

ACKNOWLEDGEMENT OF RIGHTS AND OBLIGATIONS

RE: PREMARITAL AGREEMENT BETWEEN _____ AND
_____.

I _____, hereby acknowledge my understanding of the following rights and obligations of the parties to a Premarital Agreement under the laws of the State of California:

1. ASSETS

California is a community property state. All **property** acquired by a married person during their marriage while living in California is presumed to be **community property**. **Upon death or divorce, the value of all community assets is divided equally in terms of value between both spouses.**

Both marital partners are equal agents of the partnership, and able to bind the partnership if acting within the scope of his or her authority and if acting for the joint benefit of the family. The California community property system adds to joint ownership the right of equal management and control.

All benefits which come from either spouse's employment during the marriage are community property to the extent they are earned and/or accrued during the marriage. This can include retirement benefits, pensions, savings plans, stock purchase plans, 401k plans, sick and vacation pay, and stock options. If the benefits are not fully vested at the time of a separation, an allocation is made between the community and separate interests.

Separate property is property: a) owned before marriage, b) acquired during marriage by gift or inheritance, or c) acquired after separation. Earnings, income or appreciation from separate property sources remains separate property. If there is a dispute about whether an asset is separate property, you must have proof that you acquired the separate property in one of these ways, and have documentation to trace the separate property back to the original source.

If you use separate property to acquire property in joint names during the marriage, you are only entitled to reimbursement for the amount of the separate property contributed (no interest or appreciation) and again, you must be able to trace the contribution back to the separate property source.

If you own a business prior to marriage, the community may acquire an interest in the business if the business increases in value during the marriage, depending upon the reason for the increase in value.

If you own a home in your own name and community funds are used for mortgage payments or to pay down the principal on a loan, the community will acquire an interest in the appreciation in the value of the property, but only in the ratio that the amount paid on principal bears to the total purchase price. The community will also be reimbursed for the amount paid down on principal.

The way you hold title to real property will affect disposition of property upon death of a spouse. For example, property held as joint tenants will automatically become the property of the surviving spouse. Property held as community property or tenants in common will be distributed according to the will or trust of the spouse, or according to the laws governing intestate succession in the absence of a will or a trust.

2. DEBTS

Debts incurred during the marriage are presumed to be community property. The only debts which would normally not be community property are debts which are completely unrelated to the community (such as debts related to one person's separate property, support obligations, gifts or expenses related to a romantic relationship other than the marriage, or criminal acts which did not have a financial benefit to the community). These means that a spouse could incur a debt for a purpose the other spouse does not approve and it would still be a community debt.

Debts incurred before marriage remain the responsibility of the person who originally incurred them. If community funds are used to pay these debts, sometimes there is a right of reimbursement for the community and sometimes not (special rules apply depending upon the type of debt and other assets/income which was available to pay it.)

3. DIVISION OF ASSETS AND DEBTS UPON DIVORCE

In dissolution of a marriage, the court is empowered to allocate assets of comparable value to the former husband and wife to make the overall division of the gross marital estate substantially equal. It need not divide each asset. For example, when dividing a business might impair its value, the court will generally preserve the ongoing business interests if the court can still make an overall equal division of the marital estate.

If you own a home together and one spouse continues to reside in the home after separation, that spouse could owe "rent" to the community, subject to an offset for payment of the costs of the home.

If one spouse pays on community debts after separation, he or she will generally be reimbursed for those payments (the biggest exception would be if the debt payments are in lieu of support.).

4. SUPPORT

Each spouse owes a duty of support to the other. Support can be ordered after separation. The amount and duration of support is set by the court and can depend on many factors.

Spouses are permitted to waive the right to support upon divorce in a premarital agreement. Certain conditions must be met, including that each spouse be represented by an attorney for the premarital agreement. In addition, a court could later order spousal support even if it was waived if it would be unconscionable not to order it.

5. CHILDREN

Each parent is entitled to custody of the children. Upon a separation, the court determines custody according to the best interest of the child. Child support is payable according to a standardized formula.

Premarital agreements cannot waive or change the authority of the court to make orders of the court regarding children.

