### ALASKA COMMERCIAL FISHING and AGRICULTURE BANK

P. O. Box 92070 Anchorage, Alaska 99509 (907) 276-2007 (800) 544-2228 (Outside Anchorage) cfabalaska.com

# LOAN MODIFICATION Summary of Request

Please give as much detail as possible with regard to the purpose of your request and the future repayment ability in the box below.

LOAN # \_\_\_\_\_

Signature	Date
Signature	Date

## PERSONAL INFORMATION

**Borrower** 

Borrower		
Social Security #	&/or IRS Identification	n #
	Place of Birth	
City	State	Zip
Mailing Address		
	State	Zip
	Business or Contact Phone	
EMPLOYMENT:		
Employer		
Address		
Gross Mn. Salary	Supervisor	How Long?
Co-Borrower		
	&/or IRS Identificatio	n #
	Place of Birth	
City	State	Zip
Mailing Address		
City	State	Zip
Home Phone	Business or Contact Phone	,
EMPLOYMENT: Employer		
Address		
Gross Mn. Salary	Supervisor	How Long?

### **Personal Information Continued**

List all transfer of property including cash (by loan, gift, sale, etc.) that you have made within the last three years. (List only those over \$10,000.00)

Property Transferred	To Whom	Date	Amount
			\$
			\$
			\$
			\$
Are you a beneficiary under at pestablished. If yes, give details		nce or trust, pend Yes	
The undersigned hereby certified true and correct to the best of h		ained in this applic	cation is
Signature		Date	
Signature		Date	

Please be sure to complete all information on all sheets of this request. This Application Authorization form (Attachment A) and the Federal Tax Information (Attachment B) **MUST** be completed by **ALL** borrowers.

### FINANCIAL STATEMENT WORKSHEETS

Note: Please complete in detail, then transfer the information to the corresponding line number on the Financial Statement (page 13) as indicated.

	Name of Applicant(s):			Date:	
Α.	Bank Accounts:  Please list all accounts – checking	g, savings, certificates of deposit	t, etc.		
	Name of Bank	Account Name			Balance
				Total	1: 2
,		and a second Date da			Line 2 on Financial Statement
3.	Listed (readily saleable) St  List here any investments such a investments which you could defin  *ent	as stocks, bonds, mutual funds,	days.	_	or over the counter;
			Number of	Marke	t Value
	Name of Stocks/Bonds		Shares	per Share	Total
				Total	
					Line 3 on Financial Statement
	Unlisted (not readily saleak	ole) Stocks and Bonds:			Tinancial Statement
	List here other stocks and bonds which have limited transfer right formed to carry on your own bu *ente	ts (such as CFAB stock or stock	in an ANSCA corporat under "other assets"	ion or stock in a col on the Financial Sta	rporation you have
	3,,,,		Number of		ed Value
	Name of Stocks/Bonds		Shares	per share	Total
				Total	Line 9 on Financial Statement

Company				Current Balance
			Total	Line 10 on
				Financial Statemer
	rocessors/Canneries: which are due to you from an	ny processor/cannery. Be sui	re to show the date	at which paymer
Processor/Cannery	Location	Phone No.	Date Due	Amount Due
			Total	
			1000.	Line No. 4 on Financial Statemen
"N" beside the name. I	s Receivable: that are owed to you by anyor Under "payments due in 12 mo due after 12 months," show on	onths," include both the princi	ipal and interest port	e holding a note, ions of the paym
List here any amounts "N" beside the name.	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the princi ly the principal balance portic	ipal and interest port on of the loan(s).	ions of the paym
List here any amounts "N" beside the name.	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the princi	ipal and interest port on of the loan(s).	nts Due
List here any amounts "N" beside the name. ( But, under "payments (	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the prince ally the principal balance portion Payment	ipal and interest port on of the loan(s). Payme	ions of the paym
List here any amounts "N" beside the name. ( But, under "payments (	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the prince ally the principal balance portion Payment	ipal and interest port on of the loan(s). Payme	nts Due
List here any amounts "N" beside the name. ( But, under "payments (	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the prince ally the principal balance portion Payment	ipal and interest port on of the loan(s). Payme	nts Due
List here any amounts "N" beside the name. ( But, under "payments (	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the prince ally the principal balance portion Payment	ipal and interest port on of the loan(s). Payme	nts Due
List here any amounts "N" beside the name. ( But, under "payments (	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the prince ally the principal balance portion Payment	ipal and interest port on of the loan(s). Payme	nts Due
List here any amounts "N" beside the name. ( But, under "payments (	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the prince ally the principal balance portion Payment	ipal and interest port on of the loan(s). Payme	nts Due
List here any amounts "N" beside the name. ( But, under "payments (	that are owed to you by anyor Under "payments due in 12 mo	onths," include both the prince ally the principal balance portion Payment	ipal and interest port on of the loan(s). Payme	nts Due

