

PERSONAL FINANCIAL STATEMENT

Applicant's Name and Address	MILLBURY NATIONAL BANK 18 Main Street Millbury, MA 01527	TYPE OF CREDIT- CHECK APPROPRIATE BOX <input type="checkbox"/> Individual - Your information only <input type="checkbox"/> Joint, with _____ <input type="checkbox"/> Information on separate financial statement. Relationship:
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INDIVIDUAL INFORMATION	JOINT PARTY INFORMATION
Business or Occupation _____ Employer's Name & Add _____	Business or Occupation _____ Employer's Name & Add _____
Length of Employment _____ Email _____ Phone _____ SS/Tax ID# _____ Birth Date _____	Length of Employment _____ Email _____ Phone _____ SS/Tax ID# _____ Birth Date _____

ASSETS		LIABILITIES	
Cash on Hand and In Banks	Sched. A	Notes Due to Banks	Sched. H
Cash Value of Life Insurance	Sched. B	Notes Due to Relatives and Friends	Sched. H
U.S. Gov. Securities	Sched. C	Notes Due to Others	Sched. H
Other Marketable Securities	Sched. C	Accounts & Bills Payable	Sched. H
		Loans on Life Insurance Policies	Sched. B
		Contract Accounts Payable	Sched. H
		Cash Rent Payable	
		Other Liabilities Due with 1 Year- Itemize	
TOTAL LIQUID ASSETS			
Real Estate Owned	Sched. E		
Mortgages and Contracts Owned	Sched. F		
Notes & Accounts Receivable - current	Sched. D		
Notes & Accounts Receivable >90 days	Sched. D	TOTAL SHORT TERM LIABILITIES	
Notes Due from Relatives & Friends	Sched. D	Real Estate Mortgages Payable	Sched. E
Other Securities- Not Readily Marketable	Sched. C	Liens and Assessments Payable	
Personal Property	Sched. G	Other Debt- Itemize	
IRA and Tax Deferred Accounts			
Other Assets - Itemize (see attached itemization)			
TOTAL PRODUCTIVE ASSETS		TOTAL LONG TERM LIABILITIES	

SUMMARY			
		TOTAL LIABILITIES (Short Term + Long Term)	
		NET WORTH (Total Assets - Total Liabilities)	
TOTAL ASSETS (Liquid + Productive)		TOTAL LIABILITIES & NET WORTH	

ANNUAL INCOME	ESTIMATE OF ANNUAL EXPENSES
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.	Income Taxes
	Other Taxes
	Insurance Premiums
Salary, Bonuses and Commissions	Home Insurance
Dividends and Interest	Vehicle/Other Insurance
Rental and Lease Income (Net)	Mortgage Payments
Other Income - Itemize	Rent Payable
Provide the following only if Joint Credit is checked above	Other Expenses
Other Person's Salary, Bonuses, Commissions	
Other Income - Itemize	
TOTAL	TOTAL

GENERAL INFORMATION	CONTINGENT LIABILITIES
Are assets pledged other than described on Schedules? <input type="checkbox"/> Yes <input type="checkbox"/> No	As Endorser, Co-maker or Guarantor <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a defendant in any suits or legal actions? <input type="checkbox"/> Yes <input type="checkbox"/> No	On Leases or Contracts <input type="checkbox"/> Yes <input type="checkbox"/> No
Income Tax Return filed through what date?	Legal Claims <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared Bankrupt in the last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Federal/State Income Taxes Current? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a partner or officer in any other venture? <input type="checkbox"/> Yes <input type="checkbox"/> No	All Other Liabilities Current? <input type="checkbox"/> Yes <input type="checkbox"/> No

SCHEDULES

SCHEDULE A CASH IN BANKS

Name of Bank	Type of Account	On Deposit	Type of Ownership/Other Info
		\$	
		\$	
		\$	
<input type="checkbox"/> See Attached Itemization		TOTAL	\$

SCHEDULE B LIFE INSURANCE (List only those policies that you own)

Company	Face of Policy	Cash Surrender Value	Policy Loans	Beneficiary
		\$	\$	
		\$	\$	
<input type="checkbox"/> See Attached Itemization		TOTALS	\$	\$

SCHEDULE C SECURITIES OWNED (Including U.S. Gov't Bonds and all other Stocks and Bonds)

Face Value- Bonds No. of Shares- Stock	Description Include Registered Name	Cost	Market Value Marketable Sec	Market Value Not Readily Marketable	Amount Pledged on Loan(s) as Collateral
			\$	\$	
			\$	\$	
			\$	\$	
<input type="checkbox"/> See Attached Itemization			TOTALS	\$	\$

SCHEDULE D - NOTES & ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate % of your Ownership Interest)

Maker/Debtor	When Due	Original Amount	Current Balance	Security (If any)	%
		\$	\$		
		\$	\$		
		\$	\$		
<input type="checkbox"/> See Attached Itemization			TOTAL	\$	

SCHEDULE E REAL ESTATE OWNED (Indicate % of your Ownership Interest)

	Property A	Property B	Property C	Property D
Type of Real Estate (Commercial, Residential)				
Use of Property (Primary Res., Rental, etc.)				
Address of Property				
Date Purchased				
Original Cost				
Present Market Value				
Name of Mortgage Holder (Financial Inst.)				
% of Ownership				
Mortgage Balance				
Payment per Month				
Payment Includes:	<input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance	<input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance	<input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance	<input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance
Status of Mortgage	<input type="checkbox"/> See Attached Itemization	<input type="checkbox"/> See Attached Itemization	<input type="checkbox"/> See Attached Itemization	<input type="checkbox"/> See Attached Itemization

SCHEDULE F MORTGAGES AND CONTRACTS OWNED (Indicate % of your Ownership Interest)

Maker		Property Covered	Payment	Maturity	Balance Due	%
Name	Address					
<input type="checkbox"/> See Attached Itemization					TOTAL	\$

SCHEDULE G PERSONAL PROPERTY (Indicate % of your Ownership Interest)

Description	Purchase Date	Cost When New	Present Value	Loans on Property		%
				Balance	Payable To	
			\$			
			\$			
			\$			
			\$			
			\$			
			\$			
<input type="checkbox"/> See Attached Itemization			TOTAL	\$		

SCHEDULE H NOTES (Loans, Accounts, Bills, & Contracts Payable)

Payable To	Original Balance	Current Balance	Payment Amount	Frequency	Maturity Date	How Secured/Type of Collateral
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
<input type="checkbox"/> See Attached Itemization		TOTAL	\$			

OTHER LIABILITIES (Describe in Detail)

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicants(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. 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. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. § 1014 and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

The undersigned declares that he/she has read and understands the statements above.

Signature: _____

Date: _____

Signature: _____

Date: _____