

**PERSONAL FINANCIAL STATEMENT**

AS OF DATE (MM/DD/YYYY): \_\_\_\_\_



Watertown Savings Bank

**A complete and signed Personal Financial Statement (PFS) is required from each individual guarantor.****Co-guarantors with joint assets and liabilities can be included on one joint PFS.****Personal Information**

Guarantor Name (First MI Last):		Co-Guarantor Legal Name (First MI Last):	
Residence / Physical Address: Same as Mailing?    Yes    No If 'No', Enter Mailing Address:		Residence / Physical Address: Same as Mailing?    Yes    No If 'No', Enter Mailing Address:	
Social Security No.:	Date of Birth.:	Social Security No.:	Date of Birth.:
Home Phone:	Cell Phone:	Home Phone:	Cell Phone:
E-mail Address:		E-mail Address:	
Driver's License ID Number: State Issued: Issue Date:                      Expiration Date:		Driver's License ID Number: State Issued: Issue Date:                      Expiration Date:	
Employer:	Occupation:	Employer:	Occupation:
Preferred Method of Contact: <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone <input type="checkbox"/> E-mail <input type="checkbox"/> Mail <input type="checkbox"/> Other:			

**Business Information (Additional Information to be provided on Business Credit Application)**

Business Name of Applicant / Borrower:

ASSETS		LIABILITIES	
Cash on hand and in Banks		Accounts Payable	
Savings Accounts		Notes Payable to Banks & Others (Section 2)	
IRA or Other Retirement Account (401k)		Installment Account (Autos) (Section 2)	
Accounts & Notes Receivable		Installment Account (Other) (Section 2)	
Cash Value of Life Insurance (Section 7)		Loans on Life Insurance	
Stocks and Bonds-Listed (Section 3)		Mortgages on Real Estate (Section 8)	
Stocks & Bonds-Unlisted (Section 3)		Unpaid Taxes (Section 5)	
Real Estate (Section 8)		Other Liabilities (Section 6)	
Vehicles-Market Value		TOTAL LIABILITIES	
Other Personal Property (Section 4)			
Other Assets (Section 4)		NET WORTH (Total Assets-Total Liabilities)	
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH	

**SECTION 1. Sources of Income****Contingent Liabilities**

Salary		As Endorser or Co-maker	
Investment Income		Legal Claims & Judgements	
Real estate Income		Provision for Taxes	
Other Income (Describe):		Other Special Debt	

**SECTION 2. Notes Payable to Banks and Others - (Use attachments if necessary)**

Name of Bank /Noteholder	Type of Account	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured / Type of Collateral
Total						

**SECTION 3. Stocks and Bonds - (use attachments if necessary)**

Number of Shares	Name of Security	Cost	Market Value	Date of Market Value
Total				

**SECTION 4. Other Personal Property & Other Assets. (Describe)**

Description	Value When New	Value Today	Balance Due
Total			

**SECTION 5. Unpaid Taxes. (Describe in detail, type)**

Type	Amount Due
Total	

**SECTION 6. Other Liabilities. (Describe in detail)**

Payable To	Amount	Collateral
Total		

**SECTION #7. Life Insurance Held. (Give face amount, cash surrender value, name of company, beneficiary)**

Company	Face of Policy	Cash Surrender Value	Policy Loan from Insurance Co.	Other Loans Policy as Collateral	Beneficiary
Totals					

**SECTION 8. Real Estate Owned** – List each parcel separately, use attachments if necessary. Indicate by an “X” if Others have an Ownership Interest.

	<b>PROPERTY #1</b> <input type="checkbox"/> (% Owned _____)	<b>PROPERTY #2</b> <input type="checkbox"/> (% Owned _____)
<b>Title In Name Of</b>		
<b>Type of Property</b>		
<b>Description &amp; Location</b>		
<b>Date Purchased (MM/DD/YY)</b>		
<b>Original Cost</b>		
<b>Present Market Value</b>		
<b>Name and Address of Mortgage Holder</b>		
<b>Loan #</b>		
<b>Balance Due</b>		
<b>Monthly Payment</b>		
<b>Status of Mortgage</b>		
	<b>PROPERTY #3</b> <input type="checkbox"/> (% Owned _____)	<b>PROPERTY #4</b> <input type="checkbox"/> (% Owned _____)
<b>Title In Name Of</b>		
<b>Type of Property</b>		
<b>Description &amp; Location</b>		
<b>Date Purchased (MM/DD/YY)</b>		
<b>Original Cost</b>		
<b>Present Market Value</b>		
<b>Name and Address of Mortgage Holder</b>		
<b>Loan #</b>		
<b>Balance Due</b>		
<b>Monthly Payment</b>		
<b>Status of Mortgage</b>		

I, as a borrower and/or guarantor, authorize Watertown Savings Bank as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). You may rely on it until I inform you of any material change or until I give you a new statement. These statements are made for the purpose of obtaining a loan or guaranteeing a loan. NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you. By inserting your name you agree that if you are signing these documents electronically, you are binding yourself and the applicant to the same extent as if the document was signed in paper form.

**NOTICE:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant’s income is derived from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is: FDIC Consumer Response Center/1100 Walnut St., Box #11, Kansas City, MO 64106

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_