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| FLORIDA OFFICE OF FINANCIAL REGULATION  Division of Financial Institutions  200 East Gaines Street  Tallahassee, Florida 32399-0371  www.flofr.gov |

**GENERAL INFORMATION AND INSTRUCTIONS**

*for Form OFR-162-Bio, Biographical Report*

This form is for use by individuals required to provide biographical information in conjunction with applications and filings under Chapter 662, F.S. for licensed family trust companies.

The terms used in this form are as defined in s. 662.111, F.S., or, if not defined therein, in Rule Chapter 69U-162, F.A.C. All statutes, rules, and forms relating to licensed family trust companies are available at the OFR’s website: www.flofr.gov.

If additional space is needed to complete the information required by this form, attach additional pages and identify the question to which the additional pages pertain.

**Preparation**

All questions must be answered with complete and accurate information that is subject to verification. If the answer is “none,” “not applicable,” or “unknown,” so state. Answers of “unknown” or “yes” should be explained.

The questions are not intended to limit the presentation nor are the questions intended to duplicate information supplied on another form or in an exhibit. A cross-reference to the information is acceptable. Any cross-reference must be made to a specific cite or location in the documents, so the information can be located easily. Use additional sheets as necessary. If the report is not complete, the Office may either request additional information or return the filing. If you are a foreign national or a United States citizen who currently resides in a foreign country, additional information may be necessary.

Financial statements from individuals must have “as of” dates of not more than 90 days prior to the date the financial report is submitted. All amounts in this report must agree with any totals in the supplementary schedules and be based on current market value in United States dollars. Provide the foreign currency exchange rate and conversion date, if applicable.

In addition to the sample financial schedules, you may wish to provide supplementary schedules for other items on the financial statement. If the sample financial statement is used, an answer is required to each item. If you submit an alternative financial report format, the information must respond to each request for information contained in the sample financial report.

Each individual must report promptly any material change to the information provided in the Biographical Report that occurs during the review period for the filing.

**Notice to Applicants Regarding Collection and Use of Social Security Numbers**

In accordance with Section 119.071(5)(a)2.a. and b., F.S., the Office provides the following notice to applicants regarding the Office’s collection and use of social security numbers.

The Office’s collection of social security numbers is not expressly authorized by or mandatory under federal or state law, but it is imperative for the performance of the Office’s duties and responsibilities as prescribed by Section 662.1215, F.S. Section 662.1215(2), F.S. requires the Office to verify the required criminal justice information and professional licensing background to determine whether the persons who will serve as directors or officers of the corporation, or, of the applicant is a limited liability company, managers or members acting in a managerial capacity, satisfy the criteria in Section 662.1215(2)(a)1. through 5., F.S.

Social security numbers collected by the Office may not be used by the Office for any purpose other than the purpose provided in this notice.

Social security numbers held by the Office are confidential and exempt from s. 119.07(1) and s. 24(a), Art. I of the State Constitution. This exemption does not supersede any federal law prohibiting the release of social security numbers or any other applicable public records exemption for social security numbers existing prior to May 13, 2002, or created thereafter.

Social security numbers held by the Office may be disclosed if any of the following apply:

a. The disclosure of the social security number is expressly required by federal or state law or a court order.

b. The disclosure of the social security number is necessary for the receiving agency or governmental entity to perform its duties and responsibilities.

c. The individual expressly consents in writing to the disclosure of his or her social security number.

d. The disclosure of the social security number is made to comply with the USA Patriot Act of 2001, Pub. L. No. 107-56, or Presidential Executive Order 13224.

e. The disclosure of the social security number is made to a commercial entity for the permissible uses set forth in the federal Driver’s Privacy Protection Act of 1994, 18 U.S.C. ss. 2721 et seq.; the Fair Credit Reporting Act, 15 U.S.C. ss. 1681 et seq.; or the Financial Services Modernization Act of 1999, 15 U.S.C. ss. 6801 et seq., provided that the authorized commercial entity complies with the requirements of this paragraph.

f. The disclosure of the social security number is for the purpose of the administration of health benefits for an agency employee or his or her dependents.

g. The disclosure of the social security number is for the purpose of the administration of a pension fund administered for the agency employee’s retirement fund, deferred compensation plan, or defined contribution plan.

h. The disclosure of the social security number is for the purpose of the administration of the Uniform Commercial Code by the office of the Secretary of State.

