



# PERSONAL FINANCIAL STATEMENT

Statement of Financial Condition as of (Date) \_\_\_\_\_

## Section 1 General Information

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Name:</b> _____<br><b>Social Security Number:</b> _____ <b>Date of Birth:</b> _____<br><b>Residence Address:</b> _____<br><b>City/State/Zip:</b> _____ <b># Years:</b> _____<br><b>Mailing Address (if different):</b> _____<br><b>City/State/Zip:</b> _____<br><b>Residence Phone:</b> _____ <b>Cell:</b> _____<br><b>Business Phone:</b> _____ <b>E-mail:</b> _____<br><b>Employer:</b> _____ <b>Position:</b> _____<br><b>Years in Current Job:</b> _____ | <b>Spouse:</b> _____<br><b>Social Security Number:</b> _____ <b>Date of Birth:</b> _____<br><b>Residence Address:</b> _____<br><b>City/State/Zip:</b> _____ <b># Years:</b> _____<br><b>Mailing Address (if different):</b> _____<br><b>City/State/Zip:</b> _____<br><b>Residence Phone:</b> _____ <b>Cell:</b> _____<br><b>Business Phone:</b> _____ <b>E-mail:</b> _____<br><b>Employer:</b> _____ <b>Position:</b> _____<br><b>Years in Current Job:</b> _____ |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**MARITAL STATUS**

Applicant:     Married     Separated     Unmarried (single, divorced, widowed)

Other Party:     Married     Separated     Unmarried (single, divorced, widowed)

If married, does a separate property agreement exist between the applicant and spouse?     Yes     No

## Section 2 Financial Condition

| <b>ASSETS</b>                                                             | <i>(Omit cents)</i> | <b>LIABILITIES</b>                                  | <i>(Omit cents)</i> |
|---------------------------------------------------------------------------|---------------------|-----------------------------------------------------|---------------------|
| Cash in Banks (Sch. 1)                                                    | \$                  | Revolving (Lines of Credit/Credit Cards) (Sch. 6)   | \$                  |
| Cash on Hand                                                              | \$                  | Bank Notes Payable (Sch. 6)                         | \$                  |
| Brokerage Accounts (Non-retirements stocks, mutual funds) (Sch. 2)        | \$                  | Notes Payables (Others) (Sch. 6)                    | \$                  |
| Individual Stocks or Bonds                                                | \$                  | Loans against Life Insurance                        | \$                  |
| Retirement Accounts (IRA, 401K, Roth IRA) (Sch. 3)                        | \$                  | Unpaid taxes                                        | \$                  |
| Cash Surrender Value of Life Insurance (Do not list face amount) (Sch. 4) | \$                  | Real Estate Mortgage – Primary Residence (Sch. 7)   | \$                  |
| Accounts and Notes Receivable (Sch. 5)                                    | \$                  | Real Estate Mortgages – other residences (Sch. 7)   | \$                  |
| Primary Residence (Sch. 7)<br><i>If renting- monthly rent \$ _____</i>    | \$                  | Real Estate Mortgages – Investment (Sch. 7)         | \$                  |
| Other Residences (Sch. 7)                                                 | \$                  | Auto Loans                                          | \$                  |
| Investment Real Estate (Sch. 7)                                           | \$                  | Recreational Loans                                  | \$                  |
| Automobiles                                                               | \$                  | Other Installment Debt                              | \$                  |
| Boats and Recreational Vehicles                                           | \$                  | Business Related Debt (Sch. 8)                      | \$                  |
| Business Interests(Sch. 8)                                                | \$                  |                                                     |                     |
| Other Assets                                                              | \$                  |                                                     |                     |
| <b>TOTAL ASSETS</b>                                                       | \$                  | <b>TOTAL LIABILITIES</b>                            | \$                  |
|                                                                           |                     | (Total Assets – Total Liabilities) <b>NET WORTH</b> | \$                  |

