

**PERSONAL FINANCIAL STATEMENT AS OF:**

(Date)

 I / We intend to apply for Joint Credit: **Yes**
**No**

PERSONAL INFORMATION							
<b>NAME (Applicant):</b>				<b>NAME (Co-Applicant*):</b>			
Employer:				Employer:			
Address of Employer:				Address of Employer:			
Business Phone No:	No of Years with Employer:	Title/Position:		Business Phone No:	No of Years with Employer:	Title/Position:	
Name of previous employer & position (if with current employer less than 3 yrs.):			No of Yrs.:	Name of previous employer & position (if with current employer less than 3 yrs.):			No of Yrs.:
Home Address:				Home Address:			
Home Phone No:	Social Security No:	Date of Birth:		Home Phone No:	Social Security No:	Date of Birth:	
Name, Phone No. of your Accountant:				Name, Phone No. of your Accountant:			
Name, Phone No. of your Attorney:				Name, Phone No. of your Attorney:			
Name, Phone No. of your Insurance Advisor:				Name, Phone No. of your Insurance Advisor:			
Name, Phone No. of your Investment Advisor/Broker:				Name, Phone No. of your Investment Advisor/Broker:			

\* Complete additional Forms if more than one.

Cash Income & Expenditures Statement for Year Ended: _____				
ANNUAL INCOME (Omit cents)	AMOUNT (\$)		ANNUAL EXPENDITURES (Omit cents)	AMOUNT (\$)
Salary (applicant)			Federal Income Taxes	
Salary (co-applicant)			State Income Taxes	
Bonuses & Commissions (applicant)			Real Estate and Other Taxes	
Bonuses & Commissions (co-applicant)			Rental Payments, Co-op, or Condo Fees	
Rental Income			Mortgage Payments Residential	
Interest Income			Investment	
Dividend Income			Property Taxes Residential	
Capital Gains			Investment	
Partnership Income			Interest & Principal Payments on Loans	
Other Investment Income			Insurance	
Other Income (List)**			Investments (including tax shelters)	
			Alimony/Child Support	
			Tuition	
			Other Living Expense	
			Medical Expenses	
			Other Expense (List)	
<b>TOTAL INCOME</b>			<b>TOTAL EXPENDITURES</b>	

\*\*Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Any significant changes expected in the next 12 months?

No

Yes (If yes, attach additional information)

<b>BALANCE SHEET AS OF:</b>			
<b>ASSETS</b>	<b>AMOUNT (\$)</b>	<b>LIABILITIES</b>	<b>AMOUNT (\$)</b>
Cash in this Bank (including money market accounts, CDs)		Notes Payable to this Bank	
		Secured	
Cash in Other Financial Institutions (List) (including money market accounts, CDs)		Unsecured	
		Notes Payable to Others (Schedule E)	
		Secured	
Readily Marketable Securities (Schedule A)		Unsecured	
Non-Readily Marketable Securities (Schedule A)			
Accounts and Notes Receivable		Accounts Payable (including credit cards)	
Net Cash Surrender Value of Life Insurance (Sched. B)		Margin Accounts	
Residential Real Estate (Schedule C)		Notes Due Partnership (Schedule D)	
Real Estate Investments (Schedule C)		Taxes Payable	
Partnerships / PC Interests (Schedule D)		Mortgage Debt (Schedule C)	
IRA, Keogh, Profit-Sharing & Other Retirement Accts.		Life Insurance Loans (Schedule B)	
Deferred Income (number of years deferred _____)		Other Liabilities (List):	
Personal Property (including automobiles)			
Other Assets (List).			
		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b>	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES &amp; NET WORTH</b>	

  

<b>CONTINGENT LIABILITIES</b>	<b>YES</b>	<b>NO</b>	<b>AMOUNT</b>
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
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 (attach sheet if necessary):			

**Schedule A - All Securities (including non-money market mutual funds):**

No. of Shares (Stock) or Face Value (Bonds)	Description	Owner(s)	Where Held	Cost	Current Market Value	Pledged?	
						Yes	No
Readily Marketable Securities (including U.S. Governments and Municipals) *							
Non-Readily Marketable Securities (closely held, thinly traded, or restricted stock)							

\*If not enough space, attach a separate schedule or brokerage statement and enter totals only.

**Schedule B – Insurance**
**Life Insurance** (use additional sheet if necessary)

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

**Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)**

Personal Residence Property Address *	Legal Owner*	Purchase		Market Value*	Present Loan Balance*	Monthly Pmt.*	Maturity Date*	Lender*
		Year	Price					
Investment Property Address*	Legal Owner*	Purchase		Market Value*	Present Loan Balance*	Monthly Pmt.*	Maturity Date*	Lender*
		Year	Price					

\*If not enough space, attach a separate schedule and enter totals only here.

**Schedule D – Partnerships (less than majority ownership for real estate partnerships) \***

Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Final Contribution Date
Business/Professional (indicate name):						
Investments (including Tax Shelters ):						

\*Note: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns or, in the case of partnership investments or S-corporations, schedule K-1s.

**Schedule E – Notes Payable**

Due to*	Type of Facility*	Amount of Loan*	Secured*		Collateral*	Interest Rate*	Maturity Date*	Unpaid Balance*
			Yes	No				

\*If not enough space, attach a separate schedule and enter totals only here.

**Please Answer the Following Questions:**

1. Income tax returns filed through (date):  
Are any returns currently being audited or contested?      Yes      No  
If yes, what year(s)?
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?      Yes      No  
If yes, please provide details:
3. Have you drawn a will?      Yes      No  
If yes, please furnish the name of the executor(s) and year will was drawn
4. Number of dependents (excluding self) and relationship to applicant:
5. Have you ever had a financial plan prepared for you?      Yes      No
6. Did you include two years federal tax returns?      Yes      No      (*All tax returns must be signed*)
7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)?  
If so, please indicate where, how much, and name of banker:      Yes      No
8. Do you anticipate any substantial inheritances?      Yes      No  
If yes, please explain:

**Representations, Warranties, and Authorizations:**

The attached personal financial statement is provided to you in support of an application or continuation of an existing banking relationship.

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 or have made 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. You are authorized to make or have made any credit, employment, or investigation inquiry that you determine appropriate for the extension of credit, periodic review of an account of the undersigned, or collection of amounts owed to you. 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.

**To help the government fight the funding of terrorism and money laundering activities, effective 10/01/03, Section 326 of the USA Patriot Act of 2001, a federal law, requires all financial institutions to obtain, verify and record information that identifies each person or borrowing entity that opens an account.**

**When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents. If you are opening an account on behalf of a business entity, documents relating to the business will also be requested.**

\_\_\_\_\_  
Your Signature

Date:

\_\_\_\_\_  
Co-Applicant's Signature (if applying for Joint Credit)

Date:

**AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORT / HISTORY:**

The undersigned hereby consent(s) to Dedham Institution for Savings' use of a non-business, consumer credit report on the undersigned in order to further evaluate the credit worthiness of the undersigned as principal(s), member(s), partner(s), proprietor(s) and or guarantor(s) in connection with the extension of business credit.

Name (Print)

\_\_\_\_\_  
Applicant's Signature

Date

Name (Print)

\_\_\_\_\_  
Co-Applicant's Signature

Date

**APPLICATION FOR JOINT OR INDIVIDUAL CREDIT****I am applying for credit as an Individual:**\_\_\_\_\_  
Applicant's Signature

Date

\_\_\_\_\_  
Co-Applicant's Signature

Date