



SUBMITTED TO: TruNorthBank: Peabody, MA 01960

PERSONAL FINANCIAL STATEMENT (IMPORTANT: Read these directions before completing this Statement)

If you are applying for individual credit in your own name and are relying on your own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested, or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete only Section 1, 3 and 4.

If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

| Section 1 – Individual Information (print) | | | Section 2 -Other Party Information (print) | | |
|---|---------------|----------|---|---------------|----------|
| Name | | | Name | | |
| Address | | | Address | | |
| City | State | Zip Code | City | State | Zip Code |
| Social Security# | Date of Birth | | Social Security# | Date of Birth | |
| Occupation | | | Occupation | | |
| Business Name | | | Business Name | | |
| Business Address | | | Business Address | | |
| City | State | Zip Code | City | State | Zip |
| Length at current address | | | Length at current address | | |
| Res. Phone | Alt. Phone | | Res. Phone | Alt. Phone | |
| Email | | | Email | | |
| Name, Phone of your Accountant | | | Name, Phone of your Accountant | | |
| Name, Phone of your Attorney | | | Name, Phone of your Attorney | | |
| Name, Phone of your Investment Advisor/Broker | | | Name, Phone of your Investment Advisor/Broker | | |
| Name, Phone of your Insurance Advisor | | | Name, Phone of your Insurance Advisor | | |

| | Yes | No |
|---|------|----|
| Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet. | | |
| Are (either of) you a defendant in any suit or legal action? | | |
| Are (either of) you presently subject to any unsatisfactory judgments to tax liens? | | |
| (Either of) you have been audited by the IRS, in what year were you audited? | Year | |
| Have you ever been or currently are under investigation, indicted, convicted, or found guilty of a felony? | | |



Section 3 – Statement of Financial Conditions as of (Date): _____

| Assets (Do not include assets of doubtful value) | In dollars (omit cents) | Individual | Joint | If joint, with whom |
|---|--------------------------------|-------------------|--------------|----------------------------|
| Cash, Checking & Savings, CD's (See Schedule A) | | | | |
| U.S. Gov't & marketable securities (See Schedule B) | | | | |
| Non-marketable securities (See Schedule C) | | | | |
| Securities held by broker in margin accounts | | | | |
| Restricted, control or margin account stocks | | | | |
| Real estate owned (See Schedule D) | | | | |
| Accounts, loans & notes receivable | | | | |
| Automobiles | | | | |
| Cash surrender value-life insurance (See Schedule E) | | | | |
| Vested interest in deferred compensation/profit-sharing plan (See Schedule F) | | | | |
| Business ventures (See Schedule G) | | | | |
| Other Assets/personal property itemize | | | | |
| Total Assets: | | | | |
| Liabilities | In dollars (omit cents) | Individual | Joint | If joint, with whom |
| Notes payable to banks and others (See schedule H) | | | | |
| Due to brokers | | | | |
| Amounts payable to others (Secured) | | | | |
| Amounts payable to others (Unsecured) | | | | |
| Accounts and bills due | | | | |
| Unpaid income tax | | | | |
| Other unpaid taxes & interest | | | | |
| Automobiles | | | | |
| Real estate mortgages payable (See Schedule D) | | | | |
| | | | | |
| | | | | |
| Total Liabilities: | | | | |
| Net Worth: | | | | |
| Total Liabilities and Net Worth: | | | | |

Please Click on the Update Calculations after all inputs have been to ensure the totals calculate properly



Section 4 – Annual Income for Year Ending _____

| Annual Income | Individual | Joint |
|--|------------|-------|
| Salary, bonuses & commissions | | |
| Dividends & interest | | |
| Real Estate income | | |
| Other Income (alimony, child support or separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation) | | |

Total Income:

| Annual Expenditures | Individual | Joint |
|--|------------|-------|
| Real Estate taxes & assessments | | |
| Taxes-federal, state & local | | |
| Insurance payments | | |
| Other contract payments (car payments, charge cards) | | |
| Alimony, child support, maintenance | | |
| Other expenses | | |

