (Schedule F)		Credit Cards (outstanding balance)	
Notes Receivable (Schedule G)		Other Liabilities (itemize)	
Accounts Receivable (Schedule G)			
Cash Value - Life Insurance (Schedule C)	\$260,000.00		
Automobiles			
Household Goods			
Jewelry		(See Schedule H for Contingent Liabilities)	
Assets Held in Trust		Total Liabilities	\$139,839.18
Other Assets (itemize)		Net Worth	\$392,511.26
Total Assets	\$392,511.26	Total Liabilities and Net Worth	\$532,350.44

Details Relative to Assets and Liabilities (if space is insufficient, attach supplemental list)

(A) Marketable Securities - List	Title in Name of	Pref. Or Common	No. of Shares	Market Value	Shares Pledged	Where Pledged
Stocks ETF	Christopher Vogel			\$56,515.88		
(B) Non-Marketable Securities - List (including Restricted or Control Stock)	Title in Name of	Shares Owned	Shares Issued	Book or Other Value	Shares Pledged	Where Pledged

(C) Life Insurance Company	Owner	Face Amount	Beneficiary	Kind of Insurance	Cash Value	Amount of Policy

(D) Notes Payable – To	Amount	Date Made	Date Due	Repayment Schedule	Secured or Endorsed By

(E) Accounts Payable - To	Amount	Date Made	Date Due	For What

REAL ESTATE

(F) Real Estate - Description	Location	Title in Whose Name	Current Value of Real Estate
1.			
2.			
3.			
4.			

Date Acquired	Original Cost	1st Mortgage Balance	2nd Mortgage Balance	1st Mortgage Payment	2nd Mortgage Payment	Real Estate Taxes	Rent Received During Last Calendar Year
1.							
2.							
3.							
4.							

Mortgage Holders - First Mortgage Held By	Second Mortgage* Held By
Parcel No. 1	
Parcel No. 2	
Parcel No. 3	
Parcel No. 4	

Parcel 1	Parcel 2	Parcel 3	Parcel 4
----------	----------	----------	----------

Max if 2nd Mortgage is an Equity Line

(G) Accounts and Notes Receivable - From	Amount Due	Maturity	Repayment Schedule	Security (if any)

(H) Contingent Liabilities (Debtor)	Amount
As Endorser, Co-Maker or Guarantor	
On Leases or Contracts	
Other	
Remarks:	

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	
Income tax returns filed through _____ Are any returns currently being audited or contested?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you or any firm in which you were a major owner ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
What would be your total estimated tax liability if you were to sell your major assets?			
If yes for any of the above give details:			

Cash Income & Expenditures Statement for the Year Ended _____ (Omit Cents)

ANNUAL INCOME	AMOUNT(S)
Salary (applicant)	
Salary (co-applicant)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (co-applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income (List)**	
TOTAL INCOME ©	\$180,000.00

ANNUAL EXPENDITURES	AMOUNT(S)
Federal Income and Other Taxes	
State Income and Other Taxes	
Rental Payments, Co-op, or Condo Maintenance	
Mortgage Payments	\$17,496.60
Property Taxes	
Interest & Principal Payment on Loans	
Insurance	\$2,100
Investments (including tax shelters)	
Alimony/Child Support	
Tuition	
Other Living Expenses (Food, Gas)	\$56,444
Medical Expenses	\$14,000
Other Expenses (List)	\$13,000
	\$14,000
TOTAL EXPENDITURES ©	\$142,189.60

Any significant changes expected in the next 12 months? ☐ No ☐ Yes (attach information)

**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.

This financial statement is submitted for the purpose of evaluating, procuring, establishing and maintaining credit, on behalf of the undersigned, or such persons and business entities on whose behalf the undersigned is, either severally or jointly with others, executing a guaranty in KeyBank's favor. The undersigned authorizes KeyBank and its affiliates to share any and all information provided herein or in any credit bureau report, or such other experience or other information each may hold, regarding the undersigned. The undersigned warrants that this financial statement is true and correct, and covenants to, and authorizes KeyBank to, take all actions reasonably necessary to facilitate KeyBank's evaluation of the information and statements herein made.

Signed

Signed

1/22/24

Date This Statement Signed

1/22/24

Date This Statement Signed