FLORIDA OFFICE OF FINANCIAL REGULATION

Division of Financial Institutions

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www.flofr.gov

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**Biographical Report**

Form OFR-162-Bio

New 11/2015

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**Name of the Licensed Family Trust Company or proposed Licensed Family Trust Company for which this report is provided:**

**Proposed Position(s)**

Mark the position(s) for the capacity in which you propose to serve.

|  |  |
| --- | --- |
|  | Director |
|  | Officer (list title): |
|  | Manager |
|  | Member Acting in a Managerial Capacity |
|  | Controlling Stockholder or Member |

**1. Personal Information**

|  |
| --- |
| (a) Name: |

|  |  |  |
| --- | --- | --- |
| \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Last | First | Middle (full) |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| (b) Residence Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | |
| (Street Address) | | | | | | | |
|  |  |  |  |  |  |  |
| (City) |  | (State) |  | (Postal Code) |  | (Country) |
|  |  |  |  |  |  |  |

(c) Residential History. Starting with the address of the residence where you resided prior to the current address above, provide all of your residential addresses for the past ten (10) years without gaps. Attach additional sheets as necessary.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| From  mm/yyyy | To  mm/yyyy | Street Address | City | State | Postal Code | Country/  Province |
|  | Current |  |  |  |  |  |
|  |  |  |  |  |  |  |
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(d) Date of Birth: Month Date Year

(e) Place of Birth:

(City) (State) (Country)

(f) United States Social Security Number:\*

*\*Please see the notice to applicants regarding the Office’s collection and use of social security numbers. Proposed directors, officers, managers, or members acting in a managerial capacity are required to provide this information. Proposed controlling stockholders or members may provide this information but are not required to do so*.

(g) Citizenship:

  (Country) (Date, if Naturalized)

(h) If you are not a United States citizen, provide:

Passport Number:

Home Country Identification Number:

Immigration File Number:

Father’s full name:

Mother’s full name, including maiden name:

(i) Telephone and fax numbers where you may be reached during business hours and an e-mail address:

(Area Code, Telephone Number, including Country Code if outside U.S.)

(Fax Number) (E-mail Address)

(j) List other names you have used and the period of time you used them (for example, your maiden name, name by a former marriage, former name, alias, or nickname). Attach additional sheets as necessary.

|  |  |  |
| --- | --- | --- |
| Name | From MM/YY | To  MM/YY |
|  |  |  |
|  |  |  |

**2. Employment History**

(a) Starting with your current employment, provide a complete employment history for the past ten (10) years without gaps. Account for all time, whether paid or unpaid. Include full and part-time employment, self-employment, military service, and homemaking. Also include periods of unemployment, retirement, as a full-time student, and extended travel. Attach additional sheets as necessary.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| From  mm/yyyy | To  mm/yyyy | Employer  (company name) | Position Held  (no abbreviations) | Type or nature of the employer’s business or activities | Nature of your duties or responsibilities | Address, City, State,  Postal Code | Country/  Province |
|  |  |  |  |  |  |  |  |
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(b) Have you ever been dismissed or asked to resign from any past employment, including a less than honorable discharge from military service?

Yes No

If “yes,” provide the employer’s name, address, and telephone number; title or position; date of discharge; and explanation.

**3. Education and Professional Credentials**

(a) List each diploma or degree from high schools, colleges, universities, or other schools.

|  |  |  |  |
| --- | --- | --- | --- |
| School Name/Address | From | To | Degree |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

(b) List each professional license or similar certificate you now hold or have held (for example, attorney, physician, CPA, NASD or SEC registration).

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| License Type/Number | Issuing Authority | Status  (active, expired, revoked) | Date Issued | Expiration |
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**4. Business Affiliations**

|  |
| --- |
| List any company, including any family trust company, licensed family trust company, or foreign licensed family trust company with which you are or were associated. Provide the company name, location, nature or type of business, position held or relationship to the company, any ownership percentage, and beginning date of the relationship. |

**5. Legal and Related Matters**

(a) Have you been involved in any of the following filings where the filing was denied, disapproved, withdrawn, or otherwise returned without favorable action by a federal or state regulatory authority or a self-regulatory organization:

(1) A charter or license application, a financial institution holding company application, or a federal deposit insurance application, in which you were listed as an organizer, director, senior executive officer, or a person that would own or control (either individually or as a member of a group) 10 percent or more of any class of voting securities or other voting equity interest of the institution, or similar position?

Yes No

(2) A merger application in which you were listed as a director, senior executive officer, or similar position?

Yes No

(3) A notice of change in director or senior executive officer, or similar form, in which you were listed as a director, senior executive officer, or similar position?

Yes No

(4) A notice of change in control for a depository institution or other company, or a similar form, in which you were listed (either individually or as a member of a group) as an acquirer or transferee?

Yes No

1. Any other application, notice, or other regulatory or administrative request which was filed with a federal or state regulatory authority or a self-regulatory organization in which you were listed in some capacity?

Yes No

(b) Have you or any company, financial institution or financial institution holding company with which you are or were associated been subject to any supervisory agreement, enforcement action, civil money penalty, prohibition or removal order, or other supervisory or administrative action taken or imposed by any federal or state regulatory authority or other governmental entity?