**Section 3 – Income and Contingent Liabilities**

| INCOME SOURCES                |           |                  | CONTINGENT LIABILITIES<br>(this section must be completed) |                |
|-------------------------------|-----------|------------------|------------------------------------------------------------|----------------|
|                               | Applicant | Spouse / Partner | Do you guaranty any business related debt?                 | ___ Yes ___ No |
| Salary and Wages              |           |                  | Are you a co-maker or endorser on any other debt?          | ___ Yes ___ No |
| Bonuses (recurring)           |           |                  | Are you the defendant in any lawsuit(s)?                   | ___ Yes ___ No |
| Investment Income (recurring) |           |                  | Are there any outstanding judgments against you?           | ___ Yes ___ No |
| Net Real Estate Income        |           |                  | Are any business interests the defendant in lawsuit(s)?    | ___ Yes ___ No |
| Business Distributions        |           |                  | Have you or any company you owned filed for bankruptcy?    | ___ Yes ___ No |
| Non-recurring Income          |           |                  | <b>If Yes on any, please describe:</b>                     |                |
| <b>TOTAL INCOME</b>           |           |                  |                                                            |                |

**Schedule 1 - Cash in Banks**

| Financial Institution | Account Type | Current Balance | Is any portion of balance pledged? |
|-----------------------|--------------|-----------------|------------------------------------|
|                       |              |                 |                                    |
|                       |              |                 |                                    |
|                       |              |                 |                                    |
|                       |              |                 |                                    |

**Schedule 2 – Brokerage Accounts**

| Financial Institution | Account Type | Current Balance | Is any portion of balance pledged? |
|-----------------------|--------------|-----------------|------------------------------------|
|                       |              |                 |                                    |
|                       |              |                 |                                    |
|                       |              |                 |                                    |
|                       |              |                 |                                    |

**Schedule 3 - Retirement Accounts**

| Type of Account | Account Holder | Beneficiary | Account Value |
|-----------------|----------------|-------------|---------------|
|                 |                |             |               |
|                 |                |             |               |
|                 |                |             |               |
|                 |                |             |               |

**Schedule 4 – Life Insurance**

| Name of Insured | Face Value | Cash Value | Beneficiary |
|-----------------|------------|------------|-------------|
|                 |            |            |             |
|                 |            |            |             |
|                 |            |            |             |
|                 |            |            |             |

**Schedule 5– Accounts and Notes Receivable**

| Name of Debtor | Maturity Date | Collateral | Lien Position | Unpaid Balance | Payment Terms | Payment Amount |
|----------------|---------------|------------|---------------|----------------|---------------|----------------|
|                |               |            |               |                |               |                |
|                |               |            |               |                |               |                |
|                |               |            |               |                |               |                |

**Schedule 6– Credit Lines and Notes Payable**

| Name of Creditor | Maturity Date | Collateral | Lien Position | Unpaid Balance | Payment Terms | Payment Amount |
|------------------|---------------|------------|---------------|----------------|---------------|----------------|
|                  |               |            |               |                |               |                |
|                  |               |            |               |                |               |                |
|                  |               |            |               |                |               |                |
|                  |               |            |               |                |               |                |
|                  |               |            |               |                |               |                |

**Schedule 7 – Real Estate**

|                                        | <b>Personal Residence</b> | <b>Property A</b> | <b>Property B</b> | <b>Property C</b> |
|----------------------------------------|---------------------------|-------------------|-------------------|-------------------|
| Property Address                       |                           |                   |                   |                   |
| Type of Property                       |                           |                   |                   |                   |
| Property Owner                         |                           |                   |                   |                   |
| % Ownership                            |                           |                   |                   |                   |
| Purchase Date                          |                           |                   |                   |                   |
| Purchase Price                         |                           |                   |                   |                   |
| Cost of Renovations since purchase     |                           |                   |                   |                   |
| Current Market Value                   |                           |                   |                   |                   |
| Original Mortgage Balance              |                           |                   |                   |                   |
| Current Mortgage Balance               |                           |                   |                   |                   |
| Name of Lender                         |                           |                   |                   |                   |
| Interest Rate                          |                           |                   |                   |                   |
| Loan Maturity Date                     |                           |                   |                   |                   |
| Payment Schedule (Years)               |                           |                   |                   |                   |
| Payment Amount                         |                           |                   |                   |                   |
| Do payments include escrow?            |                           |                   |                   |                   |
| Is loan current or past due?           |                           |                   |                   |                   |
| Rental Income                          |                           |                   |                   |                   |
| Are rents gross or % owned             |                           |                   |                   |                   |
| Annual Expenses                        |                           |                   |                   |                   |
| Is property currently listed for sale? |                           |                   |                   |                   |

