



35 Summer Street
 North Brookfield, MA 01535
 508-867-7443
 www.NorthBrookfieldSavingsBank.com

PERSONAL FINANCIAL STATEMENT

Submitted to the Bank as of _____ Date

Section 1 – Individual Information		Section 2 – Other Party Information	
Name		Name	
Address		Address	
City, State, Zip		City, State, Zip	
Business Name		Business Name	
Business Address		Business Address	
City, State Zip		City, State, Zip	
Home Phone	Bus. Phone	Home Phone	Bus. Phone
Date Of Birth	SSN	Date Of Birth	SSN
Accountant Name	Phone	Accountant Name	Phone
Attorney Name	Phone	Attorney Name	Phone
Insurance Company	Phone	Insurance Company	Phone

Section 3 – Statement of Financial Condition			
Assets	Dollars	Liabilities	Dollars
Cash in this Bank	\$	Notes Payable to this Bank	\$
Cash in other institutions	\$	Notes Payable to other institutions	\$
Marketable securities (Schedule A)	\$	Due to Brokers / Margin Accounts	\$
Non-Marketable securities (Schedule B)	\$	Amounts Payable to others secured	\$
Accounts & Notes Receivable (Schedule C)	\$	Amounts Payable to others unsecured	\$
Residential real estate owned (Schedule D)	\$	Accounts Payable (Including Credit Cards)	\$
Investment real estate owned (Schedule D)	\$	Real estate mortgages payable (Schedule D)	\$
Business Interests, partnerships (Schedule E)	\$	Notes due other business ventures (Schedule E)	\$
Cash Value Life Insurance in (Schedule F)	\$	Life Insurance Loans (Schedule F)	\$
Vested Retirement, IRA, Keough & Other	\$	Taxes Payable	\$
Personal Property (Including Automobiles)	\$		
Other Assets (List):		Other Liabilities (List):	
	\$		\$
	\$		\$
	\$	Total Liabilities	\$
	\$	Net Worth	\$
	\$		
Total Assets	\$	Total Liabilities and Net Worth	\$

Section 4 – Annual Income							
Year Ending		Annual Expenditures	Contingent Liabilities	Amounts			
Salary, Bonus, & Commission	\$	Mortgage, Rental Payments	\$	Do you have any	Yes	No	\$
Dividends & Interest	\$	Real Estate Taxes & Assessments	\$	Contingent liabilities (as endorser, co-maker, or guarantor?)	<input type="checkbox"/>	<input type="checkbox"/>	\$
Real Estate Income	\$	Taxes – Federal, state, & local	\$	Involvement in pending legal actions?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Other Income	\$	Insurance Payments	\$	Other special debt or circumstances?	<input type="checkbox"/>	<input type="checkbox"/>	\$
(Alimony, Child Support, or separate maintenance income need not be revealed if you do		Other contract payments (Auto, Credit Card, Etc.)	\$	Contested income tax liens?	<input type="checkbox"/>	<input type="checkbox"/>	\$
		Alimony, Child Support maintenance	\$	Obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	\$

not wish to have it considered as a basis for repaying this obligation)	Other Expenses	\$	Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Income Tax Returns Filed Through (d/m/yyyy)	<input type="checkbox"/>	<input type="checkbox"/>	\$
	Total Income	\$		Total Expenditures	\$	Total Contingent Liabilities

Schedule A – Marketable Securities				
Financial Institution	Account Type	Owner	If Pledged, to Whom?	Market Value

Schedule B – Non-Marketable Securities				
Number of Shares or Value of Bonds	Description	In Name(s) Of	Are these Registered, Pledged, or Held by Others?	Market Value

Schedule C – Accounts and Notes Receivable				
Due From	Amount	Maturity Date	Terms	Collateral

Schedule D – Personal Residence & Real Estate Investments (Attach Additional Schedule if Necessary)									
Address / Property Type	Legal Owner	Purchase Year / Price	Market Value	Loan Balance	INT Rate	Maturity Date	Monthly Payment	% Owned	Lender

Schedule E – Business Interests / Partnerships							
List Name & Address of Ventures you are a Principal or Partner	Position / Title in Business	Line of Business	Years in Business	Current Market Value	Your % of Ownership	Bal. Due On Partnership Notes	Final Contribution Date

Schedule F – Life Insurance						
Name of Company	Owner of Policy	Beneficiary & Relationship	Type of Policy	Face Amount	Policy Loans	Cash Surrender Value

Representations and Warranties

The information contained in this statement is provided to induce you to extend or 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 credit-worthiness 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.

I / We fully understand that it is a federal crime punishable by fine and or imprisonment or both to knowingly make any false statements, concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Date

Your Signature

_____ Date

_____ Your Signature

Disclosure Notice:

**North Brookfield Savings Bank
35 Summer Street
North Brookfield, MA 01535**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the Commercial Loan Department, North Brookfield Savings Bank, 35 Summer Street, North Brookfield, MA 01535, 866-711-6272 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Reserve Bank of Boston
600 Atlantic Avenue
Boston, MA 02210-2204

You have the right to receive a copy of the source document used to determine collateral valuation in connection with your application for the purpose of obtaining a mortgage with North Brookfield Savings Bank.

A copy of your appraisal report will be available to you once we have received it, and no less than three (3) days prior to the closing of your mortgage. Although there may be a fee for an appraisal charged in conjunction with this loan request, there will be no additional charge to you to be provided with your copy.

By signing below, you acknowledge that you have read and understand the above disclosures.

_____ Date: _____
Applicant's Signature

_____ Date: _____
Co-Applicant's Signature

