



**PERSONAL FINANCIAL STATEMENT**

DATE \_\_\_\_\_

**PERSONAL INFORMATION**

Information about your spouse need not be provided unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

Name		Name	
SS#	DOB	SS#	DOB
Address		Address	
Home Phone	Mobile	Home Phone	Mobile
Email		Email	
Current Employer & Address		Current Employer & Address	
Business Phone		Business Phone	
Title/Position	# of Years	Title/Position	# of Years

**INCOME & EXPENSE STATEMENT For the Year Ending \_\_\_\_\_**

Income from alimony, child support or separate maintenance income need not be revealed if it is not to be considered as a basis for repaying the obligation.

Annual Income	Applicant	Co-Applicant	Annual Expenses	Applicant	Co-Applicant
Salaries			Rent/Condo/Mortgage Payment		
Bonus/Commissions			Real Estate Taxes		
Interest/Dividend Income			Income Taxes (State & Fed)		
Rental Income			P&I Loan Payments		
Capital Gains (Losses)			Estimated Living Expenses		
Other Income - Describe			Other Expenses - Describe		
<b>Total</b>			<b>Total</b>		

**SCHEDULE A: ACCOUNTS & NOTES RECEIVABLE**

Due To	Amount	Secured Yes or No	Collateral	Interest Rate	Monthly Payment	Ownership
Total						

**SCHEDULE B: NOTES PAYABLE**

Due To	Amount	Secured Yes or No	Collateral	Interest Rate	Monthly Payment	Ownership
Total						

**SCHEDULE C: SECURITIES, STOCKS AND BONDS**

No. of Shares or Face Value (Bonds)	Description	In Name of	Current Market Value	Pledged Yes or No
READILY MARKETABLE SECURITIES (including US Governments & Municipals)				
			Total	
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded or restricted stock)				
			Total	

**SCHEDULE D: REAL ESTATE OWNED**

OWNERSHIP		LOAN		INCOME-EXPENSE	
PROPERTY ADDRESS	# OF UNITS	MORTGAGE LENDER(S)	PRESENT MARKET VALUE	ANNUAL P&I PAYMENT	ANNUAL RENTAL INCOME
OWNER	OWNERSHIP%	ORIGINAL LOAN AMOUNT	CURRENT LOAN BALANCE	ANNUAL EXPENSES <i>Enter Negative Value</i>	ANNUAL NET INCOME
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TOTAL PRESENT MARKET VALUE					
TOTAL CURRENT LOAN BALANCE					

**SCHEDULE E: PARTNERSHIPS**

Type of Investment	Date of Initial Investment	Percent Owned	Current Market Value
Total			

**SCHEDULE F: IRA's, KEOGH's, etc.**

Investment/Custodian	Type of Account	Current Market Value
Total		

**SCHEDULE G: Other Assets**

Asset	Owned Since	Type	Market Value	Amount Due
Total				

**PERSONAL BALANCE SHEET**

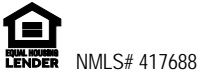
Assets	Amount	Liabilities	Amount
Cash in this Bank		Notes Payable (Schedule B)	
Cash in other Institutions		Real Estate Mortgage Debt (Schedule D)	
Cash Surrender Value Life Insurance		Credit Card Debt	
Accounts & Notes Receivable (Schedule A)		Student Loan Debt	
Readily Marketable Securities (Schedule C)		Contingent Liabilities	
Non-Readily Marketable Securities (Schedule C)		Other Liabilities – List	
Real Estate Present Market Value (Schedule D)			
Business Partnerships (Schedule E)			
IRA, Keogh, Profit Sharing & etc. (Schedule F)			
Other Assets (Schedule G)			
Automobile & Personal Property			
Other Assets – List			
<b>Total Assets</b>		<b>Total Liabilities</b>	
		<b>Total Net Worth</b>	

Income taxes filed through date		
Are any tax returns currently being audited or contested?	Yes      No	If yes, list years.
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?	Yes      No	If yes, list years.
Have you drawn a will?	Yes      No	If yes, year the will was drawn.
If yes, please furnish the name of the executor(s)		
_____		
_____		
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	Yes      No	If yes, please provide details.
Are there any suits or legal actions pending against you?	Yes      No	If yes, please provide details.
Do (either of) you have a line of credit or unused credit facility at any other financial institutions?	Yes      No	If yes, please provide details.
Are you obligated to pay alimony, child support, property settlement or separate maintenance payments?	Yes      No	If yes, please provide details.

The attached Personal Financial Statement is provided to Middlesex Federal Savings, F.A. (the "Bank") in support of an application or credit obligation. The information contained in this statement is provided to induce the Bank 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 the Bank is 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 the Bank 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 the Bank. 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 the Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, the Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned immediately due and payable. By signing below, you authorize the Bank to make or have made any credit, employment or investigation inquiry that the Bank determines appropriate for the extension of credit, periodic evaluation of your account or the collection of amounts owed to the Bank. The Bank may furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report. Each of the undersigned authorizes the Bank to answer questions about your credit experience with the Bank. As long as any obligation or guarantee of the undersigned to the Bank is outstanding, the undersigned shall supply annually an updated personal financial statement. This personal financial statement and any other financial or other information that the undersigned give to the Bank shall be the Bank's property.

_____ Applicant Signature	_____ Applicant Name	_____ Date
_____ Co-Applicant Signature	_____ Co-Applicant Name	_____ Date

Davis Square ♦ Teele Square ♦ Medford Square ♦ MiddlesexFederal.com ♦ 617-666-4700



Member FDIC

**ADDENDUM: Additional Real Estate Holdings**

OWNERSHIP		LOAN		INCOME-EXPENSE	
PROPERTY ADDRESS	# OF UNITS	MORTGAGE LENDER(S)	PRESENT MARKET VALUE	ANNUAL P&I PAYMENT	ANNUAL RENTAL INCOME
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