Financial Statement

Financial Statement

Retirement Accounts:

### G. Vessels and Boats:

The following section requests information about vessels you own or in which you have an interest, and about obligations related to those vessels. Totals from three of the columns are to be transferred to the Financial Statement. Under "payments due in 12 months," include both the principal and interest portions of the payment. But, under "payments due after 12 months," show only the principal balance portion of the loan(s).

		Official or				Year	Year	Percent	
	Vessel Name	Alaska No.	Description			Purchased	Built	Owned	Purchase Price
1									
2									
3									
4									
5									
			Date of	Int.		Paymen	ts Due		Current
	Lienholder		Loan	Rate	in	12 Mos.	after 1	L2 Mos.	Market Value
1									
2									
3									
4									
5									
				Totals					
					Line 2	7 on	Line 37	on	Line 12 on

### H. Limited Entry Permits:

The following section requests information regarding Limited Entry Permits you own, and about obligations related to those permits. Totals from three of the columns are to be transferred to the Financial Statement. Under "payments due in 12 months" include both the principal and interest portion of the payment. But under "payments due after 12 months," show only the principal portion of the loan(s).

Financial Statement | Financial Statement | Financial Statement

				Year	
	Permit Number	Permit Type	Owner	Purchased	Original Cost
1					
2					
3					
4					
5					

	Date of	Int.	Payme	nts Due	Current
Lienholder	Loan	Rate	in 12 Mos.	after 12 Mos.	Market Value
		Totals			
			Line 28 on Financial Statement	Line 38 on Financial Statement	Line 13 on Financial Statement

Ì		Other	Fishing	Licenses	(IFO	HP	etc )	١.
П	١.	Other	1 131111114	FICELISES I	ιιι Q,	LLF,	CIC.	Ι.

The following section requests information regarding other licenses such as (but not limited to) Quota Shares, LLP's, Crab Quota you own, and about obligations related to those shares. Totals from three of the columns are to be transferred to the Financial Statement. Under "payments due in 12 months" include both the principal and interest portion of the payment. But under "payments due after 12 months," show only the principal portion of the loan(s).

-	Type of Quota/Permit				Year	Original
(	(IFQ, Crab, LLP, etc.)	Holder			Purchased	Cost
1						
2						
3						
4						
5		Date of	Int.	Paymer	l Its Due	Current
I	Lienholder	Loan	Rate	in 12 Mos.	after 12 Mos.	Market Value
1						
2						
3						
4						
5						
			Totals			
				Line 29 on Financial Statement	Line 39 on Financial Statement	Line 14 on Financial Statement

### J. Real Estate Owned:

The following section requests information about real estate you own or in which you have an interest, and about the obligations related to those properties. Totals from three of the columns are to be transferred to the Financial Statement. Under "payments due in 12 months" include both the principal and interest portion of the payment. But under "payments due after 12 months," show only the principal portion of the loan(s).

Year

Line 40 on

**Financial Statement** 

Line 15 on

**Financial Statement** 

	Description		Titlehol	der	Purchased	Original Cost
1						
2						
3						
4						
5						
		Date of	Int.	Paymen	ts Due	Current
	Lienholder	Loan	Rate	in 12 Mos.	after 12 Mos.	Market Value
1						
2						
3						
4						
5						
			Totals			

Line 30 on

**Financial Statement** 

Processor/Cannery	Location			Phone	Date	e Due	Amount Due
						Total	
						10001	Line 31 on
							Financial Statem
Other Notes Payable:			-46 av mataa 41	hat		.h	
The following section req notes. Totals from the to							
include both the principa principal portion of the lo	l and interest porti						
Name	un(3).	Addres	:c			Purpose	of Deht
Ivanic		Addres				Turposc	OI DCDC
			Date of	Int.		Paym	ents Due
Collateral Description			Loan	Rate	in 12	Mos.	after 12 M
				Totals	Line 22	on.	Line 41 on
				Totals	Line 32 Financial	<b>on</b> Statement	Line 41 on Financial Stateme
Credit Cards Payable:				Totals			
				Monthly	Financial	Statement Payme	Financial Statements Due
		Card N	Number		Financial	Statement	Financial Statements Due
Credit Cards Payable: Issuing Bank or Compar		Card N	Number	Monthly	Financial	Statement Payme	Financial Stateme

Totals

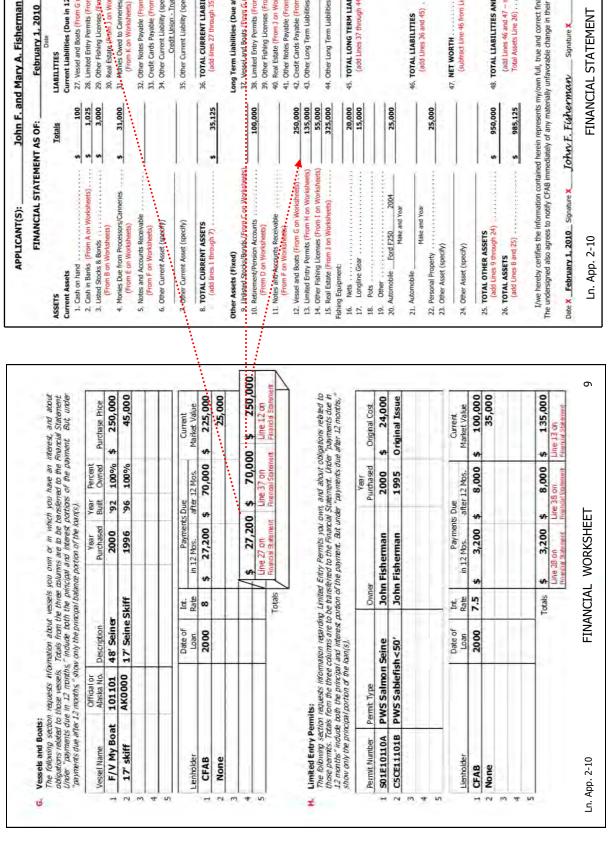
Line 33 on Financial Statement Line 42 on Financial Statement

Ln.App. 6-19

# Instructions for Completing Financial Statement

# Example shown below is for Worksheet Schedule G. This procedure is to be repeated for all Worksheets.

the Financial Statement. There are instructions in each schedule telling where to record the information on the Financial Statement. Pages 7 through 11 contain the Worksheets, consisting of various schedules. The information from these schedules is to be transferred to Page 13, the Worksheets first. Please be as complete as possible as each schedule is important. If a schedule does not apply simply write N/A in that schedule.



FINANCIAL STATEMENT AS OF:	T AS OF:	Date	
		Cale	
ASSETS	Totals	LIABILITIES	Totals
Current Assets		Current Liabilities (Due in 12 months)	
1. Cash on hand	\$ 100	27. Vessel and Boats (From G on Worksheets)	27,200
2, Cash in Banks (From A on Worksheets)	\$ 1,025	28. Limited Entry Permits (From H on Worksheets)	3,200
3. Listed Stocks & Bonds	\$ 3,000	29. Other Fishing Licenses (From 1 on Worksheets)	
(From B on Worksheets)		30. Real Estate (From J on Worksheets)	16,200
/Canneries	\$ 31,000	31. Monies Owed to Canneries/Processors	
(FIGHE OIL WORKSHEED)		Crown worksheers	
S, Notes and Accounts Receivable		32. Other Notes Payable (From Lion Worksheets)	9 500
6. Other Current Asset (specify)		34. Other Current Liability (specify)	nocin
		Credit Union - Truck Loan	5,000
7. Other Current Asset (specify)		35. Other Current Liability (specify)	
8. TOTAL CURRENT ASSETS (add lines 1 through 7)	\$ 35,125	36. TOTAL CURRENT LIABILITIES (add lines 27 through 35)	\$ 58,100
Other Assets (Fixed)		Long Term Liabilities (Due after 12 months)	
9. Unlisted Stocks/Bands (Fram C on Warkshedts).	- 1		
10. Retirement/Pension Accounts	100,000	38. Limited Entry Permits (From H on Worksheets)	8,000
phlo		40. Beal Fetate (From 1 on Worksheets)	280 000
(From F on Worksheets)		41. Other Notes Pavable (From L on Worksheets)	
12. Vessel and Boats (From G on Worksheets)	250,000	42. Credit Cards Payable (From M on Worksheets)	
13. Limited Entry Permits (From H on Worksheels)	135,000	43. Other Long Term Liabilities (specify)	13.7
14. Other Fishing Licenses (From I on Worksheets)	55,000		1,000
15. Real Estate (From J on Worksheets)	325,000	44. Other Long Term Liabilities (specify)	
9			
16. Nets	20,000	45. TOTAL LONG TERM LIABILITIES	359 000
		The state of the s	and the same of th
10 Other			
4	25,000		
Make and Year			
21, Automobile Make and Year		46, TOTAL LIABILITIES (add Lines 36 and 45)	417.100
22, Personal Property	25,000		1
23. Other Asset (specify)			
24, Other Asset (specify)		47, NET WORTH (subtract Line 46 from Line 26)	\$ 568,025
		NAME OF TAXABLE PARTY IN TAXABLE PARTY OF	
(add unes 9 dirough 24)	000'056 4	48. IOIAL LIABILITIES AND REI WORLH	
26, TOTAL ASSETS (add Lines 8 and 25)	\$ 985,125	(add Lines 46 and 47 should equal Total Assets Line 26)	\$ 985,125
I/we hereby certifies the information contained The undersigned also agrees to notify CFAB immed	herein represents rater	I/we hereby certifies the information contained herein represents my/own full, true and correct financial condition as of the date stated. The undersigned also agrees to notify CFAB immediately of any materially unfavorable change in their financial condition.	the date stated.
Date X February 1, 2010 Signature X Jo	John F. Fisherman	man Signature X Many A. Fisheuman	чтан
1 p App 2-10	FINAN	TINANCIAI STATEMENT	7
01. APP. 4.10			Ţ

ASSETS	<u>Totals</u>	LIABILITIES	<u>Totals</u>
Current Assets	<u>iotais</u>	Current Liabilities (Due in 12 months)	Iotais
1. Cash on hand (specify)		27. Vessel and Boats (From G on Worksheets)	
Cash in Banks (From A on Worksheets)		28. Limited Entry Permits (From H on Worksheets)	
		<del>-</del>	
3. Listed Stocks and Bonds		29. Other Fishing Licenses (From I on Worksheets)	
		30. Real Estate (From J on Worksheets) 31. Monies Owed to Canneries/Processors	
4. Monies Due from Processors/Canneries (From E on Worksheets)		(From K on Worksheets)	
5. Notes and Accounts Receivable		32. Other Notes Payable (From L on Worksheets)	
(From F on Worksheets)		33. Credit Cards Payable (From M on Worksheets)	
6. Other Current Asset (specify)		34. Other Current Liability (specify)	
7. Other Current Asset (specify)		35. Other Current Liability (specify)	
8. TOTAL CURRENT ASSETS		36. TOTAL CURRENT LIABILITIES	
(add lines 1 through 7)		(add lines 27 through 35)	
Other Assets (Fixed)		Long Term Liabilities (Due after 12 months)	
9. Unlisted Stocks/Bonds (From C on Worksheets)		37. Vessel and Boats (From G on Worksheets)	
10. Retirement/Pension Accounts		38. Limited Entry Permits (From H on Worksheets)	
(From D on Worksheets)		39. Other Fishing Licenses (From I on Worksheets)	
11. Notes and Accounts Receivable		40. Real Estate (From J on Worksheets)	
(From F on Worksheets)		41. Other Notes Payable (From L on Worksheets)	
12. Vessel and Boats (From G on Worksheets)		42. Credit Cards Payable (From M on Worksheets)	
13. Limited Entry Permits (From H on Worksheets)		43. Other Long Term Liabilities (specify)	
14. Other Fishing Licenses (From I on Worksheets)			
15. Real Estate (From J on Worksheets)			
Fishing Equipment: (specify)			
16. Nets		45. TOTAL LONG TERM LIABILITIES	
17. Longline Gear		(add Lines 37 through 44)	
18. Pots			
19. Other		_	
20. Automobile		_	
Make and Year		<del>_</del>	
21. Automobile		46 TOTALLIADILITIES	
Make and Year		46. TOTAL LIABILITIES (add Lines 36 and 45)	
22. Personal Property (specify)		(ddd Ellics 30 drid 13)	
23. Other Asset (specify)		_	
		47. <b>NET WORTH</b>	
24. Other Asset (specify)		(subtract Line 46 from Line 26)	
25. TOTAL OTHER ASSETS		_	
(add Lines 9 through 24)		48. TOTAL LIABILITIES AND NET WORTH	
26. TOTAL ASSETS		(add Lines 46 and 47 should equal	
(add Lines 8 and 25)		Total Assets Line 26)	
	•	my/our full, true and correct financial condition as of the	date state
I/we also agree to notify CFAB immediately of any m	naterially unfavo	orable change in my/our financial condition.	
		Signature X	

APPLICANT(S): \_\_\_\_\_\_

Footnotes/Explanation To Financial Statement:	

### INCOME/EXPENSE

		Next Year's
NCOME - I temize by fishery	Current Year	Projection
GROSS IN	NCOME \$	\$
FISHING EXPENSES		
Advertising		
Car and Truck		
Commissions and Fees		
Depreciation		
nsurance		
egal and Professional Services		
Office Expense		
Rent or Lease		
Repairs and Maintenance		
Supplies		
ish Taxes/Assessments		
ravel		
1eals		
Jtilities		
Vages		
Crew Shares		
Bait and Ice		
uel and Oil		
Electronics		
Sear		
Fish Spotting		
icenses		

Additional Income (Permanent Fund, Interest, Wages, etc.)		
Check One:	Current Year	Next Year's Projection
		_
Total Additional Income \$_		\$
Personal and Living Expenses		
Jtilities (Water, sewer, electric, gas, fuel oil, telelphone, etc.) Insurance (House, car, life, medical, disability, etc.) Medical Expenses Child Support/Alimony Rent Income Taxes Other Purchases Charitable Contributions Other Payments (Not included on Financial Statements)  Total Personal and Living Expenses		\$
(Signature)	Date	
(Signature)	Date	

# **CATCH RECORD – MOST RECENT 3 YEARS** Date \_\_\_\_ Name 1. Identify by beginning and ending months – for example, July-September. 2. If not gross catch receipts, indicate whether operator's share or crewman's share. Fishery and Seafood Product Season Pounds/Tons Value Total List processors who purchased fish and seafood products. Species Purchased Year Fishery and Seafood Product Season Pounds/Tons Value Total List processors who purchased fish and seafood products. **Species Purchased** Year Fishery and Seafood Product Season Pounds/Tons Value Total List processors who purchased fish and seafood products. Species Purchased

### Alaska Commercial Fishing and Agriculture Bank (CFAB)

P. O. Box 92070 Anchorage, Alaska 99509 (907) 276-2007 (907) 279-7913 (FAX) (800) 544-2228 (Outside Anchorage)

### APPLICATION AUTHORIZATION

### To Whom it May Concern:

I/We hereby authorize Alaska Commercial Fishing and Agriculture Bank (CFAB) to verify my past and present employment records, account records, stock holdings and other assets. I further authorize the lender to verify any other information with any private organization or local, state or federal agency that is needed to process my loan application. I further authorize the lender to order a credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this will also serve as authorization.

<u>Applicant</u>	<u>Co-Applicant</u>
X Signature	X Signature
o.g.nata.c	S.g. laca. 9
Print Name	Print Name
Address	Address
City, State, Zip	City, State, Zip
Social Security Number	Social Security Number
Date	Date

Form Rev. 9-17 ATTACHMENT A

### Alaska Commercial Fishing and Agriculture Bank (CFAB)

P. O. 92070 Anchorage, Alaska 99509 (907) 276-2007 (907) 279-7913 (FAX) (800) 544-2228 (Outside Anchorage)

### **Authorization to Request Federal Tax Information**

**All Applicants Must Complete This Form** I/We hereby authorize Alaska Commercial Fishing and Agriculture Bank (CFAB) to obtain return information from the Internal Revenue Service concerning my/our federal tax returns for the tax years from any/all filing centers. The following information may be released by the Internal Revenue Service to Alaska Commercial Fishing and Agriculture Bank (CFAB). Whether I am/we are currently in compliance with federal individual income tax filing requirements. Whether I/we have failed to file individual income tax returns for which returns are currently due.  $|\mathbf{x}|$ Whether Notices of Federal Tax Liens have been filed against me/us in any recording district. X Whether I/we currently have a formal payment arrangement for any amounts owed to the IRS. |X|The amount of any currently outstanding balance due, whether or not secured by any recorded |X|Notice of Federal Tax Lien. <u>Applicant</u> Co-Applicant Signature Name (Please Print) Name (Please Print) Address Address City, State, Zip City, State, Zip Social Security Number Social Security Number Date Date **REPLY** (To Be Completed by the IRS) Years: \_\_\_\_\_ Amount: \_\_\_\_\_ Federal Tax Arrearage: Notice(s) of Federal Tax Lien Recorded: District: \_\_\_\_\_ State: \_\_\_\_\_ Lien Tax Years: Balance Due: Federal Tax Lien(s) may be released for payment of : \$\_\_\_\_\_\_ by \_\_\_\_\_ No recorded Notice of Federal Tax liens against the above taxpayer(s) have been located. Taxpayer has not filed for the following years: Taxpayer is in compliance with federal income tax filing requirements.

FOR INTERNAL REVENUE SERVICE:

Date:

Title: \_\_\_\_\_

INFORMATION FOR ACCOUNT VERIFICATION AND REFERENCES Financial Accounts. Please list information requested for all institutions you have a depository or loan account with. (Example: Banks, Credit Unions, IRA's, Savings, Checking, Mortgage, Mortgage Lenders, etc.) Add a second sheet if necessary. Name of Institution Address \_\_\_\_\_ Account Number Type of Account (Checking, Savings, Mortgage, Commercial/Personal Loan, etc.) 2. Name of Institution Address \_\_\_\_ Type of Account \_\_\_\_\_ Account Number (Checking, Savings, Mortgage, Commercial/Personal Loan, etc.) 3. Name of Institution Address \_\_\_\_\_ Type of Account \_\_\_\_\_ Account Number (Checking, Savings, Mortgage, Commercial/Personal Loan, etc.) 4. Name of Institution \_\_\_\_\_ Address \_\_\_\_\_\_ State Type of Account Account Number (Checking, Savings, Mortgage, Commercial/Personal Loan, etc.) 5. Name of Institution \_\_\_\_\_ Address \_\_\_\_\_ Account Number Type of Account (Checking, Savings, Mortgage, Commercial/Personal Loan, etc.) Trade References. Please list four persons/firms, at least one of which should be a processor, with whom you conduct business. (Example: Ship Chandlers, welders, engine suppliers/service, electronic sales and service, etc.) a. Name of Company Address \_\_\_\_\_ Contact Person Telephone b. Name of Company

Trade References. Please list four persons/firms, at least one of which should be a processor, with whom you conduct business.

(Example: Ship Chandlers, welders, engine suppliers/service, electronic sales and service, etc.)

a. Name of Company

Address

Contact Person

Mailing

City
Telephone

B. Name of Company

Address

Contact Person

Mailing

City
State
Zip

Contact Person

City
State
Zip

Contact Person

City
Telephone

### **AUTHORIZATION**

### To: THE ALASKA COMMERCIAL FISHING AND AGRICULTURE BANK (CFAB)

I/We hereby authorize the person(s) listed below to release/discuss information pertaining to my/our loan application with the Alaska Commercial Fishing and Agriculture Bank (CFAB):

Print Name	Relationship or Business
Print Name	Relationship or Business
Print Name	Relationship or Business
<u>Applicant</u>	<u>Co-Applicant</u>
X Signature	X Signature
Print Name	Print Name
Address	Address
City, State, Zip	City, State, Zip
Date	 Date

Form Rev. 9-2017 ATTACHMENT D