

BOSTON PRIVATE BANK
& TRUST COMPANY

Member FDIC

BOSTON PRIVATE BANK & TRUST COMPANY

Instructions To Fill Out Personal Financial Statement

We suggest that you start with the Schedules in Part C, and then carry forward the totals to the Financial Data section on page 2.

Part A. Client Profile: This section furnishes basic biographical data about the applicant and the co-applicant. If accounts or loans are to be jointly maintained, or if assets and liabilities are jointly owned please complete both portions of the Profile.

Part B. Financial Data: This section is your personal balance sheet. Please provide the most current information available.

Assets: Please show the gross values of all assets. Liabilities associated with certain assets (such as mortgages, margin debt, car loans, etc.) should be listed in the corresponding liabilities section.

Non-marketable securities are those which are not publicly traded.

Partnership equity refers to the dollar value of your share of any partnership.

Please include amounts held in IRAs and/or Keogh plans.

Only list the cash surrender value of any life insurance policies.

Liabilities: Please include the balance owed on any margin account with a stockbroker.

Many of the schedules may be simplified by attaching your most recent statement from your money market account, mutual fund, bank, or stockbroker, etc.

Net Worth: This is derived by subtracting Total Liabilities from Total Assets.

Part C. Schedules: This section shows specific details to support the information in Part B. You are strongly encouraged to complete this section before filling in Part B.

Part D. Income and Expenses: Please list all sources of income by category. (You need not list alimony, child support, or separate maintenance payments if you do not choose to have them considered).

Expenses: Please list all expenses, including any lease payments or contracted payments to tax shelters. Alimony, child support, or separate maintenance payments *must* be listed, as they are legal obligations.

Part E. Contingent Liabilities: These are indirect obligations which may become direct obligations.

Examples of contingent liabilities are loans or letters of credit you have guaranteed, co-signed, or endorsed. Other examples of contingent liabilities are tax disputes, and legal claims against you.

Part F. General information: Please provide details if you answer *yes* to any of these questions.

Boston Private Bank & Trust Company's aim is to provide our clients with efficient, timely, confidential, and professional service. To respond to your financial needs in a prompt manner, we require accurate and up to date information on your financial condition.

Please take the time to complete accurately this financial statement. Should you need assistance, our staff would be pleased to assist you. You will find comprehensive instructions on the attached sheet. Please read them before filling out the statement.

We are sensitive to the highly confidential nature of this information.

If this is an application for joint credit, Applicant and Joint Applicant each agree the we intend to apply for joint credit. (sign below):

If applicant resides in a community property state, please complete the following concerning marital status:

Applicant/Guarantor: married separated unmarried (includes single, divorced and widowed)
 registered domestic partnership

Co-Applicant/ married separated unmarried (includes single, divorced and widowed)

Co-Guarantor, if any, is: registered domestic partnership

Applicant

Co-Applicant

PART A. Client Profile

Applicant's Information

Name	Social Security Number	Date of Birth
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Address (Street, City, State, ZIP)	Residential Telephone
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Previous Address	No. Dependents
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Employer's Name	Occupation
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Employer's Address (Street, City, State, ZIP)
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Length of Employment	Business Telephone
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Previous Employer

Previous Employer's Address (Street, City, State, ZIP)

Co-Applicant's Information

Name	Social Security Number	Date of Birth
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Address (Street, City, State, ZIP)	Residential Telephone
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Previous Address	No. Dependents
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Employer's Name	Occupation
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Employer's Address (Street, City, State, ZIP)
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Length of Employment	Business Telephone
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Previous Employer

Previous Employer's Address (Street, City, State, ZIP)

PART B. Financial Data (Note: Schedules appear on pages 3 and 4.) (Please round all amounts to the nearest \$1000 (thousand.)

Statement of the financial condition of the undersigned as of the _____ day of _____, 20 ____.