6. PREMARITAL AGREEMENTS

Under California law, the property rights of husband and wife prescribed by statute may be altered by a premarital agreement.

A premarital agreement may be recorded in the office of the recorder of each county in which real property affected by the agreement is situated if the premarital agreement is executed and acknowledged or proved in the manner that a grant of real property is required to be executed and acknowledged or proved. Recording or nonrecording of a premarital agreement or other marital property agreement has the same effect as recording or nonrecording of a grant of real property.

Information on the enforceability of premarital agreements is contained in the “Premarital Agreement Disclosure” that was received and signed concurrently with this “Acknowledgement of Rights and Obligations.”

7. BY EXECUTING THE PREMARITAL AGREEMENT YOU WILL BE WAIVING ALL OF THE FOLLOWING RIGHTS:

- (a) Division of community and quasi-community property;
- (b) Support to either spouse in any amount and for any period of time that the court deems just and reasonable, based on the standard of living achieved during the marriage; and
- (c) The award of marital assets by the court on such conditions as it feels proper to provide for a substantially equal distribution of property.

This statement of Rights and Obligations has been provided by _____

I, _____, hereby acknowledge receipt of this Declaration of Rights and Obligations on this the ____ day of _____, 20____

Signature

Type or Print Name

**ADVISEMENT AND WAIVER OF RIGHT TO
INDEPENDENT COUNSEL**

RE: PREMARITAL AGREEMENT BETWEEN _____
AND _____.

NAME OF DECLARANT: _____.

RIGHT TO BE REPRESENTED BY AN ATTORNEY. I have been advised to seek independent counsel regarding a proposed premarital agreement between myself and _____. I am either currently in a position to afford independent counsel of my own choice or, if I can not afford independent legal counsel, I understand that _____ has agreed to compensate me for the cost of independent counsel to act solely under my direction and control.

WAIVER. I understand that I am giving up the rights stated above and hereby waive the right to independent counsel.

Signature of Declarant

Type or Print Name

State of California
County of _____

On _____ before me, _____ (here insert name and title of the officer), personally appeared _____

_____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

(Seal)

PREMARITAL AGREEMENT DISCLOSURE

AS STATED BELOW, IT IS VERY IMPORTANT THAT YOU BE REPRESENTED BY INDEPENDENT COUNSEL, OR WAIVE SUCH RIGHT. SEVEN (7) DAYS MUST PASS BEFORE EXECUTION OF THE AGREEMENT AS PROVIDED BELOW.

NOTICE:

The parties understand fully the laws of California dealing with the validity of premarital agreements, including, but not limited to the following:

(a) A premarital agreement is not enforceable if the party against whom enforcement is sought proves either of the following:

(1) That party did not execute the agreement voluntarily.

(2) The agreement was unconscionable when it was executed and, before execution of the agreement, all of the following applied to that party:

(A) That party was not provided a fair, reasonable, and full disclosure of the property or financial obligations of the other party.

(B) That party did not voluntarily and expressly waive, in writing, any right to disclosure of the property or financial obligations of the other party beyond the disclosure provided.

(C) That party did not have, or reasonably could not have had, an adequate knowledge of the property or financial obligations of the other party.

(b) An issue of unconscionability of a premarital agreement shall be decided by the court as a matter of law.

(c) For the purposes of subdivision (a), it shall be deemed that a premarital agreement was not executed voluntarily unless the court finds in writing or on the record all of the following:

(1) The party against whom enforcement is sought was represented by independent legal counsel at the time of signing the agreement or, after being advised to seek independent legal counsel, expressly waived, in a separate writing, representation by independent legal counsel.

(2) The party against whom enforcement is sought had not less than seven calendar days between the time that party was first presented with the agreement and advised to seek independent legal counsel and the time the agreement was signed.