Yes No

(c) Has any company or financial institution with which you are or were associated:

1. Been placed into conservatorship or receivership or otherwise failed?

Yes No

(2) Received financial assistance from a federal agency or instrumentality?

Yes No

(3) Merged with or been acquired by an institution that received financial assistance from a federal agency or instrumentality in connection with the transaction?

Yes No

(d) Have you or any company with which you are or were associated:

(1) Filed a petition under any chapter of the Bankruptcy Code or had an involuntary bankruptcy petition filed against you or the company?

Yes No

(2) Defaulted on a loan or financial obligation of any sort, whether as obligor, cosigner, or guarantor?

Yes No

(3) Forfeited property in full or partial satisfaction of any financial obligation?

Yes No

(4) Had a lien placed against property for failure to pay taxes or other debts?

Yes No

(5) Had wages or income garnished for any reason?

Yes No

(6) Failed or refused to pay any outstanding judgments?

Yes No

(e) Have you or any company with which you are or were associated been involved in any lawsuit, formal or informal investigation, examination, or administrative proceeding that may result in, or resulted in, any penalty (including, but not limited to, any sanction, fine, order to pay damages, loss of right or benefit, forfeiture of property interest, or revocation of license), agreement, undertaking, consent, judgment, or order imposed by or entered into with any of the following entities:

(1) Any federal or state court?

Yes No

(2) Any department, agency, or commission of the United States government?

Yes No

(3) Any state, municipal, or foreign governmental entity?

Yes No

(4) Any self-regulatory organization (for example, NASD, FASB, state bar)?

Yes No

(f) Have you or any company with which you are or were associated been arrested for, charged with, indicted for, or convicted of (including a conviction where the record was expunged), ever pleaded *nolo contendere* to, any criminal matter other than minor traffic violations?

Yes No

# (g) If you answer “yes” to any question in 5(a) through 5(f), provide your explanation by identifying the number of the question, describing the situation in detail, and, where relevant, including the following information. Attach additional sheets as necessary.

* Name and location of any company, party, court, regulatory agency, or self-regulatory organization involved.
* Nature of your association with any company (for example, officer, director, organizer, principal shareholder, or owner).
* Type of any application, notice, or other regulatory or administrative request.
* Nature of any supervisory, enforcement, or administrative action.
* Direct and indirect debt terms, defaulted amount, and creditor regarding any financial obligation.
* Date of any relevant event.
* Nature of any lawsuit, charge, or proceeding.
* Jurisdiction in which any legal proceeding occurred.
* Resolution or disposition of the matter.

**6. Additional Information**

Present any other information you believe is important to evaluate your filing.

**FINANCIAL INFORMATION**

FINANCIAL STATEMENT AS OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_, \_\_\_\_\_\_\_\_\_\_\_

|  |  |  |  |
| --- | --- | --- | --- |
| ASSETS |  | LIABILITIES AND NET WORTH |  |
| Cash on hand and in  depository institutions  Marketable securities  (Schedule A)  Notes receivable  (Schedule B)  Real estate  (Schedule C)  Proprietary interests and  other securities  (Schedule D)  Retirement funds and other  assets (Schedule E) | $ | Accounts payable  Notes payable and other  loans (Schedule F)  Real estate mortgages  (Schedule C)  Other liabilities (Schedule G)  TOTAL LIABILITIES  Net worth (Total assets less  total liabilities) | $ |
| TOTAL ASSETS | $ | TOTAL LIABILITIES AND  NET WORTH | $ |

**CONTINGENT LIABILITIES**

In addition to the liabilities listed on the Financial Statement, have you endorsed, guaranteed, or become otherwise indirectly or contingently liable for the debts of others or through a pending lawsuit?

Yes No

If “yes,” complete the following:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name and Address of  Debtor or Obligor | Name and Address of  Creditor or Obligee | Description and Value of Collateral | Date  Due | Current  Amount | |
|  |  |
|  |  |  |  |  | |
|  |  |  |  |  | |
|  |  |  |  |  | |
|  |  |  |  |  | |
| TOTAL |  |  |  | $ | |

**SUPPORTING SCHEDULES**

|  |
| --- |
| Schedules must agree in total with the appropriate item contained in the Financial Statement. |

**Schedule A ─ Marketable Securities**

Indicate all debt and equity securities listed on an exchange or otherwise regularly traded in an open market. Separate debt and equity securities. Securities of closely held corporations should be listed on Schedule D—Proprietary Interests. The description should include the name of the issuer, the principal amount or number of shares held, and the interest rate, if applicable. Small holdings may be aggregated and shown as “other” provided that they account for no more than 10 percent of marketable securities.

|  |  |
| --- | --- |
| Description | Market Value |
|  | $ |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| TOTAL | $ |

**Schedule B ─ Notes Receivable**

The description should include the name of the obligor, the note’s maturity and terms of repayment, and a description of any collateral. If the note is payable to you and others jointly, indicate only your beneficial interest under Current Balance.