Check one: ___ Individual Statement ___ Joint Statement

Assets

Cash at Boston Private Bank
(schedule 1)

Cash (Other financial institutions)
(schedule 1)

Government securities
(schedule 2)

Stocks and bonds
(schedule 2)

Non-marketable securities
(schedule 3)

Retirement account (Vested portion)
(schedule 4)

Life insurance - *cash value only*
(schedule 5)

Primary residence
(schedule 7)

Other real estate
(schedule 8)

Notes, Loans and Accounts Receivable

Partnership equity

Automobiles (make, model)

Personal property

Business assets
(schedule 9)

Other assets

TOTAL ASSETS \$ _____

Liabilities

Loans
(schedule 6)

Mortgage balances owed
Primary residence (schedule 7)

Other real estate
(schedule 8)

Due to brokers - Margin account(s)

Credit card balances outstanding

Auto, boat and/or airplane loans

Unpaid/deferred income or other
taxes and interest

Other liabilities (Please itemize)

TOTAL LIABILITIES \$ _____

NET WORTH
(Total Assets minus Total Liabilities) \$ _____

PART C. Schedules

Private Equity/Venture Capital or Hedge Fund Holdings ___ Yes ___ No

If "Yes" what are your L.P. investments and from each listed what is the remaining amount of uncalled commitments?

Schedule 1: Cash and Certificates of Deposit

Type/Account Number	Institution	Name of owner	Amount	Please indicate if collateralized

Schedule 2: Government Securities, Stock and Bonds

Number of units/shares	Name of security	Name of owner	Market Value	Held by	Pledged as collateral	Restricted

Schedule 3: Non-Marketable Securities (Securities not publicly traded)

Number of units/shares	Name of security	Name of owner	Value	% Ownership	If pledged, list to whom

Schedule 4: Retirement Accounts

Type/acct #	Institution	Name of owner	Amount

Schedule 5: Life Insurance

Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Value

Schedule 6: Loans

Lender	Outstanding Balance	Original Loan/Line	Monthly Payment	Rate	Date of Loan	Maturity Date	Secured by

Schedule 7: Primary Residence

Address	Title in name of	Date Acquired	Cost	Market Value

Mortgage Amount	Monthly Payment	Rate	Current Balance	Maturity	Lender

Schedule 8: Other Real Estate (Kindly attach separate sheet if more than three properties are owned)

Address	Title in name of	Date Acquired	Cost	Market Value

Mortgage Amount	Monthly Payment	Current Balance	Rate	%Owned	Maturity	Lender

Address	Title in name of	Date Acquired	Cost	Market Value

Mortgage Amount	Monthly Payment	Current Balance	Rate	%Owned	Maturity	Lender

Address	Title in name of	Date Acquired	Cost	Market Value

Mortgage Amount	Monthly Payment	Current Balance	Rate	%Owned	Maturity	Lender

Schedule 9: Businesses

Business Name/ Address	Type of Business	Date of Investment	% of Ownership

Original Investment Cost	Present Net Book Value of Investment

PART D. Income and Expenses

Income for year ended _____, 20 _____

Annual salary _____

Commissions _____

Bonuses _____

Dividends _____

Interest _____

Real estate income/rents _____

Capital gains _____

Other income (list sources) _____

(Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)

Total Annual Income \$ _____

Expenses for year ended _____, 20 _____

Mortgage payments
Primary residence _____

Mortgage payments
Other real estate _____

Real estate taxes
Primary residence _____

Real estate taxes
Other real estate _____

Lease payments _____

Federal, state and local taxes _____

Insurance premiums _____

Credit cards, car payments, etc. _____

Alimony, child support, maintenance _____

Contractual investment expenses
(Tax shelters) _____

Living expenses _____

Total Annual Expenses \$ _____

PART E. Contingent Liabilities

	Lender	\$ Amount
Guarantor	_____	_____

Endorser	_____	_____
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Co-maker	_____	_____
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Other	_____	_____
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Letter of credit	_____	_____
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Legal action	_____	_____
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Income tax settled through _____		
	(date)	

Total contingent liabilities		\$ _____
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PART F. General Information: Please provide details if you answer yes to any question.

