

# PERSONAL FINANCIAL STATEMENT



24 NH Route 25  
Meredith, NH 03253  
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www.mvsb.com

Submitted to Meredith Village Savings Bank as of \_\_\_\_\_ (date)

PERSONAL INFORMATION					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
Home Address			Home Address		
Home Phone	Social Security Number	Date of Birth	Home Phone	Social Security Number	Date of Birth
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone	# of Years with Employer	Title/Position	Business Phone	# of Years with Employer	Title/Position
Previous Employer & Position (if with present employer less than 3 years)		# of Years	Previous Employer & Position (if with present employer less than 3 years)		# of Years
Name, Phone Number of Your Accountant			Name, Phone Number of Your Accountant		
Name, Phone Number of Your Attorney			Name, Phone Number Attorney		
Name, Phone Number of Your Investment Advisor/Broker			Name, Phone Number of Your Advisor/Broker		
Name, Phone Number of Your Insurance Advisor			Name, Phone Number of Your Insurance Advisor		

Income and Expenditures 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 and Commissions (applicant)		Rental Payments, Condo Dues, etc.	
Bonuses and Commissions (co-applicant)		Mortgage Payments	Residence Investment Property
Rental Income		Property Taxes	Residence Investment Property
Interest Income		Interest and Principal Payments (all other loans)	
Dividend Income		Insurance	
Income from Partnership, LLC or other entity		Alimony/Child Support	
Capital Gains		Tuition	
Other Income* (attach list if necessary)		Other Expenses (attach list if necessary)	
<b>TOTAL ANNUAL INCOME</b>	\$	<b>TOTAL ANNUAL 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 need not be revealed if applicant or co-applicant does not wish to have it considered as a source of repayment.

CONTINGENT LIABILITIES	YES	NO	AMOUNT(S)
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, LLC 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 major assets?			
<i>If you answered yes for any of the above, please provide details, (attach separate sheet if necessary)</i>			

SCHEDULE A – All Securities (Including non-money market mutual funds.)						
# Shares (Stock) Face Value (Bonds)	DESCRIPTION	OWNER(S)	COST	CURRENT MARKET VALUE	PLEGGED	
Readily Marketable Securities (including U. S. Government and Municipal securities)					YES	NO
<i>If more space is needed, attach a separate schedule or brokerage statement and enter totals only.</i>					<b>TOTAL</b>	
Non-Readily Marketable Securities (Including closely held, thinly traded or restricted stock)					YES	NO
<i>If more space is needed, attach a separate schedule or brokerage statement and enter totals only.</i>					<b>TOTAL</b>	

SCHEDULE B – Insurance, Life Insurance						
Insurance Company	Face of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Owner of Policy
<i>If more space is needed, attach a separate schedule or brokerage statement and enter totals only.</i>				<b>TOTAL</b>		

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	Monthly Payment	Lender
		Year	Price					
						%		
						%		
<i>If more space is needed, attach a separate schedule or brokerage statement and enter totals only.</i>				<b>TOTAL</b>				
Investment Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Monthly Payment	Lender
		Year	Price					
						%		
<i>If more space is needed, attach a separate schedule or brokerage statement and enter totals only.</i>				<b>TOTAL</b>				

SCHEDULE D – Business Interests*						
Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnership Debt	Lender
<i>If more space is needed, attach a separate schedule or brokerage statement and enter totals only.</i>				<b>TOTAL</b>		

\*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 a partnership, LLC or S-corporation, schedule K-1s.

**SCHEDULE E - Notes Payable** (Include credit cards.)

Lender	Loan Type	Amount of Line	Collateral	Interest Rate	Monthly Payment	Unpaid Balance
				%		
				%		
				%		
				%		
				%		
				%		
				%		
				%		
				%		
				%		
				%		
				%		
				%		
				%		
<b>TOTAL</b>						

Balance Sheet as of \_\_\_\_\_ (date)

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash on deposit at MVSb (including money market accounts, CDs)		Notes Payable (Schedule E)	
		Accounts Payable	
Cash in Other Financial Institutions (List name) (including money market accounts, CDs)		Margin Accounts	
		Notes Due: Partnerships (Schedule D)	
		Income Taxes Payable	
		Real Estate Taxes Payable	
		Mortgage Debt (Schedule C)	
		Life Insurance Loans (Schedule B)	
Readily Marketable Securities (Schedule A)		Other Liabilities (list):	
Non-Readily Marketable Securities (Schedule A)			
Accounts and Notes Receivable			
Net Cash Surrender Value of Life Insurance (Schedule B)			
Residential Real Estate (Schedule C)			
Real Estate Investments (Schedule C)			
Business Interests (Schedule D)			
IRA, Keogh, Profit Sharing, Other Retirement Accounts			
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>	

(Net Worth is determined by subtracting Total Liabilities from Total Assets. Total Assets should equal Total Liabilities and Net Worth.)

**PLEASE ANSWER THE FOLLOWING QUESTIONS: (Check answers below.)**

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 three years of Federal Income Tax Returns?  YES  NO

7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)?  YES  NO

If so, please indicate where, how much, and name of financial institution: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**REPRESENTATIONS AND WARRANTIES**

The information contained in this statement is provided to induce Meredith Village Savings Bank (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 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 absence of such notice or a new 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, as the case may be, immediately due and payable. The Bank is authorized to make all inquiries deemed 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 the Bank any information it may have on the undersigned. Each of the undersigned authorizes the Bank to answer questions about its credit experience with the undersigned. As long as any obligation or guarantee of the undersigned is outstanding, the undersigned shall supply an updated financial statement annually. This personal financial statement and any other financial or other information that the undersigned gives to the Bank shall be the property of Meredith Village Savings Bank.

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date