

**PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_**

Date

SUBMITTED TO: **EverettBank**  
A CO-OPERATIVE BANK

**PERSONAL INFORMATION**

APPLICANT (NAME)			CO-APPLICANT (NAME)		
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		
Cell Phone No.	Social Security No.	Date of Birth	Cell Phone No.	Social Security No.	Date of Birth
Email Address			Email Address		
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		

**Cash Income & Expenditures Statement For Year Ended \_\_\_\_\_ (Omit cents)**

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
Salary (applicant)		Federal Income and other taxes	
Salary (co-applicant)		State Income and other taxes	
Bonuses & Commissions (Applicant)		Rental Payments, Co-op, or Condo Maintenance	
Bonuses & Commissions (co-applicant)		Mortgage payments	Residential Investment
Rental Income		Property Taxes	Residential Investment
Interest Income		Interest & Principal Payments on Loans	
Dividend Income		Insurance	
Capital Gains		Investments (including tax shelters)	
Partnership Income		Alimony/Child Support	
Other Investment Income		Tuition	
Other Income (List)**		Other Living Expenses	
Distribution		Medical	
		Other Expense (List)	
<b>TOTAL INCOME</b>		<b>TOTAL EXPENDITURES</b>	

Any significant changes expected in the next 12 months?    Yes    No (If yes, attach information).

\*\* 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.

Balance Sheet as of \_\_\_\_\_

ASSETS		AMOUNT (\$)	LIABILITIES		AMOUNT (\$)
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		
			Unsecured		
			Accounts Payable (including credit cards)		
			Margin Accounts		
Readily Marketable Securities (Schedule A)			Notes Due: Partnership (Schedule D)		
Non-Readily Marketable Securities (Schedule A)			Taxes Payable		
Accounts and Notes Receivable			Mortgage Debt (Schedule C)		
Net Cash Surrender Value of Life Insurance (Schedule B)			Life Insurance Loans (Schedule B)		
Residential Real Estate (Schedule C)			Other Liabilities (List):		
Real Estate Investments (Schedule C)					
Partnerships / PC Interests (Schedule D)					
IRA, Keogh, profit-sharing & Other Vested Retirement Accts.					
Deferred Income (number of years deferred _____)					
Personal Property (including automobiles)					
Other Assets (List):					
			<b>TOTAL LIABILITIES</b>		
			<b>NET WORTH</b>		
<b>TOTAL ASSETS</b>			<b>TOTAL LIABILITIES AND NET WORTH</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 letters 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"/>	\$ _____
What would be your total estimated tax liability if you were to sell your major assets?			\$ _____
If yes for any of the above, give details:			
			TOTAL CONTINGENT LIABILITIES: \$ _____

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	PLEGDED	
						YES	NO
READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*							
						<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"/>
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

\* 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	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

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 Line	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			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"/>				

**Please Answer The Following Questions:**

**YES NO**

1. Income tax returns filed through (date): \_\_\_\_\_ . Are any returns currently being audited or contested?  
If yes, what year(s)? \_\_\_\_\_
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?  
If yes, please provide details: \_\_\_\_\_
3. Have (either of) you ever been convicted of or pleaded no contest to any crime (felony or misdemeanor) involving dishonesty, such as falsification of records, fraud or embezzlement?  
If yes, please provide details: \_\_\_\_\_
4. Have (either of) you ever been convicted of or pleaded no contest to a felony?  
If yes, please provide details: \_\_\_\_\_
5. Have (either of) you ever had your license to practice or conduct business suspended or revoked by a licensing agency?  
If yes, please provide details: \_\_\_\_\_
6. Have you drawn a will?  
If yes, please furnish the name of the executor(s) and year will was drawn: \_\_\_\_\_
7. Number of dependents (excluding self) and relationship to applicant: \_\_\_\_\_
8. Have you ever had a financial plan prepared for you?
9. Did you include two years federal and state tax returns?
10. 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: \_\_\_\_\_
11. Do (either of) you anticipate any substantial inheritances?  
If yes, please explain: \_\_\_\_\_

**About Everett Bank's Customer Identification Program**

As a result of the September 11 terrorist attacks, Congress enacted the U.S.A. PATRIOT Act of 2001. In order to make it more difficult for terrorists and other criminals to use the country's financial system for illicit purposes, the law requires financial institutions to establish procedures to obtain, verify, and record information that identifies each person who opens an account.

**What this means for you:** When you open a deposit account, apply for a loan, or otherwise establish a formal banking relationship with Everett Bank, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please be assured that we will take every precaution to protect the confidentiality of the information and documentation you provide to us. We thank you for your understanding and your patience as we comply with the law.

**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 performed 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.

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature  
(if you are requesting the financial accommodation jointly)