

**PERSONAL FINANCIAL STATEMENT (for existing commercial loan borrowers)**  
 Send to: Winchester Savings Bank      Tel: (781) 729-2130 – Fax: (781) 721-6690  
 661 Main Street, Winchester, MA 01890      [www.winchestersavings.com](http://www.winchestersavings.com)

<b>I. Individual Information</b>	
<b>Guarantor/Endorser:</b> (Please note any changes below)  <b>Home Ph#:</b> _____ <b>Employer:</b> _____ <b>Work Ph#:</b> _____ <b>Employer Address:</b> _____	<b>Co-Applicant:</b> (Please note any changes below)  <b>Home Ph#:</b> _____ <b>Employer:</b> _____ <b>Work Ph#:</b> _____ <b>Employer Address:</b> _____

<b>II. Statement of Financial Condition as of _____ (date) Please complete this section.</b>																																															
<u>Assets</u> Cash on hand and in banks: \$ _____ Marketable Securities: \$ _____ Real Estate Holdings: \$ _____ Retirement Accounts: \$ _____ Fiscal Year End 20_____	<u>Liabilities</u> Automobile: \$ _____ Credit Cards: \$ _____ Mortgages: \$ _____ Other: \$ _____ Income: \$ _____																																														
<u>Real Estate Owned and Mortgages</u>																																															
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:25%;">Property Address</th> <th style="width:15%;">Legal Owner</th> <th style="width:15%;">Lender</th> <th style="width:15%;">Purchase Year</th> <th style="width:15%;">Price</th> <th style="width:15%;">Market Value</th> <th style="width:15%;">Loan Balance</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>						Property Address	Legal Owner	Lender	Purchase Year	Price	Market Value	Loan Balance																																			
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**III. Contingent Liabilities** Please indicate Yes or No and write down amount if applicable.    Yes    No    Amount

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, please give details on the back of this page.

**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): \_\_\_\_\_  
 Date signed: \_\_\_\_\_      Signature (co-applicant): \_\_\_\_\_