- (3) The party against whom enforcement is sought, if unrepresented by legal counsel, was fully informed of the terms and basic effect of the agreement as well as the rights and obligations he or she was giving up by signing the agreement, and was proficient in the language in which the explanation of the party's rights was conducted and in which the agreement was written. The explanation of the rights and obligations relinquished shall be memorialized in writing and delivered to the party prior to signing the agreement. The unrepresented party shall, on or before the signing of the premarital agreement, execute a document declaring that he or she received the information required by this paragraph and indicating who provided that information.
- (4) The agreement and the writings executed pursuant to paragraphs (1) and (3) were not executed under duress, fraud, or undue influence, and the parties did not lack capacity to enter into the agreement.
- (5) Any other factors the court deems relevant.

WE HAVE FULLY READ AND UNDERSTAND THE ABOVE LAWS AND WERE PROVIDED THIS DISCLOSURE, A COPY OF THE PROPOSED PREMARITAL AGREEMENT AND WERE ADVISED TO SEEK INDEPENDENT COUNSEL AT LEAST SEVEN (7) DAYS BEFORE EXECUTION OF THE ACTUAL AGREEMENT .

HUSBAND TO BE	WIFE TO BE
_____	_____
_____	_____

DATE SIGNED MUST BE AT LEAST SEVEN DAYS BEFORE SIGNING THE AGREEMENT.

PREMARITAL AGREEMENT

THIS AGREEMENT, made this ____ day of _____, 20____, between _____ (Name), of _____ (Address), _____ (State) ("first party or Wife"), and _____ (Name), of _____ (Address), _____ (State) ("second party or Husband"),

WITNESSETH

WHEREAS, Husband (check all that apply):

- has previously been married;
- has a child or children;
- has not been married; and

Wife (check all that apply):

- has previously been married;
- has a child or children;
- has not been married.

The parties desire to enter into this agreement prior to their contemplated marriage.

WHEREAS, the parties hereto have accumulated separate estates; and

WHEREAS, the parties are about to contract marriage and execute this agreement in contemplation of marriage to be effective upon their marriage in accordance with the laws of the State of California, including any Uniform Premarital Agreement Act, or other applicable laws, adopted by the State of California; and

WHEREAS, the parties desire to enter into an agreement regarding certain properties, responsibilities, duties and obligations including but not limited to any interest, present or future, legal or equitable, vested or contingent, in real or personal property, including income and earnings; and

WHEREAS, the parties have furnished each other with a financial statement which each party acknowledges is a full and complete disclosure of substantially all of the real and personal property now owned by him or her and agree that the values are an estimate by him or her of the approximate present value of the property. All property listed is now and shall continue to be separate properties of the respective parties. Originals or copies of said financial statements are attached hereto as Exhibits "A" and "B"; and

WHEREAS, the parties desire to express in writing their agreement that, except as hereinafter specifically provided, their marriage shall not in any way change their rights, or the rights of their heirs (exclusive of the parties) or of their devisees or legatees, in the real and personal property owned or hereafter acquired by each of the parties and that said rights shall be governed by the terms of this agreement; and

NOW, THEREFORE, in consideration of the parties and of their mutual promises and agreements, they agree one with the other as follows:

(1) Each of the parties shall have full control of his or her own separate property, real, personal and mixed, wherever the property is located. Each of the parties shall have and hereby is given the right to lease, sell, convey, mortgage or otherwise dispose of their separate property and receive all monies, rents, issues, income and profits thereof without any restrictions whatever and without interference from the other party. Each of the parties shall pay his or her own debts whenever contracted and in no case shall either party be held liable for the debts of the other parties in any way.

(2) Except as otherwise expressly provided, each of the parties hereby waives, relinquishes, conveys, quitclaims, bars, discharges, surrenders and releases, and hereby agrees to waive, relinquish, convey, quitclaim, bar, discharge, surrender and release, to the other all of the following:

(a) Any and all of his or her right, title and interest of every kind and description, which he or she may have, acquire, enjoy or be seized by reason of, or on or after, their marriage, as the wife, husband, widow or widower of the other party, in the separate property of the other party, whether real, personal and mixed and wherever located; and

(b) Any and all rights to any property of the other party titled in that other parties sole name, whether before or after the marriage; and

(c) Any and all property acquired by the other party by inheritance or other means; and

(d) Any and all rights, if any, to all or a portion of the property of the other party whether by way of dower, courtesy, homestead, widow's allowance, statutory share or provision, descent, community property inheritance, succession or otherwise;

(e) His or her right, if any, granted to or vested in him or her, by statute or otherwise, to renounce, or to elect to take against, the provisions of the other party's will or any codicil thereto; and

(f) His or her right, if any, granted to or vested in him or her by statute or otherwise to act as executor or administrator of the other party's estate.

