
MorganStanley SmithBarney

Facsimile

Morgan Stanley Smith Barney LLC
7777 Fay Avenue, Ste. 300
La Jolla, CA 92037
(858) 456-4930

Not for Redistribution by Recipient

Date:

To: R. Brooks Brydges

From:

Company:

Telephone:

Fax: 858/459-3164

Fax:

Subject: RE: ARTIFICIAL TURF SUPPLY – FINANCING INQUIRY

Credit Application Easy Instructions:

- 1) Please fill out the attached Morgan Stanley Smith Barney Personal Financial Statement.
- 2) Fax Cover Sheet and Completed Personal Financial Statement to Morgan Stanley Smith Barney.
- 3) You will be contacted by a Representative within 48 hours to discuss your personalized financing options.

R. Brooks Brydges

The Towne Centre Group - Wealth Management

[Morgan Stanley Smith Barney](#) | Wealth Management Division

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www.morganstanleysmithbarney.com

www.citigroup.com

www.morganstanley.com

The Towne Centre Group: http://fa.smithbarney.com/towne_centre_group/

Urgent

Confirm Receipt

Total pages including cover sheet: _____

Personal Financial Statement



Individual Statement Joint Statement

As of Date
(MM/DD/YY)

Client Name	First	M.I.	Last	Co-Client Name	First	M.I.	Last
Birth Date (MM/DD/YY)	Social Security Number			Birth Date (MM/DD/YY)	Social Security Number		
Primary Residence				Primary Residence			
City	State	ZIP		City	State	ZIP	
Employer/Company	Position and Years with Company			Employer/Company	Position and Years with Company		
Company Address				Company Address			
City	State	ZIP		City	State	ZIP	
Telephone ()	Fax ()			Telephone ()	Fax ()		
Cell Phone ()	E-mail			Cell Phone ()	E-mail		

BALANCE SHEET. (Attach additional schedules or explanations as needed.) Assets are 100%-owned by client unless otherwise noted.

- Show amount in \$000's. For example, show \$162,580 as \$163.
- If client and co-client have substantially different assets and liabilities, use separate Personal Financial Statements.

ASSETS	Schedule	(\$000s)	LIABILITIES	Schedule	(\$000s)
1. Cash	A	_____	12. Mortgages Payable	C	_____
2. Readily Marketable Securities	A	_____	13. Notes Payable to Financial Institutions	D	_____
3. Account, Notes, Mortgages Receivable		_____	14. Other Non-Mortgage Debt, Taxes Due and Other Liabilities	D	_____
4. Not Readily Marketable Securities	B	_____	15. Total Debt (Sum of Lines 12-14)		<input type="text"/>
5. Private Companies and Non-Real Estate Partnerships	B	_____	16. Estimated additional tax liability if major assets were to be sold at the values shown		_____
6. Real Estate Investment Partnerships	B	_____	17. Total Liabilities (Sum of Lines 15 and 16)		<input type="text"/>
7. Real Estate Owned Directly	C	_____	18. NET WORTH (Line 10 minus Line 17)		<input type="text"/>
8. Pension/Deferred Income Assets		_____	19. Contingent Liabilities		_____
9. Personal and Other Assets		_____			
10. Total Assets (Sum of Lines 1-9)		<input type="text"/>			
11. Contingent Assets (In Trust, etc.)		_____			

CASH FLOW STATEMENT Alimony, child support or separate maintenance income need not be revealed if client or co-client does not wish to have it considered in determining their credit worthiness.

Cash Sources (\$000)	Last Year Ended	Current Year Estimate	Cash Uses (\$000)	Last Year Ended	Current Year Estimate
1. Salary/Partnership Draw/Pension	___/___/___	_____	14. Income Taxes (Federal, State, Local)	___/___/___	_____
2. Bonus/Commissions	_____	_____	15. Interest	_____	_____
3. Interest/Dividends	_____	_____	16. Debt Principal Repayment (Scheduled)	_____	_____
4. Distributions from Private Companies/Partnerships	_____	_____	17. Rent/Maintenance/R.E. Taxes on Residence(s)	_____	_____
5. Real Estate Net Cash Flow	_____	_____	18. Tuition/Alimony/Child Support	_____	_____
6. Trust Income	_____	_____	19. Living Expenses	_____	_____
7. Other (Describe) _____	_____	_____	20. Other (Describe) _____	_____	_____
8. Recurring Cash Sources (Sum of Lines 1-7)	<input type="text"/>	<input type="text"/>	21. Recurring Cash Uses (Sum of Lines 14-20)	<input type="text"/>	<input type="text"/>
9. Assets Sold or Receivables Collected	_____	_____	22. Charitable Contributions	_____	_____
10. Mortgage/Loan Proceeds	_____	_____	23. Gifts to Family	_____	_____
11. Other (Describe) _____	_____	_____	24. Assets Purchased	_____	_____
12. Non-Recurring Cash Sources (Sum of Lines 9-11)	<input type="text"/>	<input type="text"/>	25. Debt Repayment (Unscheduled)	_____	_____
13. Total Cash Sources (Sum of Lines 8 and 12)	<input type="text"/>	<input type="text"/>	26. Other (Describe) _____	_____	_____
			27. Non-Recurring Cash Uses (Sum of Lines 22-26)	<input type="text"/>	<input type="text"/>
			28. Total Cash Uses (Sum of Lines 21 and 27)	<input type="text"/>	<input type="text"/>
			29. Net Cash Uses (Line 13 minus Line 28)	<input type="text"/>	<input type="text"/>

Schedule A: Cash and Readily Marketable Securities. Bank accounts, money market funds, treasuries, bonds, publicly traded stock. For large holdings attach most recent account statement(s) and enter totals only.