**For additional real estate owned, please continue on attached schedule of real estate owned**

Undersigned specifically represents to Lender and to Lender’s actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that information provided in this form and attachments is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation made on this form and its attachments may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon misrepresentation made on this form and attachments, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, U.S.C. 1001, et seq. The Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this form and other related documents, whether or not the loan is approved. The Lender, its servicers, successors or assigns may rely on the information contained in this form, and I am obligated to amend and/or supplement the information provided in this form if any of the material facts that I have represented herein should change prior to closing of a loan. In the event that my payments on the Loan become delinquent, the lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to consumer reporting agencies. Ownership of the loan and/or administration of the Loan account may be transferred with such notice as may be required by law. My transmission of this form as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this form containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this form were delivered containing my original signature. Fidelity Homestead Savings Bank is authorized to check my credit and employment history and to answer questions about your credit experience with me.

|                                                           |             |
|-----------------------------------------------------------|-------------|
| _____                                                     | _____       |
| <b>Signature</b>                                          | <b>Date</b> |
| _____                                                     | _____       |
| <b>Signature of Spouse (if applying for joint credit)</b> | <b>Date</b> |



**Schedule 7 – Real Estate (continued)**

|                                        | <b>Property D</b> | <b>Property E</b> | <b>Property F</b> | <b>Property G</b> |
|----------------------------------------|-------------------|-------------------|-------------------|-------------------|
| Property Address                       |                   |                   |                   |                   |
| Type of Property                       |                   |                   |                   |                   |
| Property Owner                         |                   |                   |                   |                   |
| % Ownership                            |                   |                   |                   |                   |
| Purchase Date                          |                   |                   |                   |                   |
| Purchase Price                         |                   |                   |                   |                   |
| Cost of Renovations since purchase     |                   |                   |                   |                   |
| Current Market Value                   |                   |                   |                   |                   |
| Original Mortgage Balance              |                   |                   |                   |                   |
| Current Mortgage Balance               |                   |                   |                   |                   |
| Name of Lender                         |                   |                   |                   |                   |
| Interest Rate                          |                   |                   |                   |                   |
| Loan Maturity Date                     |                   |                   |                   |                   |
| Payment Schedule (Years)               |                   |                   |                   |                   |
| Payment Amount                         |                   |                   |                   |                   |
| Do payments include escrow?            |                   |                   |                   |                   |
| Is loan current or past due?           |                   |                   |                   |                   |
| Rental Income                          |                   |                   |                   |                   |
| Are rents gross or % owned             |                   |                   |                   |                   |
| Annual Expenses                        |                   |                   |                   |                   |
| Is property currently listed for sale? |                   |                   |                   |                   |
|                                        | <b>Property H</b> | <b>Property I</b> | <b>Property J</b> | <b>Property K</b> |
| Property Address                       |                   |                   |                   |                   |
| Type of Property                       |                   |                   |                   |                   |
| Property Owner                         |                   |                   |                   |                   |
| % Ownership                            |                   |                   |                   |                   |
| Purchase Date                          |                   |                   |                   |                   |
| Purchase Price                         |                   |                   |                   |                   |
| Cost of Renovations since purchase     |                   |                   |                   |                   |
| Current Market Value                   |                   |                   |                   |                   |
| Original Mortgage Balance              |                   |                   |                   |                   |
| Current Mortgage Balance               |                   |                   |                   |                   |
| Name of Lender                         |                   |                   |                   |                   |
| Interest Rate                          |                   |                   |                   |                   |
| Loan Maturity Date                     |                   |                   |                   |                   |
| Payment Schedule (Years)               |                   |                   |                   |                   |
| Payment Amount                         |                   |                   |                   |                   |
| Do payments include escrow?            |                   |                   |                   |                   |
| Is loan current or past due?           |                   |                   |                   |                   |
| Rental Income                          |                   |                   |                   |                   |
| Are rents gross or % owned             |                   |                   |                   |                   |
| Annual Expenses                        |                   |                   |                   |                   |
| Is property currently listed for sale? |                   |                   |                   |                   |