

EXHIBIT B2

EXAMPLE FINANCIAL STATEMENTS AND BLANK FORMS

For Sole Proprietorships and Single-Member Limited Liability Companies

De Minimis Settlements for the BKK Class I Landfill Site

Version dated March 23, 2020

To request a financial review, you must complete the **Application for Financial Review** form and submit the following information to DTSC within thirty (30) days of receiving the initial settlement offer letter:

1. Copies of your federal and state income tax returns for the last three (3) years, including all schedules, exhibits, and attachments.
2. A current financial statement (which includes both a Statement of Assets and Liabilities and a Statement of Estimated Monthly Income and Expenses).
3. Bank statements from the most recent 12 months for any and all of your checking accounts, savings accounts, credit cards, loans, lines of credit, retirement accounts, and investment accounts.

This Exhibit contains a set of exemplar financial statements, as well as blank forms for your completion. Please reference these materials as you create a current Statement of Assets and Liabilities and a current Statement of Estimated Monthly Income and Expenses. Please provide corresponding notes on separate sheets of paper to explain your answers on the two statements as shown in the example and attach additional pages to your completed forms if necessary.

If you have financial statements prepared by an accountant, please provide those instead of completing the forms provided herein.

**Example Statement of Assets and Liabilities**  
**For Use by Sole Proprietorships and Single Member Limited Liability Companies**

**Statement of Assets and Liabilities (Personal Net Worth Statement)**

Name of Applicant: **Mr. and Ms. John and Jane Doe / John Doe Company**

Date: **June 30, 2019**

Description	Amount
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**Current assets:**

**Cash in bank, checking, savings, etc.**

Checking <i>ABC Bank Account #1234</i>	\$    9,256.00
Checking <i>XYZ Bank Account #5678</i>	3,400.00
Savings <i>ABC Savings Account #2468</i>	30,000.00
Savings	

**Investments, CDs, money market accounts, stocks, bonds**

Investments	
CDs <i>DEF Credit Union</i>	60,000.00
Money markets <i>XYZ Bank Account #3579</i>	40,000.00
Stocks or portfolio value <i>100 Shares XYZ Ltd. - current market value</i>	25,640.00
Stocks	
Stocks	

**Notes receivable or other money owed to you**

**IRAs, 401Ks, and all retirement accounts**

IRA account <i>ABC Asset Management</i>	150,000.00
IRA account	206,140.00
401K account <i>Work 401K</i>	
401K account	
Additional Retirement account	

**Other liquid assets, precious metals, gold and silver bullion, etc.**

**Real property:** (List all additional property (any real property that you own) addresses and values)

<u>Personal residence value, address, city, state, and zip</u>	<u>Estimated value</u>
2909 ABC Lane, Sacramento, CA 95818 ( <i>Note 1</i> )	688,685.00
Rental 2776 XYZ Street, Davis, CA 95616 ( <i>Notes 3 &amp; 4</i> )	535,588.00
Other home (e.g., loft in SF) 1333 Central Ave. #115, San Francisco, CA 94109 ( <i>Note 6</i> )	876,528.00

**Other assets:**

Cars - year, make, and model (list all vehicles with KBB value):	KBB Value
1. 2015 Honda Accord LX, 52,000 miles (Note 7)	13,918.00
2. 2018 BMW 330I, 11,050 miles	30,414.00
Boats, Airplanes, RVs, ATVs, anything that needs to be registered; include name, model, length, etc.	
Rpod Travel Trailer model 171 (Note 8)	11,850.00
Home furnishings, artwork, jewelry	
Other assets	
<b>Business interests in LLCs, sole proprietorships, corporations, partnerships. List all interests separately.</b>	
	Value
XYZ, LLC. (Note 9)	165,000.00
<b>Total assets</b>	<b>\$2,846,419.00</b>