|  |  |
| --- | --- |
| Description | Current Balance |
|  | $ |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| TOTAL | $ |

**Schedule C ─ Real Estate and Related Loans**

List all real estate in which you hold a beneficial interest. Submit year-end financial statements, including profit and loss statements, for the last two years for each investment (exclude residence) in which you have an interest equal to 10 percent or more of your net worth. Also submit a cash flow statement on any investment property valued at 10 percent or more of net worth.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Description and  Location  (City and State) | Owner of Property | Percent  Owner- ship | Mortgage Holder | Maturity Date | Current Market Value\* | Current Balance\*\* |
|  |  |  |  |  | $ | $ |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| TOTAL | | | | | $ | $ |

\* Carry TOTAL forward to Assets - Real estate

\*\* Carry TOTAL forward to Liabilities - Real estate mortgages

**Schedule D ─ Proprietary Interests and Other Securities**

List all companies, the shares of which are not listed on a securities exchange or otherwise regularly traded, in which you hold a beneficial interest. *(Submit year-end financial statements, including profit and loss and cash flow statements, for the last two years for each business interest in which you have an interest equal to 10 percent or more of your net worth.)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name and Address  of Company | Legal Form  of Company | Nature of Business | Percent  Ownership | Current Value |
|  |  |  |  | $ |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| TOTAL | | | | $ |

##### Schedule E - Other Assets

Include retirement funds (for example, 401K, IRA, Keogh), accounts receivable, merchandise and inventory at lower of cost or market value, machinery and equipment (less depreciation), and life insurance at its cash surrender value.

| Description | Basis for Valuation | Current Value |
| --- | --- | --- |
|  |  | $ |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| TOTAL |  | $ |

**Schedule F ─ Notes Payable and Other Loans**

Indicate all loans or notes payable, including loans on life insurance and retirement funds (but not real estate mortgages listed in Schedule C). Loan origination information must include the original date, loan amount, and co-makers, if any, and their percent obligation. Small obligations may be aggregated and shown as “other,” provided that they account for no more than 20 percent of other loans and notes payable. Indicate any debt that is contractually delinquent by an asterisk next to the current balance.

|  |  |  |  |
| --- | --- | --- | --- |
| Name and Address of Creditor  and Loan Origination Information | Description and Value of Collateral | Maturity Date | Current Balance |
|  |  |  | $ |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| TOTAL | | | $ |

##### Schedule G - Other Liabilities

Include interest and taxes due and unpaid, other debts accrued, and other liabilities.

|  |  |  |  |
| --- | --- | --- | --- |
| Payable To | Description | Maturity Date | Current Balance |
|  |  |  | $ |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| TOTAL |  |  | $ |

**Cash Flow Statement\***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sources of Cash** | 20\_\_\_\_\_\_ | 20\_\_\_\_\_\_\_ | Projected Current Year 20\_\_\_\_\_\_ | Projected Next  Year 20\_\_\_\_\_\_\_ |
| Salaries, wages, commissions, and other employment income | **$** | **$** | **$** | **$** |
| Rents, royalties, and investments |  |  |  |  |
| Income from dividends and interest |  |  |  |  |
| Income and other distributions from partnerships |  |  |  |  |
| Other sources\*\* |  |  |  |  |
| Total cash received |  |  |  |  |
| **Uses of Cash** | | | | |
| Personal living expenses  (rent, household) |  |  |  |  |
| Fixed obligations\*\*\* |  |  |  |  |
| Income taxes |  |  |  |  |
| Capital contributions to partnerships |  |  |  |  |
| Other uses\*\* |  |  |  |  |
| Total cash outlay |  |  |  |  |
| NET CASH FLOW (deficit) | **$** | **$** | **$** | **$** |

\* Discuss any significant changes on a separate page.

\*\* Itemize on a separate page any items amounting to 10 percent or more of total cash received or total cash outlay.

\*\*\* Fixed obligations include debt service on all loans and any budgeted capital improvement expenditures for real estate investments. Any loan proceeds or debt service related to this transaction should be included in projections for other sources or uses.

**CERTIFICATION**

I hereby affirm, under penalty of perjury, that the foregoing information provided on this form and all

information submitted herewith is true, complete, and correct to the best of my knowledge and belief.

Signature:

Name:

Date:

STATE OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

COUNTY OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

On this \_\_\_\_\_, day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_, before me, the undersigned notary, personally appeared \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name of document signer), who \_\_\_ is personally known to me or \_\_\_ proved to me through the following identification: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to be the person who signed the preceding document in my presence and who swore or affirmed to me that the statement and contents of the document are truthful and accurate to the best of \_\_\_\_ his or \_\_\_\_\_her knowledge and belief.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public Signature

Notary Seal: