



PERSONAL FINANCIAL STATEMENT

Name	Date of Birth	Social Security #	Driver's License # <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Address		Phone #	How long? <input type="checkbox"/> Own <input type="checkbox"/> Rent \$_____ <input type="checkbox"/> Other per month
Name and Address of Employer	Position	Length of Employment	Business Phone
Co-applicant / Spouse's Name	Date of Birth	Social Security #	Drivers License # <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Address		Phone #	How long? _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent \$_____ <input type="checkbox"/> Other per month
Name and Address of Employer	Position	Length of Employment	Business Phone

If married, you may apply for a separate account. If you are married, complete all information for yourself and your spouse. You do not have to list spouse's separate property unless this is an application for a joint account. **Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying your obligation.**

Financial information as of _____

ASSETS	AMOUNT	LIABILITIES	AMOUNT	MONTHLY PAYMENT
Cash on Hand and in Banks		Income taxes payable		
Savings Accounts		Other taxes payable		
Securities owned (Schedule 1)		Revolving Credit (Schedule 4)		
IRA/Keogh/Pension		Installment contracts and notes payable to banks and others (Schedule 5)		
Notes Receivable including mortgages & Deeds of Trust Owned (Schedule 2)		Loans on Life Insurance		
Cash Surrender Value of Life Insurance		Mortgages or Liens on Real Estate (Schedule 3)		
Real Estate Market Value (Schedule 3)		Other Liabilities (Detail)		
Other investments (Partnerships, etc.)				
Automobiles				
Personal property				
Other Assets (Detail)				
		Total Liabilities / Payments		
		NET WORTH		
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH		

ANNUAL INCOME		AMOUNT	ANNUAL EXPENDITURES		AMOUNT	CONTINGENT LIABILITIES		AMOUNT
Applicant Salary			Interest			As Endorser		
Co-Applicant/Spouse salary			Property Tax/Assessments			As Guarantor		
Dividends/Bonds			Income and other tax			On Damage Claims		
Interest			Mortgage Payments			Letters of Credit		
Rentals			Other Contract Payments			Other (Detail)		
Other (Detail)			Rent					
If you are married and live in a community property state, your earnings, your spouses earnings and all "other income" are presumed to be community property unless you indicate otherwise			Insurance			<input type="checkbox"/> Check here if "none"		
			Alimony, Child Support, Maint.					
			Personal Expenses					
			Other (Detail)					
TOTAL ▶			TOTAL ▶			TOTAL ▶		

GENERAL INFORMATION – If married these questions apply to both you and your spouse

- Are any assets held in Trust? Yes No
- Are any assets pledged or debts secured except as shown? Yes No
- Are you party to any claim or suits? Yes No
- Have you ever had a repossession? Yes No
- Has there been an IRS audit in the past 3 years? Yes No
- Have you ever had a bankruptcy or had a judgment against you? Yes No
- If yes, has the audit been settled? Yes No
- Have you ever been a principal or guarantor of a firm that declared Bankruptcy? Yes No
- Have you ever been convicted of a felony? Yes No

If yes to any of the above, please explain below or on a separate sheet.

SCHEDULE 1: MARKETABLE SECURITIES:

Are any of your securities restricted? <input type="checkbox"/> Yes <input type="checkbox"/> No			Do you own 10% or more of the outstanding shares of any company? <input type="checkbox"/> Yes <input type="checkbox"/> No			
HOW HELD	NO. SHARES OR BOND AMOUNT	DESCRIPTION	TITLE IN THE NAME OF	PLEGDED YES or NO	WHERE TRADED	PRESENT MARKET VALUE
Total:						\$

↑ _____ Indicate: J – Jointly with spouse; O – Jointly with other than spouse; A – Applicant's separate property; S – Spouse's separate property

SCHEDULE 2: NOTES RECEIVABLE-MORTGAGE & DEED OF TRUST OWNED

HOW HELD	NAME OF DEBTOR	COLLATERAL/TYPE OF PROPERTY	DATE OF NOTE	ANNUAL P&I PAYMENT	DUE DATE	1 ST OR 2 ND LIEN	UNPAID BALANCE
Total:							\$

↑ Indicate: J – Jointly with spouse; O – Jointly with other than spouse; A – Applicant’s separate property; S – Spouse’s separate property

SCHEDULE 3: REAL ESTATE HOLDINGS – MORTGAGES OR LIENS

☐ Indicate: SD = Single Dwelling; MD = Multiple Dwelling; or C = Commercial/Industrial.

HOW HELD	PROPERTY ADDRESS	A. MKT. VALUE	DATE PURCH	NAME OF LENDERS	A. 1 ST T.D.BAL	MO. PAYMENT
		B. COST	%OWNED		B. 2 ND T.D.BAL	MO. PAYMENT
		A.			1 st	A.
		B.			2 nd	B.
		A.			1 st	A.
		B.			2 nd	B.
		A.			1 st	A.
		B.			2 nd	B.

↑ Indicate: J – Jointly with spouse; O – Jointly with other than spouse; A – Applicant’s separate property; S – Spouse’s separate property

SCHEDULE 4: REVOLVING CREDIT

SCHEDULE 5: NOTES PAYABLE

CREDITORS NAME	ACCOUNT NO.	MONTHLY PAYMENT	PRESENT BALANCE	CREDITORS NAME	ACCOUNT NO.	MONTHLY PAYMENT	PRESENT BALANCE
TOTAL			TOTAL	TOTAL			TOTAL
\$			\$	\$			\$

I will immediately notify you in writing if there is a material change in my financial condition. In the absence of such notice, this shall constitute both a new and continuing statement of my financial condition each time I become obligated to you or you rely, to any extent whatsoever, on this statement of my financial condition.

I agree that my present and future obligations to you may become immediately due and payable at your sole discretion and without damage or notice, if: (a) I, or any endorser or guarantor of any of my obligations, at any time fail in business, become insolvent, commit an act of bankruptcy, or die; (b) a writ of attachment, garnishment, execution or other legal process is issued against a material portion of my property; (c) any act for the collection of delinquent taxes is taken against me; (d) any representation to you by me or a guarantor or endorser of my obligations proves to be misleading or untrue; (e) I fail to notify you of any material change in my financial condition or there is a material adverse change in my condition; or (f) I sell or transfer any interest in my current business.

I agree that any of my property in your possession shall be subject to your lien and right to offset for my obligations to you.

You may verify the information contained in this statement with any third party. You may also release any information to others regarding my financial condition and your credit and deposit experience with me in conjunction with all applicable State and Federal laws. By signing below, I hereby waive my rights under Vehicle Code Section 1808.21, so that, when you deem it necessary, you may obtain my residence address from the Department of Motor Vehicles.

I represent and declare under penalty of perjury under the laws of the state of Massachusetts that the foregoing is a true and correct statement of my financial condition. Any existing or threatened litigation, claim or circumstance which might reasonably be expected to affect my condition in the future is fully described below or in an attached statement.

X _____ Date _____
Applicant’s Signature

X _____ Date _____
Co-Applicant’s Signature

If this is to be a joint account (Your spouse does not have to sign as a co-applicant if this is to be your separate account).

X _____ Date _____
(Optional) Signature of Spouse/Former Spouse

To authorize verification of income and of credit history only (Your spouse or former spouse’s authorization may be needed if you are relying on his or her income or other community property).