Description	Amount
<b>Current liabilities:</b>	
<b>Accounts payable</b>	
Current bills payable	\$ 1,200.00
Credit cards list Visa #1234	4,186.00
Credit cards Mastercard #6789	5,000.00
Credit cards Amex #4321	4,688.00
Credit cards	
Other personal debts and loans	
Notes payable	
Home mortgages - 2909 ABC Lane, Sacramento, CA 95818 (Note 2)	255,785.00
Home mortgages	
Additional property loans - rental 2776 XYZ St., Davis, CA 95616 (Note 5)	145,740.00
Additional real property loans	
Additional real property loans	
Auto loans - BMW (Note 7)	25,250.00
Auto loans	
Additional vehicle, RV, airplane loans - Rpod Trailer (Note 8)	8,988.00
Taxes payable (list) (Federal \$21,000) (CA FTB \$5,500) (Note 10)	26,500.00
<b>Total liabilities</b>	<b>\$ 477,337.00</b>
<b>Net assets (total assets minus total liabilities)</b>	<b>\$2,369,082.00</b>

**Example Statement of Estimated Monthly Income and Expenses  
For Use by Sole Proprietorships and Single Member Limited Liability Companies**

**Statement of Estimated Monthly Income and Expenses**

**Name of Applicant: Mr. and Ms. John and Jane Doe / John Doe Company**

**Calendar Year: 2019**

**Estimated monthly income**

Wages and salaries	\$ 10,500.00
Social security income (if applicable)	
Interest income	209.00
Dividend income	82.00
Alimony received	
Business income	
Capital gains	11.00
IRA distributions	
Pensions and annuities	
Rental income (Schedule E rent received, less rental expenses, divided by 12)	660.00
Investment income	
Additional Schedule E income	1,100.00
Farm income	
Unemployment compensation	
Other income (explain in notes)	
<b>Total monthly income</b>	<b>\$ 12,562.00</b>

**Estimated monthly expenses**

Mortgages payable	\$ 3,478.98
Real estate taxes	1,188.00
Condominium association dues (loft in San Francisco)	588.42
Residential expenses including food, clothes, and utilities	1,200.00
Vehicle loans or lease payments	832.60
Vehicle expenses	400.00
Medical insurance	144.00
Insurance	
Credit card payments	900.00
Personal care	400.00
Taxes	2,208.34
Other expenses (explain in notes)	
<b>Total monthly expenses</b>	<b>\$ 11,340.34</b>

**Example Notes to Accompany the “Statement of Assets and Liabilities”  
and the “Statement of Estimated Monthly Income and Expenses”  
For Use by Sole Proprietorships and Single Member Limited Liability Companies**

**Notes to Statement of Assets and Liabilities and Statement of Estimated  
Monthly Income and Expenses.**

**Name of Applicant: Mr. and Ms. John and Jane Doe / John Doe Company**

**Date: June 30, 2019**

- Note 1      The value of our residence was determined by looking at three sources (Zillow, Redfin, Realtor.com, Zillow, Ziprealty, etc.) and dividing that total amount by three ( $\$675,425 + 688,268 + 702,362 = 2,066,055 / 3 = \$688,685$ ).
- Note 2      The current mortgage balance on our residence located at 2909 ABC Lane is \$255,785 and the monthly payment amount is \$2,190.43.
- Note 3      The value of our rental property located at 2776 XYZ Street was determined by looking at three sources (Zillow, Redfin, Realtor.com, Ziprealty, etc.) and dividing that total amount by three ( $\$530,642 + 535,888 + 540,234 = 1,606,764 / 3 = \$535,588$ ).
- Note 4      The monthly rent for 2776 XYZ Street is \$2,050 per month.
- Note 5      The current mortgage balance on our rental property located at 2776 XYZ Street is \$145,740 and the monthly payment amount is \$1,288.55.
- Note 6      The value of our loft in San Francisco was determined by looking at three sources (Zillow, Redfin, Realtor.com, Ziprealty, etc.) and dividing that total amount by three ( $\$890,482 + 860,478 + 878,624 = 2,629,584 / 3 = \$876,528$ ).
- Note 7      The values of our automobiles, trucks, SUVs, RVs, Boats, Airplanes, ATVs were determined using Kelley Blue Book (KBB), NADA Guide, and / or Edmunds. The private party value (ppv) of our 2015 Honda Accord LX with 52,000 miles is \$13,918. There is no loan balance. The ppv of our 2018 BMW 330I with 11,050 miles is \$30,414. The loan balance owed is \$25,250, with a monthly payment of \$588.44.
- Note 8      We own a 2017 R Pod 179 travel trailer. The Nada Guide average retail value is \$11,850, the balance owed on the trailer is \$8,988, and our monthly payment is \$244.16.
- Note 9      This is the estimated value of an LLC or sole proprietorship owned 100% by Mr. and Ms. John and Jane Doe. The estimated value is based on the book value of the assets held by the LLC or Sole Proprietorship. This is also based on the income produced by the business. The estimated value is \$165,000.
- Note 10      We (Mr. and Ms. John and Jane Doe) filed our 2018 income taxes on a timely basis. We currently owe \$21,000 for our 2018 federal income taxes and \$5,500 for our state income taxes, for a total amount due of \$26,500.

