



**FINANCIAL STATEMENT AFFIRMATION**  
(use to attach to any personal financial statement form)

The information contained in the attached financial statement is provided to Capital Bank for the purpose of obtaining, or maintaining credit 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. Each of the undersigned understands that the Bank is relying upon the information provided therein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each of the 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 a change is given by the undersigned. The Bank is authorized to make all inquires deemed 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.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

(I acknowledge I am a Joint Applicant if attached to a loan application).

If this Personal Financial Statement is submitted in connection with an application for business credit which is denied, the above signed has the right to a written statement of the specific reasons for the denial. To obtain the statement, please write to the Loan Administration Manager, Capital Bank, One Church St., Ste. 300, Rockville, MD 20852-4028 within sixty days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within thirty days of receiving your request for the statement.

**NOTICE:** The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, martial 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 Comptroller of the Currency, 1114 Avenue of the Americas, Suite 3900, New York, NY 10036.