Total Expenditures:

| Contingent Liabilities Estimated Amount | Yes | No | Individual | Joint |
|--|--------------------------------------|----|------------|-------|
| Do you have any Contingent liabilities (as endorser, co-maker or guarantor?) | | | | |
| On leases? Contracts? | | | | |
| Involvement in pending legal actions? | | | | |
| Contested income tax liens? | | | | |
| Any estimated capital gains tax on unrealized asset appreciation? | | | | |
| Other special debt or circumstances? | | | | |
| If yes to any question(s) describe: | | | | |
| | Total Contingent Liabilities: | | | |

SCHEDULE A – CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATIONS OF DEPOSIT, MONEY MARKET, ETC.

| Name of Financial Institution | Type of Account | Owner | Joint | If pledged, to whom? | Balance |
|-------------------------------|-----------------|-------|-------|----------------------|---------|
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SCHEDULE B – U.S. GOVERNMENT & MARKETABLE SECURITIES (Use additional sheet if necessary)

| Number of Shares or Face Value of Bonds | Description | In Name of | Are these registered, pledged or held by others? | Market Value | Exchanges where traded |
|---|-------------|------------|--|--------------|------------------------|
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SCHEDULE C – NON-MARKETABLE SECURITIES (Use additional sheet if necessary)

| Number of Shares or Face Value of Bonds | Description | In Name of | Are these registered, pledged or held by others? | Market Value | Exchanges where traded |
|---|-------------|------------|--|--------------|------------------------|
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SCHEDULE D – INVESTMENTS IN REAL ESTATE (Use additional sheet if necessary)

| Description/Location of Real Estate Investment | Joint | Date of Original Investment | Current Est. Value | % Owned by You | Market Value of % of Investment | Present Balance | Monthly Payment | Mortgage Maturity Date | Mortgage owed To |
|--|-------|-----------------------------|--------------------|----------------|---------------------------------|-----------------|-----------------|------------------------|------------------|
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SCHEDULE E – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

| Name of Insurance Company | Owner of Policy | Beneficiary and Relationship | Face Amount | Policy Loans | Cash Surrender Value |
|---------------------------|-----------------|------------------------------|-------------|--------------|----------------------|
| | | | | | |
| | | | | | |

SCHEDULE F – VESTED INTEREST IN DEFERRED COMPENSATION/PROFIT-SHARING PLANS

| % Vested | Company Name | Account Number | Manner of Payout (Annuity, Lump Sum) | Distribution Date | Beneficiary | Amount |
|----------|--------------|----------------|--------------------------------------|-------------------|-------------|--------|
| | | | | | | |
| | | | | | | |

SCHEDULE G – BUSINESS VENTURES (Use separate sheet if necessary)

1. List Name and Address of Any Business Venture in Which You Are a Principal or Partner

| Position/Title in the Business | Line of Business | Years in Business | Total Assets Listed in Section 3 | % of Ownership | Net Worth of Business | Present Net Value of your Investment |
|--------------------------------|------------------|-------------------|----------------------------------|----------------|-----------------------|--------------------------------------|
| | | | | | | |

2. List Name and Address of Any Business Venture in Which You Are a Principal or Partner

| Position/Title in the Business | Line of Business | Years in Business | Total Assets Listed in | % of Ownership | Net Worth of Business | Present Net Value of your Investment |
|--------------------------------|------------------|-------------------|------------------------|----------------|-----------------------|--------------------------------------|
| | | | | | | |

3. List Name and Address of Any Business Venture in Which You Are a Principal or Partner

| Position/Title in the Business | Line of Business | Years in Business | Total Assets Listed in | % of Ownership | Net Worth of Business | Present Net Value of your Investment |
|--------------------------------|------------------|-------------------|------------------------|----------------|-----------------------|--------------------------------------|
| | | | | | | |



SCHEDULE H – LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC.)

| OWING TO (ACCT. No.) | Joint | Date of Original Borrowing | Amount | Present Balance | Due | Monthly Payment | Date of Final Payment | Secured by |
|----------------------|-------|----------------------------|--------|-----------------|-----|-----------------|-----------------------|------------|
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The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify you 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 you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the creditworthiness of the undersigned and the undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. The undersigned understand that knowingly providing false or misleading information pursuant to this and/or any subsequent review of my financial information is a federal offense that may subject me to fine, imprisonment or both (18 USC Section 1014).

Signature (Individual) _____

Signature (Other Party) _____

Date Signed: _____

Date Signed: _____

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In all cases, protection of our customers' identity and confidentiality is our pledge to you.