



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

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

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 KEVIN Hill JENNY Hill

Business Phone (816) 997-9025

Home Address 7802 OAK ST.

Home Phone (816) 878-8027

City, State, & Zip Code PLEASANT VALLEY MO. 64068

Business Name of Applicant HILLS AUTO SERVICE

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on Hand & in banks.....	\$ <u>4000</u>	Accounts Payable.....	\$ _____
Savings Accounts.....	\$ <u>3000</u>	Notes Payable to Banks and Others.....	\$ _____
IRA or Other Retirement Account.....	\$ <u>10,000</u>	(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto).....	\$ _____
Accounts & Notes Receivable.....	\$ _____	Mo. Payments \$ _____	
(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.....	\$ <u>114,825</u>
(Describe in Section 3)		(Describe in Section 4)	
Real Estate.....	\$ <u>530,000</u>	Unpaid Taxes.....	\$ _____
(Describe in Section 4)		(Describe in Section 6)	
Automobiles.....	\$ <u>175,000</u>	Other Liabilities.....	\$ <u>141,388</u>
(Describe in Section 5, and include		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities.....	\$ <u>256,213</u>
Other Personal Property.....	\$ <u>50,000</u>	Net Worth.....	\$ <u>615,787</u>
(Describe in Section 5)			
Other Assets.....	\$ <u>100,000</u>		
(Describe in Section 5)			
Total	\$ <u>872,000</u>	Total	\$ <u>872,000</u>
		*Must equal total in assets column.	

Section 1. Source of Income.

Salary.....	\$ <u>49,638</u>
Net Investment Income.....	\$ _____
Real Estate Income.....	\$ <u>1,200</u>
Other Income (Describe below)*.....	\$ _____

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.

*Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

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
CENTRAL BANK OF THE MIDWEST	130,000	114,825	16.00	MONTHLY	PROPERTY
" " " " "	155,000	141,388	57.5	MONTHLY	PROPERTY

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
N/A					

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.)	Primary	RENTAL	LAKE PROPERTY
Address	7802 OAK ST. Pleasant Valley, Mo 64068	7103 MULHART LN Pleasant Valley, Mo 64068	GALMEY MO
Date Purchased	2005	2012 INHERITED	2015
Original Cost	148,520	0	700
Present Market Value	260,000	225,000	5,000
Name & Address of Mortgage Holder	CENTRAL BANK PO BOX 102 JEFFERSON CITY, MO	N/A	N/A
Mortgage Account Number	1402102148	N/A	N/A
Mortgage Balance	114,825	N/A	N/A
Amount of Payment per Month/Year	16.00 MONTHLY	N/A	N/A
Status of Mortgage	CURRENT	N/A	N/A

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.)

RI 401K \$10,000 MONTHLY
LAND NEXT TO PRIMARY RESIDENCE \$21,000 PURCHASED 2005/CURRENT \$40,000 / VEHICLES SEE ATTACHED SHEET

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.)

N/A

Section 7. Other Liabilities. (Describe in detail.)

N/A

SECTION 5

[Signature]

2021 CHEVY SILVERADO 2500 HD	\$50,000
2019 CHEVY BLAZER	\$25,000
1998 CHEVY K2500	\$7,000
1999 CHEVY C1500	\$4,500
1997 CHEVY K1500	\$4,500
1992 CHEVY C1500	\$8,000
1987 CHEVY K5 BLAZER	\$25,000
2006 HONDA ACCORD	\$4,000
2006 TOYOTA CARMY	\$3,500
2003 LEXUS ES300	\$4,500
2004 HONDA CIVIC	\$3,500
2005 CHEVY MONTE CARLO	\$2,500
1972 CHEVY MONTE CARLO	\$15,000
1952 FORD F4 TOW TRUCK	\$3,000
1927 CHEVY 2 DOOR	\$6,000
1928 ESSEX SUPER 6	\$6,000
1949 CHEVY 1/2 TON PU	\$3,000
TOTAL	175000

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

\$1250,000 FACE VALUE - BANNER LIFE - JENNY HILL BENEFICIARY
\$154,000 FACE VALUE - MET LIFE - KENNY HILL " "
\$110,000 FACE VALUE - MET LIFE - JENNY HILL " "

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 *Kenny W. Hill*

Date JULY 10 2023

Print Name Kenny W. Hill

Social Security No. 492-62-4403

Signature *Jenny Hill*

Date JULY 10 2023

Print Name JENNY HILL

Social Security No. 495-84-3304

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.