

Personal Financial Statement

Please read these instructions before completing this Statement:

If you are applying for joint credit with another person, complete all sections. If appropriate, the joint applicant may complete a separate personal financial statement and the applications may be submitted together. If this statement relates to your guaranty of other person(s), firm(s) or corporations(s), complete all sections.

Personal Information					
Applicant			Co-Applicant		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone	Years with Employer	Title/Position	Business Phone	Years with Employer	Title/Position
Name of previous employer & Position (if < 3 years with current employer)			Name of previous employer & Position (if < 3 years with current employer)		
Home Address			Home Address		
E-mail Address			E-mail Address		
Home Phone No.	Social Security No.	Birthdate	Home Phone No.	Social Security No.	Birthdate
Accountant and Phone No.			Accountant and Phone No.		
Attorney and Phone No.			Attorney and Phone No.		
Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>			Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>		
Annual Income		Amount (\$)	Annual Expenditures		Amount (\$)
Salary (Applicant)			Federal Income & other Taxes		
Salary (Co-applicant)			State Income & other Taxes		
Bonuses/Commissions			Rental Payments		
Interest & Dividend Income			Mortgage Payments	Residential	
Rental Income				Investment	
			Property Taxes	Residential	
				Investment	
Partnership Income			Other Financing (P&I)		
Other:			Hazard Insurance		
			Homeowner Association Dues		
			Alimony/Child Support		
			Other		
Total Income:			Total Expenditures:		
Any significant changes expected in the next 12 months? Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes, attach information)					

Assets and Liabilities					
Assets		Amount (\$)	Liabilities		Amount (\$)
Cash in Financial Institutions (Schedule A)			Credit Card Debt		
			Notes Payable (Schedule G)		
Securities (Schedule B)	Marketable		Margin Account (Schedule B)		
	Non-Marketable				
Accounts & Notes Receivable					
Real Estate (Schedule C)	Residential		Mortgages (Schedule C)	Residential	
	Investment			Investment	
Partnerships and other Schedule E Interests (Schedule D)					
Cash Surrender Value of Life Insurance (Schedule E)			Life Insurance Loans (Schedule E)		
Retirement (IRA, 401K, SEP, Profit Sharing) (Schedule F)					
Automobiles			Auto Loans		
Personal Property					
Other			Other Liabilities		
Total Assets (a):			Total Liabilities (b):		
			Net Worth (a-b):		
CONTINGENT LIABILITIES			YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?			<input type="checkbox"/>	<input type="checkbox"/>	
Do you have any outstanding letter of credit or surety bonds?			<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you?			<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?			<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your tax obligations past due?			<input type="checkbox"/>	<input type="checkbox"/>	
Are you obligated to pay alimony and/or child support?			<input type="checkbox"/>	<input type="checkbox"/>	
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?			<input type="checkbox"/>	<input type="checkbox"/>	
What would be your total estimated tax liability if you were to sell your major assets?					
If yes for any of the above, please provide details:					

Schedule A - Cash in Financial Institutions			
Name of Financial Institution	Type of Account	Ownership	Balances

Schedule B - Marketable & Non-Marketable Securities Owned								
FV-Bonds/# Shares Stock	Description	Owner	Where Held	Cost	Market Value		Pledged	
					Marketable	Non-Marketable	Yes	No
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

Schedule C - Real Estate Owned - Personal Residential and Investment Properties							
Property Address	Legal Owner	Lender	Acquired		Market Value	Loan Balance	Interest Rate
			Year	Price			
Personal Residential							
Investment							Check here if schedule attached: <input type="checkbox"/>

Schedule D - Partnerships, S Corporations, Other Business Entities*				
Name of Business Entity	Type of Entity	Date Established	% Owned	Current Market Value

*Note: Please include the relevant tax returns or schedules for Partnerships or S-Corporations, Schedule K-1

Check here if schedule attached:

661 Main Street, Winchester, MA 01890-1987
 (781) 729-2130 * (800) WSB-1871 * Fax: (781) 721-2879
 www.winchestersavings.com

Schedule E - Life Insurance

Insurance Company	Policy Owner	Face Value	Policy Type		Beneficiary	Cash Surrender Value	Amount Borrowed
			Whole	Term			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			

Check here if schedule attached:

Schedule F - Retirement (IRA, 401K, SEP, Profit Sharing)

Name of Institution	Owner	Type of Account	Account Balance	Amount Vested	Loans

Schedule G - Notes Payable

Name of Creditor	Obligor	Loan Amount	Unsecured	Secured	List Collateral if secured	Monthly payment	Maturity
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			

Representations and Warranties:

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 perform 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 creditworthiness of the undersigned. The undersigned authorize any person 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.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____