PERSONAL FINANCIAL STATEMENT

Applicant's Name and Address	MILLBURY NATIONAL BANK 18 Main Street Millbury, MA 01527	TYPE OF CREDIT- CHECK APPROPRIATE BOX ☐ Individual - Your information only ☐ Joint, with ______ ☐ Information on separate financial statement. Relationship: ______

INDIVIDUAL INFORMATION	JOINT PARTY INFORMATION
Business or Occupation ______	Business or Occupation ______
Employer's Name & Address ______	Employer's Name & Address ______
Length of Employment ______	Length of Employment ______
Home Phone ______ Bus. Phone ______	Home Phone ______ Bus. Phone ______
SS/Taxpayer ID# ______ Date of Birth ______	SS/Taxpayer ID# ______ Date of Birth ______

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		
TOTAL LIQUID ASSETS			Other Liabilities Due with 1 Year- Itemize		
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		Leins 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	
Salary, Bonuses and Commissions		Income Taxes	
Dividends and Interest		Other Taxes	
Rental and Lease Income (Net)		Insurance Premiums	
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.		Mortgage Payments	
		Rent Payable	
		Other Expenses	
Other Income - Itemize			
Provide the following only if Joint Credit is checked above			
Other Person's Salary, Bonuses, Commissions			
Other Income - Itemize			
TOTAL		**TOTAL**	

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

SCHEDULES

SCHEDULE A - CASH IN BANKS

Name of Bank	Type of Account	On Deposit	Type of Ownership/Other Info
		$	
		$	
		$	
		$	
☐ **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
		$	$	
		$	$	
☐ **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
			$	$	
			$	$	
			$	$	
☐ **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)	%
		$	$		
		$	$		
		$	$		
☐ **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				
Use of Property ex-Residential, Rental, etc				
Address of Property				
Date Purchased				
Original Cost				
Present Market Value				
Name & Address of Mortgage Holder				
% of Ownership				
Mortgage Balance				
Payment per Month				
Pament Includes:	☐ Principal ☐ Interest ☐ Taxes ☐ Insurance	☐ Principal ☐ Interest ☐ Taxes ☐ Insurance	☐ Principal ☐ Interest ☐ Taxes ☐ Insurance	☐ Principal ☐ Interest ☐ Taxes ☐ Insurance
Status of Mortgage				
	☐ **See Attached Itemization**	☐ **See Attached Itemization**	☐ **See Attached Itemization**	☐ **See Attached Itemization**

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

Maker		Property Covered	Payment	Maturity	Balance Due	%
Name	Address					
☐ **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	
			$			
			$			
			$			
			$			
			$			
			$			
☐ **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
		$				
		$				
		$				
		$				
		$				
		$				
		$				
		$				
		$				
☐ **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: ____________________