

PERSONAL FINANCIAL STATEMENT

Submitted to: WINCHESTER SAVINGS BANK
661 Main Street, Winchester, MA 01890

Tel: (781) 729-2130 – Fax: (781) 721-6690
www.winchestersavings.com

Section 1 – Individual Information (type or print)	Section 1 – Individual Information (type or print)
(Name) Guarantor/ Endorser:	Co-Applicant (Name)
Employer	Employer
Address of Employer	Address of Employer
Position or occupation	Position or occupation
Length of Employment	Length of Employment
Business Phone No.	Business Phone No.
Business Fax No.	Business Fax No.
Business Email address:	Business Email address:
Home Address:	Home Address:
Home Phone Number	Home Phone Number
Name & Phone No. of Accountant	Name & Phone No. of Accountant

Statement of financial condition as of (date)

Assets	In dollars (omit cents)	Liabilities	In dollars (omit cents)
Cash on hand and in banks		Real Estate & Mortgage debt – Schedule C	
Cash in other banks		Notes payable to this bank – Schedule E	
Stocks & Bonds–Schedule A		Notes payable other banks – Schedule E	
Non-Marketable securities- Schedule B		Notes payable to others – Schedule E	
Accounts & Notes Receivable		Secured	
Residential Real Estate – Schedule C		Unsecured	
Real Estate Investments – Schedule C		Accounts and bills due	
Cash surrender value of Life insurance-Schedule D		Taxes payable	
IRA, Keough, Profit sharing		Other taxes and unpaid interest	
Automobile		Other debts	
Personal property		Car payment	
Other assets (list)		Credit cards (itemize)	
		Total Liabilities	
		Net Worth (Assets – Liabilities)	
Total Assets		Total Liabilities & Net Worth	

Annual Income For Year Ended (date)	Amount (s)	Annual expenditures	Amount (s)
Salary (applicant)		Mortgage payments	
Salary (co-applicant)		Real estate taxes & assessments	
Bonus & Commissions (applicant)		Taxes – federal state & local	
Bonus & Commissions (co-applicant)		Car payments/ Credit card payments	
Dividends & Interest		Alimony /child support	
Rental Income		Other expenses	
Other Income			
Total Income		Total Expenditures	

Contingent Liabilities:

	Yes	No	Amount (s)
Are you a guarantor, co-maker or endorser for any debt of an individual, Corporation or partnership?	[]	[]	_____
Involvement in pending legal actions?	[]	[]	_____
Other special debts or circumstances?	[]	[]	_____
Contested income tax liens?	[]	[]	_____
If yes for any of the above items, give details:			

SCHEDULE A – STOCKS & BONDS

Number of Shares or face value of bonds	Description	Legal Owner	Are these Registered, Pledged, or Held by others	Market Value

SCHEDULE B – NON-MARKETABLE SECURITIES

Number of Shares or face value of bonds	Description	Legal Owner	Are these Registered Pledged or Held by others	Market Value

SCHEDULE C - REAL ESTATE AND MORTGAGES

Personal Residence(s) <u>Property Address</u>	Legal Owner	Lender	Purchase		Market Value	Loan Balance	Gross Rental Income
			Year	Price			
<u>Investment /Other</u>							

SCHEDULE D - LIFE INSURANCE

Insurance company	Owner of Policy	Beneficiary & Relationship	Face Amount	Cash Surrender Value	Amount Borrowed

SCHEDULE E – ALL OTHER DEBT – NOTES PAYABLE

Name of Bank/Creditor	Loan Amount	Loan Balance	Maturity	Unsecured /Secured (List Collateral)	Purchase Price	Market Value

Certification: The undersigned certify(ies) that the statements are true, correct and complete. It is further agreed that the Bank will be promptly notified of any material changes in the above information. The Bank is authorized to obtain necessary information including, but not limited to: (1) savings, checking or investment account verification, (2) loan status and payment history verification, (3) any employment (past/present) or related compensation verification, (4) credit reports on all borrowers, co-borrowers, and or guarantors. The Bank is not obligated to issue funds unless and until a written loan commitment has been issued. No Bank officer is authorized to waive the requirement for written commitment prior to advancing funds. As long as any obligation or guarantee of the undersigned to Winchester Savings Bank is outstanding, the undersigned shall supply annually an updated personal financial statement.

Date signed: _____

Signature (guarantor/ endorser) _____

Social Security Number: _____

Date of Birth _____

Date signed: _____

Signature (co-applicant) _____

Social Security Number: _____

Date of Birth _____