Except as otherwise expressly provided, it is the intent of the parties that this paragraph shall be construed so that each party may deal with his or her property and any trust in which he or she may have an interest as if their marriage had not taken place, and on the death of either party his or her estate and any trust in which he or she may have an interest will be administered, descend and be distributed in exactly the same way and to the same heirs, next of kin, devisees or legatees as

if the other party had predeceased the party so dying. Nothing contained in this paragraph or in this agreement, however, is intended to preclude either party from voluntarily making provision for, or granting powers or rights to, the other party in and by the formers last will, a codicil thereto or otherwise.

(3) (check One)

The parties have each executed a Last Will and Testament, copies of which are attached hereto as Exhibits _____ and _____. The parties agree that these Wills are in conformity with the provisions of this agreement and as consideration for this agreement, each party does hereby waive any and all objection to the terms of the said Last Will and Testament of the other and each party agrees not to contest or renounce the terms of thereof. Likewise, each party agrees not to contest or renounce any future Wills or Codicils, which are in conformity with the terms of this agreement. *Initials if Selected:* _____

OR

The parties shall not change their existing Will, if any, or make a new Will at this time, but any new Will executed shall be in conformance with the provisions of this agreement. *Initials if Selected:* _____

(4) The fact that either party (without being obligated to do so) may give, devise or bequeath to the other party property or an interest therein, or otherwise confer rights or powers on the other party, in trust or by gift or will, shall not be construed as a waiver of any provision hereof or as evidence that there is or was an agreement or understanding between the parties other than as specifically expressed herein.

(5) Each party agrees, on behalf of himself or herself and of his or her heirs, executors, administrators and assigns, that he, she or they, at the request of the other party or the latter's heirs, executors, administrators and assigns (but at the cost of the other party or his or her heirs, executors, administrators, and assigns), will make, do, execute, acknowledge and deliver any and all such further or other acts, deeds and instruments as shall be appropriate, necessary or desirable to carry in effect the intent, purpose and provisions of this agreement without question or delay, except that neither party shall be obliged to sign any mortgage, note, bond or other instrument which may subject him or her, or his or her estate and property, to personal liability.

(6) In selling, assigning, granting, releasing, conveying or otherwise dealing with the property of either party, the party whose property is being so dealt with shall be and hereby is constituted the other party's attorney-in-fact and as such shall have full power in the name of such other party or in the joint names of both parties to join in the contemplated transaction and execute documents to effect it on behalf of such other party, independently and without the consent or privity of such other party, to the same extent and as fully as if their marriage had not taken place.

(7) During the course of the marriage, all property acquired by each party in their own name shall be deemed to be part of their separate estate and by the terms hereof, each party hereby waives and relinquishes all claim to the separate estate of the other. Likewise, all property acquired during the marriage in the joint name of both parties shall be deemed to be part of their joint estates

and thereby evidence their intent to grant the powers and rights to the parties as to said jointly owned property as is provided to spouses by operation of law.

(8) The parties agree that each party shall provide for the payment of their individual health care, convalescence and funeral expenses out of their separate estate so as not to be a financial burden on each other.

(9) Despite any other provisions of this instrument, this agreement shall not affect in any way the parties' rights, titles, powers, duties, discretions, immunities and interest in any property owned in joint tenancy or entirety with rights of survivorship, which they may hereafter acquire.

(10) To the extent permitted by law, this agreement shall govern the rights and obligations of the parties in the event of death of either or both parties, separation or divorce. In the event of divorce, the parties agree this agreement shall be binding on both parties and shall be incorporated into any divorce decree.

