

# PERSONAL FINANCIAL STATEMENT

Submitted to MVSB  
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		
Business Phone	# of Years with Employer	Title/Position	Business Phone	# of Years with Employer	Title/Position

Income and Expenditures for year ended \_\_\_\_\_ (omit cents)

ANNUAL INCOME (not already listed on your personal tax return, i.e. child support)	AMOUNT (\$)	ANNUAL EXPENDITURES (not already listed on your personal tax return or credit report, i.e. child support/alimony, private loans)	AMOUNT (\$)
	\$		\$
	\$		\$
	\$		\$

CONTINGENT LIABILITIES	YES	NO	AMOUNT(\$)
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, LLC or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you or any affiliated business interest?	<input type="checkbox"/>	<input type="checkbox"/>	
Have any of your current or past debt obligations been past due or in default?	<input type="checkbox"/>	<input type="checkbox"/>	
If you answered yes for any of the above, please provide details, (attach separate sheet if necessary)			

## 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: \_\_\_\_\_

SCHEDULE A – All Securities						
BROKER/INVESTMENT ADVISOR		OWNER(S)		CURRENT MARKET VALUE	PLEDGED	
Readily Marketable Securities (including U. S. Government and Municipal securities)					YES	NO
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
If more space is needed, attach a separate schedule or brokerage statement and enter totals only.		TOTAL				

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

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					
						%		
						%		
If more space is needed, attach a separate schedule or brokerage statement and enter totals only.				TOTAL				

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

SCHEDULE D – Business Interests (Non-Real Estate Investments)						
Type of Business	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnership Debt	Lender
			%			
			%			
If more space is needed, attach a separate schedule or brokerage statement and enter totals only.				TOTAL		

SCHEDULE E - Notes Payable (Include all loan obligations not already disclosed above)							
Lender	Loan Type	Amount of Line	Collateral	Interest Rate	Monthly Payment	Unpaid Balance	
				%			
				%			
				%			
				%			
						TOTAL	

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)	
		Unpaid Income Taxes (other than for the current tax year)	
		Unpaid Real Estate Taxes (other than for the current tax year)	
		Mortgage Debt (Schedule C)	
Readily Marketable Securities (Schedule A)		Life Insurance Loans (Schedule B)	
Accounts and Notes Receivable		Other Liabilities (list):	
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.)

**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 property of Meredith Village Savings Bank.

**FAIR CREDIT REPORTING ACT AND CREDIT REPORT AUTHORIZATION:** I/We hereby authorize and acknowledge that Meredith Village Savings Bank, its servicers, successors and assigns may verify or re-verify any information contained in this request for credit or obtain other information or data related to this request, for legitimate business purposes through other sources, including but not limited to a consumer reporting agency. The information that is obtained by Meredith Village Savings Bank is only to be used for the purpose of obtaining a credit decision and any necessary post-closing quality control reviews for this request for credit. I/we also hereby expressly consent and authorize Meredith Village Savings Bank to share information, including credit reports and other information bearing on my/our credit worthiness, with other creditors, including loan guarantee enhancements (if needed) and participation from other banks in pursuit of the approval of my/our loan application.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

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