



PERSONAL FINANCIAL STATEMENT
7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION

As of MAY 16, 2018

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or a guaranteed surety.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:

For 7(a) loans: the lender processing the application for SBA guaranty

For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

Name JAMISON LOCKE CUTTER

Business Phone

Home Address 731 MUELLER DRIVE

Home Phone

City, State, & Zip Code HIGHLANDS RANCH, COLORADO 80129

Business Name of Applicant CUTTER HIGHLANDS RANCH, CUTTER RESTAURANT GROUP

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on Hand & in banks.....	\$ 2,000	Accounts Payable.....	\$
Savings Accounts.....	\$ 4,000	Notes Payable to Banks and Others.....	\$ 34,955
IRA or Other Retirement Account.....	\$ 100,000	(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto).....	\$ 24,000
Accounts & Notes Receivable.....	\$	Mo. Payments \$	5,000
(Describe in Section 5)		Installment Account (Other).....	\$
Life Insurance – Cash Surrender Value Only.....	\$	Mo. Payments \$	
(Describe in Section 8)		Loan(s) Against Life Insurance.....	\$
Stocks and Bonds.....	\$	Mortgages on Real Estate.....	\$ 381,235
(Describe in Section 3)		(Describe in Section 4)	
Real Estate.....	\$ 700,000	Unpaid Taxes.....	\$
(Describe in Section 4)		(Describe in Section 6)	
Automobiles.....	\$	Other Liabilities.....	\$
(Describe in Section 5, and include		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities.....	\$ 445,190
Other Personal Property.....	\$	Net Worth.....	\$ 460,810
(Describe in Section 5)			
Other Assets.....	\$ 100,000		
(Describe in Section 5)			
Total	\$ 906,000	Total	\$ 906,000

*Must equal total in assets column.

Section 1. Source of Income.

Salary.....\$ 160,000
Net Investment Income.....\$
Real Estate Income.....\$
Other Income (Describe below)*.....\$ 40,000

Contingent Liabilities

As Endorser or Co-Maker.....\$
Legal Claims & Judgments.....\$
Provision for Federal Income Tax.....\$
Other Special Debt.....\$

Description of Other Income in Section 1.

WIFES TEACHER SALARY

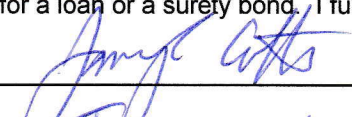
Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)					
Names and Addresses of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral
CAPITAL ONE VISA	.	19,455	500	MONTHLY	
FRONTIER MASTERCARD		15,500	500	MONTHLY	
Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value
Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)					
	Property A	Property B	Property C		
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)	PERSONAL RESIDENCE				
Address	731 MUELLER DR, HIGHLANDS RANCH				
Date Purchased	2007				
Original Cost	550,000				
Present Market Value	700,000				
Name & Address of Mortgage Holder	BANK OF AMERICA				
Mortgage Account Number					
Mortgage Balance	381,235				
Amount of Payment per Month/Year	3082				
Status of Mortgage	CURRENT				
Section 5. Other Personal Property and Other Assets. (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)					
CHR & CRG INVESTMENT					
Section 6. Unpaid Taxes. (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)					
Section 7. Other Liabilities. (Describe in detail.)					

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature 

Date 5-16-2018

Print Name Jamey Cutter

Social Security No. 542 90 6514

Signature 

Date 5/16/18

Print Name Cherrise Cutter

Social Security No. 5168-21-8095

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance officer, paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.