**Statement of Assets and Liabilities**  
**For Completion by Sole Proprietorships and Single Member Limited Liability Companies**

**Statement of Assets and Liabilities (Personal Net Worth Statement)**

Name of Applicant \_\_\_\_\_

Date \_\_\_\_\_

<u>Description</u>	<u>Amount</u>
<b>Current assets:</b>	
<b>Cash in bank, checking, savings, etc.</b>	
Checking	
Checking	
Savings	
Savings	
<b>Investments, CDs, money market accounts, stocks, bonds</b>	
Investments	
CDs	
Money markets	
Stocks or stock portfolio value	
Stocks	
Stocks	
Notes receivable	
<b>IRAs, 401Ks, and all retirement accounts</b>	
IRA account	
IRA account	
401K account	
401K account	
Additional retirement account	
Other liquid assets, precious metals, gold and silver bullion, etc.	
<b>Real property:</b>	
Personal residence address, city, state, and zip	Estimated value

**Other assets:**

Cars - year, make, and model	KBB value

Boats, Airplanes, RVs, ATVs, anything that needs to be registered; include name, model, length, etc.	Estimated value
Home furnishings, artwork, jewelry	
Other assets	

Business interests in LLCs, sole proprietorships, corporations, partnerships. List all interests separately.	Value
<b>Total assets</b>	

<b>Liabilities</b>	<b><u>Amounts</u></b>
Accounts payable	
Debts	
Credit cards (list)	
Credit cards	
Credit cards	
Credit cards	
Other personal debts and loans	
Notes payable	
Home mortgages	
Home mortgages	
Additional real property loan	
Additional real property loan	
Auto loan	
Auto loan	
Additional vehicle, RV, airplane loan	
Additional vehicle, RV, airplane loan	

Taxes payable (list)

<b>Total liabilities</b>	

<b>Net assets (total assets minus total liabilities)</b>	
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**Statement of Estimated Monthly Income and Expenses**

**Member Limited Liability Companies**

**Statement of Estimated Monthly Income and Expenses**

**Name of Applicant** \_\_\_\_\_

**Calendar Year** \_\_\_\_\_

**Estimated monthly income**

Wages and salaries \_\_\_\_\_  
Social security income (if applicable) \_\_\_\_\_  
Interest income \_\_\_\_\_  
Dividend income \_\_\_\_\_  
Alimony received \_\_\_\_\_  
Business income \_\_\_\_\_  
Capital gains \_\_\_\_\_  
IRA distributions \_\_\_\_\_  
Pensions and annuities \_\_\_\_\_  
Rental income \_\_\_\_\_  
Investment income \_\_\_\_\_  
Additional Schedule E income \_\_\_\_\_  
Farm income \_\_\_\_\_  
Unemployment compensation \_\_\_\_\_  
Other income (explain in notes) \_\_\_\_\_

**Total monthly income**

**Estimated monthly expenses**

Mortgages payable \_\_\_\_\_  
Real estate taxes \_\_\_\_\_  
Condominium association dues \_\_\_\_\_  
Residential expenses including food, clothes, and utilities \_\_\_\_\_  
Vehicle loans or lease payments \_\_\_\_\_  
Vehicle expenses \_\_\_\_\_  
Medical insurance \_\_\_\_\_  
Insurance \_\_\_\_\_  
Credit card payments \_\_\_\_\_  
Personal care \_\_\_\_\_  
Taxes \_\_\_\_\_  
Other expenses (explain in notes) \_\_\_\_\_

**Total monthly expenses**

Please list your Notes to the Statement of Assets and Liabilities and Statement of Estimated Monthly Income and Expenses on a separate sheet of paper, as shown in the example above. Please attach your Notes to this form.