Held at (Financial institution)	Type of Account or Name of Security	Number of Shares/Bonds	Current Market Value (\$000)	Estimated Cost Basis (\$000)	If Pledged, to Whom (Show Debt on Schedule D)

Schedule B: Not Readily Marketable Securities, Private Stock and Investment Partnerships. Include control, restricted or thinly traded stock. Please attach current financial statement for any company/partnership equaling 20% or more of total assets.

Security or Business Name	Type of Business	% Owned or # of Shares	Ownership Form ¹	Estimated Current Market Value (\$000)	Estimated Cost Basis (\$000)	If Pledged, to Whom (Show Debt on Schedule D)

1. R=Restricted Stock, V=Control Stock, T=Thinly Traded Stock, SP=Sole Proprietorship, S=S Corp., C=C Corp (if Private Company), LP=Limited Partnership Interest, GP= General Partnership Interest

Schedule C: Real Estate Owned Directly and Mortgage Debt. Include personal residences and investment real estate.

Location	Property Type ²	Title in Name of	% Owned	Estimated Current Market Value of Entire Property (\$000)	Total Debt on Property (\$000)	Lender

2. P=Primary Residence, S=Secondary Residence, R=Investment Residential, C=Investment Commercial, T=Investment Retail, I=Investment Industrial, L=Investment Land

Schedule D: Notes Payable and Other Non-Mortgage Debt. Include loans, margin debt, taxes currently due, taxes on assets sold due beyond one year and other liabilities.

Lender	Type of Facility ³	Total Credit Available (Outstanding and Unused) (\$000)	Current Outstanding Amount (\$000)	Collateral (if none, state "none")	Maturity Date

3. D=Demand Facility, R=Revolving Credit, T=Term Loan, M=Margin Credit, C=Credit Card, X=Taxes Due, O=Other

Contingent Liabilities and Other. Please answer all questions and give details for any "yes" answer.

	Yes	No	Amount		Yes	No
1. Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	_____	6. Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you a guarantor or endorser of any debt of a third party?	<input type="checkbox"/>	<input type="checkbox"/>	_____	7. Are you a donor, grantor, etc. of any trust?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are there any lawsuits, claims or judgments pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	_____	8. Except as shown on Lines 22 and 23 of the cash flow statement, have you in the past year transferred any assets to a trust, family member or other person for less than full consideration?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you have any other contingent liabilities, such as for "cash calls"?	<input type="checkbox"/>	<input type="checkbox"/>	_____	9. Are you a "control person" or "insider" in any public company?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have any of your debts, debts guaranteed by you or debts of a company or partnership 20% or more owned by you been discharged through bankruptcy or settled for less than the amount owed?	<input type="checkbox"/>	<input type="checkbox"/>	_____	10. Do you have liquidity in place for unanticipated needs? If so, at which financial institution?	<input type="checkbox"/>	<input type="checkbox"/>

Details (please attach additional information if space is insufficient): _____

To Citigroup Global Markets Inc. ("SB"):

The financial statement set out above is true, complete and accurate statement of undersigned as of the date(s) indicated. It is given to you by undersigned to make you better aware of undersigned's financial condition and with a view to potentially introducing undersigned to your services and products and those of your affiliates. Notwithstanding any restriction that might have been executed by undersigned prior hereto, undersigned authorizes you to share this information or portions thereof with your affiliates for purposes of offering or providing services or products to undersigned. Undersigned will promptly notify you and your affiliates that receive information set out in this statement in writing of any material, unfavorable change in the financial condition set forth above. In the absence of such notice or the submission of a new, written financial statement, this statement may be considered to be a continuing statement of the financial condition of undersigned and substantially correct. This statement is not an application for any product or service and does not constitute an assurance or guarantee that undersigned will be offered or receive any particular product or service from you or any of your affiliates. The undersigned understands that you and your affiliates may rely on the information set out above by undersigned. Should any information herein prove untrue, incomplete or inaccurate in any respect, undersigned agree(s) that all obligations and liabilities to you, and your affiliates that receive any information set out above, of undersigned of whatever nature (whether direct or contingent, joint or several, primary or secondary) shall become, at your option, immediately due and payable, all without demand or notice of any kind. This right is in addition to and does not limit any other right or remedy you and your affiliates may have.

SB and its affiliates obtain consumer credit or other credit reports. Upon request, SB or any affiliate requested will inform undersigned if a report was sought by it and will provide undersigned with the name and address of the agency furnishing the report.

Signature of Client	Date	Signature of Co-Client	Date
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