



## PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_

| PERSONAL INFORMATION <i>*indicates a required field</i>                          |                            |                |  |                            |                |
|--|----------------------------|----------------|--|----------------------------|----------------|
| APPLICANT (FULL LEGAL NAME)  |                            |                | CO-APPLICANT (FULL LEGAL NAME)   |                            |                |
| Employer   |                            |                | Employer   |                            |                |
| Address of Employer  |                            |                | Address of Employer  |                            |                |
| Business Phone No.   | No. of Years with Employer | Title/Position | Business Phone No.   | No. of Years with Employer | Title/Position |
| Name of previous employer & position (if with current employer less than 3 yrs.) |                            | No. of Yrs.    | Name of previous employer & position (if with current employer less than 3 yrs.) |                            | No. of Yrs.    |
| Home Address   |                            |                | Home Address   |                            |                |
| Home Phone No.   | Social Security No.        | Date of Birth  | Home Phone No.   | Social Security No.        | Date of Birth  |
| Cell Phone No.   | E-mail Address             |                | Cell Phone No.   | E-mail Address             |                |
| Name, Phone No. of your Accountant   |                            |                | Name, Phone No. of your Accountant   |                            |                |
| Name, Phone No. of your Attorney   |                            |                | Name, Phone No. of your Attorney   |                            |                |
| Name, Phone No. of your Investment Advisor/Broker                                |                            |                | Name, Phone No. of your Investment Advisor /Broker                               |                            |                |

### Cash Income & Expenditures Statement For Year Ended \_\_\_\_\_ (Omit cents)

| ANNUAL INCOME                        | AMOUNT (\$) | ANNUAL EXPENDITURES                          | AMOUNT (\$) |
|--------------------------------------|-------------|--|-------------|
| Salary (applicant)                   | \$          | Federal Income and other taxes               | \$          |
| Salary (co-applicant)                |             | State Income and other taxes                 |             |
| Bonuses & Commissions (Applicant)    |             | Rental Payments, Co-op, or Condo Maintenance |             |
| Bonuses & Commissions (co-applicant) |             | Mortgage payments                            | Residential |
| Rental Income                        |             | Property Taxes                               | Investment  |
| Interest Income                      |             | Interest & Principal Payments on Loans       | Residential |
| Dividend Income                      |             | Insurance                                    | Investment  |
| Capital Gains                        |             | Investments (including tax shelters)         |             |
| Partnership Income                   |             | Alimony/Child Support                        |             |
| Other Investment Income              |             | Tuition                                      |             |
| Other Income (List)**                |             | Other Living Expenses                        |             |
|                                      |             | Medical                                      |             |
|                                      |             | Other Expense (List)                         |             |
| <b>TOTAL INCOME \</b>                | <b>\$</b>   | <b>TOTAL EXPENDITURES \</b>                  | <b>\$</b>   |

Any significant changes expected in the next 12 months?  Yes  No (If yes, attach information).

**\*\*Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.**

**Balance Sheet as of \_\_\_\_\_**

| ASSETS  |  | AMOUNT (\$) | LIABILITIES                                 |  | AMOUNT (\$) |
|---|--|-------------|---|--|-------------|
| Cash in this Bank (Including money market accounts, CDs)    |  |             | <b>Notes Payable to this Bank</b>           |  |             |
| Cash in Other Financial Institutions:                       |  |             | Secured:                                    |  |             |
| (List below, including money market accounts, CDs)          |  |             | Unsecured                                   |  |             |
|   |  |             | <b>Notes Payable to Others (Schedule E)</b> |  |             |
|   |  |             | Secured                                     |  |             |
|   |  |             | Unsecured                                   |  |             |
|   |  |             | Accounts Payable (including credit cards)   |  |             |
|   |  |             | Margin Accounts                             |  |             |
| Readily Marketable Securities (Schedule A)                  |  |             | Notes Due: Partnership (Schedule D)         |  |             |
| Non-Readily Marketable Securities (Schedule A)              |  |             | Taxes Payable                               |  |             |
| Accounts and Notes Receivable                               |  |             | Mortgage Debt (Schedule C)                  |  |             |
| Net Cash Surrender Value of Life Insurance (Schedule B)     |  |             | Life Insurance Loans (Schedule B)           |  |             |
| Residential Real Estate (Schedule C)                        |  |             | Other Liabilities (List):                   |  |             |
| Real Estate Investments (Schedule C)                        |  |             |   |  |             |
| Partnerships / PC Interests (Schedule D)                    |  |             |   |  |             |
| IRA, Keogh, profit-sharing & Other Vested Retirement Accts. |  |             |   |  |             |
| Deferred Income (number of years deferred _____)            |  |             |   |  |             |
| Personal Property (including automobiles)                   |  |             |   |  |             |
| Other Assets (List):  |  |             |   |  |             |
|   |  |             |   |  |             |
|   |  |             | <b>TOTAL LIABILITIES</b>                    |  |             |
|   |  |             |   |  |             |
| <b>TOTAL ASSETS:</b>  |  |             | <b>NET WORTH:</b>                           |  |             |

| CONTINGENT LIABILITIES   | YES | NO | AMOUNT |
|--|-----|----|--------|
| Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership? |     |    | _____  |
| Do you have any outstanding letters of credit or surety bonds?   |     |    | _____  |
| Are there any suits or legal actions pending against you?  |     |    | _____  |
| Are you contingently liable on any lease or contract?  |     |    | _____  |
| Are any of your tax obligations past due?  |     |    | _____  |
| What would be your total estimated tax liability if you were to sell your major assets?                |     |    | _____  |
| If yes for any of the above, give details:   |     |    | _____  |

| SCHEDULE A - ALL SECURITIES (including non-money market mutual funds)                |             |          |            |      |                      |         |    |
|--|-------------|----------|------------|------|----------------------|---------|----|
| No. of Shares (Stock) or Face Value (Bonds)  | DESCRIPTION | OWNER(S) | WHERE HELD | COST | CURRENT MARKET VALUE | PLEDGED |    |
|  |             |          |            |      |                      | YES     | NO |
| READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*           |             |          |            |      |                      |         |    |
|  |             |          |            |      |                      |         |    |
|  |             |          |            |      |                      |         |    |
|  |             |          |            |      |                      |         |    |
|  |             |          |            |      |                      |         |    |
| NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock) |             |          |            |      |                      |         |    |
|  |             |          |            |      |                      |         |    |
|  |             |          |            |      |                      |         |    |

\* If not enough space, attach a separate schedule or brokerage statement and enter totals only.



**Please Answer The Following Questions:**

1. Income tax returns filed through (date): \_\_\_\_\_. Are any returns currently being audited or contested?    yes    no  
If yes, what year(s)? \_\_\_\_\_
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?    yes    no  
If yes, please provide details: \_\_\_\_\_
3. Have you drawn a will?    yes    no  
If yes, please furnish the name of the executor(s) and year will was drawn: \_\_\_\_\_
4. Number of dependents (excluding self) and relationship to applicant: \_\_\_\_\_
5. Have you ever had a financial plan prepared for you?    yes    no
6. Did you include two years federal and state tax returns?    yes    no
7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)?    yes    no  
If so, please indicate where, how much, and name of banker: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
8. Do you anticipate any substantial inheritances?    yes    no  
If yes, please explain: \_\_\_\_\_  
\_\_\_\_\_

**Representations and Warranties**

**To The Savings Bank, Wakefield, MA:**

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to performed its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person, firm, or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature  
(if you are requesting the financial accommodation jointly)