Have you ever had a repossession? Yes _____ No _____

Are you currently involved in any suits or legal action? Yes _____ No _____

Have you ever declared bankruptcy? Yes _____ No _____

Have you ever been convicted of or pleaded guilty to a criminal offense, other than a minor traffic violation? Yes _____ No _____

Do you have a will or trust? Yes _____ No _____

Please provide the name(s) and address(es) of your:
Attorney:

Accountant:

PART G. Testimony

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with the Bank 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 the Bank's favor. Each undersigned understands that the Bank is relying on the information provided herein (including the representation made as to ownership of assets) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that the Bank may consider this statement as continuing to be true and correct until a written notice of change is given to the Bank by the undersigned. The Bank is authorized to make all inquiries the Bank deems necessary to verify the accuracy of the statements made herein, and to determine my (our) creditworthiness. The Bank is authorized to answer questions about its credit experience with me (us). I (we) also agree to notify the Bank immediately in writing of any material unfavorable change(s) in my (our) financial condition and to furnish a new statement of my (our) financial condition yearly, or more frequently if circumstances warrant, so long as I am (we are) borrowing, guaranteeing, or endorsing at the Bank.

Signature

Date

Signature

Date

IMPORTANT DISCLOSURES

(PLEASE RETAIN FOR YOUR RECORDS)

Important Information to Applicant(s)

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 person who applies for a loan or opens an account. **What this means for you:** When you apply for a loan or open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006

The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connections with the participation of another person in unlawful Internet gambling. The U.S. Department of the Treasury and the Federal Reserve Board has issued a joint final rule, Regulation GG, to implement this Act, effective June 1, 2010.

As defined in Regulation GG, unlawful Internet gambling means to "place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, as least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made."

As a client of Boston Private Bank & Trust Company, these restricted transactions are prohibited from being processed through your account or banking relationship with us. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling. If you do engage in an Internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so. Please contact your Private Banker or Client Services at (617) 912-1900 if you would like additional information on the UIGEA.

Notice Regarding Furnishing of Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Equal Credit Opportunity Act Notice

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106.

California Residents

Each applicant, if married, may apply for a separate account.

Massachusetts Residents

The state agency that administers compliance with state law is the Massachusetts Commission Against Discrimination, One Ashburton Place, Boston, MA 02108.

Washington Residents

Washington State Law Against Discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, marital status or the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a disabled person. The Washington State Human Rights commission administers compliance with this law (RCW 49.60.176).

FACTS

WHAT DOES BOSTON PRIVATE BANK & TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account balances • Transaction history • Retirement assets • Checking account information • Wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Boston Private Bank & Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Boston Private Bank & Trust Company share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experience	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call 617- 912-1900 or go to www.bostonprivatebank.com
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Who we are	
Who is providing this notice?	Boston Private Bank & Trust Company
What we do	
How does Boston Private Bank & Trust Company protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Boston Private Bank & Trust Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • apply for a loan • make deposits or withdrawals from your account • provide account information • give us your contact information <p>We also collect your personal information from others, such as credit bureaus.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Boston Private Bank & Trust Company does not share with our affiliates unless directed to by you.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Boston Private Bank & Trust Company does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Boston Private Bank & Trust Company does not jointly market.</i>
Other Important Information	
<p>Massachusetts: Boston Private Bank & Trust Company has established standards and practices to ensure compliance with the provisions of M.G.L. c.93H and 201 CMR 17.00 relative to the safeguarding of personal information contained in both paper and electronic records for residents of the Commonwealth of Massachusetts.</p> <p>California: Boston Private Bank & Trust Company has established standards and practices to comply with the restrictions in limiting the disclosure of information relating to private trusts (including managed agency accounts) for which Boston Private Bank & Trust Company serves as trustee or investment manager.</p>	