(11) Not applicable or The parties further agree that in the event of divorce, the following additional provisions shall apply notwithstanding the other provisions of this agreement:

(a) The Wife shall be entitled to receive property of Husband described as follows: [none or list property] _____

(b) The Husband shall be entitled to receive property of Wife described as follows: [none or list property] _____

(c) The following property shall be sold and the proceeds, less expenses divided equally between the parties: [none or list property] _____

(d) The Husband shall pay a lump sum settlement to Wife described as follows: [none or list property] _____

(e) The Wife shall pay a lump sum settlement to Husband described as follows: [none or list property] _____

(f) The marital domicile shall be [occupied by Wife until her death or occupied by Husband until his death or sold and the proceeds divided equally between Husband and Wife. **(Choose One)** _____

(g) Both parties waive the right to alimony and property settlement, except as otherwise provided herein.

(h) Both parties waive all community property rights.

(12) This agreement shall be controlled, construed and given effect by and under the laws of the State of California. It is the intent of the parties that the Agreement be enforced to the fullest extent permissible under applicable laws and public policies. The invalidity, illegality, or unenforceability of any particular provision of this Agreement shall not affect the other provisions, and this Agreement shall be construed in all respects as if such invalid, illegal, or unenforceable provision had been omitted.

(13) This Agreement constitutes the entire agreement between the parties pertaining to its subject matter and it supersedes all prior contemporaneous agreements, representations and understandings of the parties. No supplement, modification or amendment of this Agreement shall be binding unless executed in writing by all parties.

(14) No waiver of any provision of this Agreement shall be deemed, or shall constitute, a waiver of any other provision, whether or not similar, nor shall any waiver constitute a continuing waiver. No waiver shall be binding unless executed in writing by the party making the waiver.

(15) This Agreement may be executed in any number of copies, each of which shall be deemed an original and no other copy need be produced. All pronouns and any variations thereof shall be deemed to refer to the masculine, feminine, neuter, singular or plural as the identity of the person or persons may require.

(16) This Agreement shall be binding upon the parties hereto and upon their respective executors, administrators, legal representatives, successors, and assigns.

(17) This agreement may only be amended or revoked by written amendment signed by both parties.

(18) Each party further agrees and affirms as follows:

(a) That the party did execute the agreement voluntarily; and

(b) That this agreement is not unconscionable when it was executed; and

(c) Both parties were provided prior to execution of this agreement a fair and reasonable disclosure of the property and financial obligations of the other party;

(d) That he and she did have, or reasonably could have had, an adequate knowledge of the property and financial obligations of the other party.

The parties hereby execute this agreement in several counterparts, any executed copy of which shall be considered for all purposes as an original, on the day and year above written.

HUSBAND (as used in this Agreement) <hr/> <hr/>	WIFE (as used in this Agreement) <hr/> <hr/>
<i>APPROVED</i> <hr/> <hr/>	<i>APPROVED</i> <hr/> <hr/>
Attorney for Husband	Attorney for Wife

Note: This Agreement must be executed before a notary public.

State of California
 County of _____

On _____ before me, _____ (here insert name and title of the officer), personally appeared _____

_____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

(Seal)

State of California
 County of _____

On _____ before me, _____ (here insert name and title of the officer), personally appeared _____

_____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

(Seal)

Financial Statement Disclosure Information

This financial statement disclosure is for use in connection with a premarital agreement and should be completed accurately and completely. This statement should contain a full disclosure of all your assets and liabilities. You should initial each page and sign the last page. Your prospective spouse should also sign the last page acknowledging receipt.

Both persons must complete a separate financial statement and provide it to the other party. Two forms are enclosed, one for each party.

This form can be completed in Word or printed and completed by hand.

If you require additional space, please attach additional pages for the sections you need to expand.

PERSONAL FINANCIAL DISCLOSURE STATEMENT

To: _____

Date: _____

Individual Information

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Occupation: _____
 Phone: _____

Current Assets

Current Liabilities

Cash on Hand or in Banks		Notes Payable (Secured)(Schedule F)	
Other Cash:		Notes Payable (Unsecured)(Schedule G)	
Real Estate (other than residence Schedule A)		Real Estate Mortgages Payable (Schedule H)	
Residence		Auto Loans (Schedule I)	
Motor Vehicles (Schedule B)		Unpaid Taxes and Interest	
US Government Securities (Schedule C)		Due to Brokers	
Non-Marketable Securities (Schedule D)		Open Accounts	
Stocks (Schedule E)		Credit Cards (List):	
Other Personal Property		Visa	
Life Insurance Cash Value			
Business IRA			
Notes Receivable			
Other Assets:		Other:	
Personal IRA			
Antiques			
Partnership Assets		Residential Mortgage	
		Total Liabilities	
		TOTAL OF ALL ASSETS	
		LESS TOTAL OF ALL LIABILITIES	
		NET WORTH	
Total Assets			

Individual Income Information (Annual)

Salary			
Bonus			
Commissions			
Dividends			
Rental Income			
Other Income (List):			
Total Income			

Contingent Liabilities

Guarantor, Co-maker			
Lease or Contracts			
Legal Claims			
Other:			

SCHEDULE "E" STOCKS

Company	Shares	Date Acquired	Par Value	Market Value
Totals				

SCHEDULE "F" NOTES PAYABLE SECURED

Description	Date	Balance	Payment (m/yr)
Totals			

SCHEDULE "G" NOTES PAYABLE UNSECURED

Description	Date	Balance	Payment (m/yr)

SCHEDULE "H" REAL ESTATE MORTGAGES

Description	Date	Balance	Payment (m/yr)
Totals			

SCHEDULE "I" AUTO LOANS

Description	Date	Balance	Payment (m/yr)
Totals			

CERTIFICATION TO FINANCIAL STATEMENT

I certify this Statement to be true and correct as of the date indicated;
that this financial statement is a full and fair disclosure of my assets;
and that I provided a true and correct copy of this financial statement to
_____ on _____.

Signature

Date: _____

I _____ acknowledge receipt of this financial
statement and disclosure.

Signature

Date: _____

PERSONAL FINANCIAL DISCLOSURE STATEMENT

To: _____

Date: _____

Individual Information

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Occupation: _____
 Phone: _____

Current Assets

Current Liabilities

Cash on Hand or in Banks		Notes Payable (Secured)(Schedule F)	
Other Cash:		Notes Payable (Unsecured)(Schedule G)	
Real Estate (other than residence Schedule A)		Real Estate Mortgages Payable (Schedule H)	
Residence		Auto Loans (Schedule I)	
Motor Vehicles (Schedule B)		Unpaid Taxes and Interest	
US Government Securities (Schedule C)		Due to Brokers	
Non-Marketable Securities (Schedule D)		Open Accounts	
Stocks (Schedule E)		Credit Cards (List):	
Other Personal Property		Visa	
Life Insurance Cash Value			
Business IRA			
Notes Receivable			
Other Assets:		Other:	
Personal IRA			
Antiques			
Partnership Assets		Residential Mortgage	
		Total Liabilities	
		TOTAL OF ALL ASSETS	
		LESS TOTAL OF ALL LIABILITIES	
		NET WORTH	
Total Assets			

Individual Income Information (Annual)

Salary			
Bonus			
Commissions			
Dividends			
Rental Income			
Other Income (List):			
Total Income			

Contingent Liabilities

Guarantor, Co-maker			
Lease or Contracts			
Legal Claims			
Other:			

SCHEDULE "E" STOCKS

Company	Shares	Date Acquired	Par Value	Market Value
Totals				

SCHEDULE "F" NOTES PAYABLE SECURED

Description	Date	Balance	Payment (m/yr)
Totals			

SCHEDULE "G" NOTES PAYABLE UNSECURED

Description	Date	Balance	Payment (m/yr)

SCHEDULE "H" REAL ESTATE MORTGAGES

Description	Date	Balance	Payment (m/yr)
Totals			

SCHEDULE "I" AUTO LOANS

Description	Date	Balance	Payment (m/yr)
Totals			

CERTIFICATION TO FINANCIAL STATEMENT

I certify this Statement to be true and correct as of the date indicated;
that this financial statement is a full and fair disclosure of my assets;
and that I provided a true and correct copy of this financial statement to
_____ on _____.

Signature

Date: _____

I _____ acknowledge receipt of this financial
statement and disclosure.

Signature

Date: _____