



INSTRUCTIONS FOR YOUR PERSONAL FINANCIAL STATEMENT

At Hingham Institution for Savings, we want to help you make the most of your opportunities. The more information we have about your financial background, the better we can evaluate your financial needs. All statements will be held confidential.

If you are applying for credit with another person, or if you are relying on another person's income or assets to obtain credit, please fill out all information for both the applicant and co-applicant. Information about your spouse need not be included unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit. The Bank is not required to consider jointly held assets in evaluating an individual credit request. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

Please read everything carefully. As you complete each schedule, you will notice that the totals appear in a boldly outlined block. These blocks will provide the information you need for the financial summary on the last page of this form. If there is nothing to report, indicate "none" on the schedule and "0" on the financial summary. If you have any questions, please call us.

SCHEDULE 1

Cash Accounts. Please include all account relationships you have with a bank/money market fund, such as checking and savings accounts, bank loans, Certificates of Deposit, money market funds, etc. However, do not include mortgages or consumer loans.

SCHEDULE 2

Marketable Securities. Show all marketable securities you own, including Stocks/Bonds registered and traded on national exchanges or over the counter, Treasury Bills, Municipal Bonds, Commercial Paper, and Margin Loans with brokerage firms. If completing by hand and there is not enough space, attach a separate schedule.

SCHEDULE 3

Non-Marketable Securities. Please include non-marketable securities and investments (those not publicly traded), as well as restricted stock. If any of the securities are pledged, please explain. You do not need to include privately owned businesses or professional practices, as there is a separate schedule for this.

SCHEDULE 4

Consumer Loans. Please indicate all installment loans, including auto loans, credit cards, charge accounts, etc.

SCHEDULE 5

Real Estate for Personal Use. Please include first and second mortgages, including home equity lines of credit.

SCHEDULE 6

Real Estate for Investment. Please include the same information as above, but for investment property, including second mortgages and revolving lines of credit secured by real estate.

SCHEDULE 7

Accounts/Notes Receivable.

SCHEDULE 8

Accounts/Notes/Taxes Payable. Please include repayment terms and collateral.

SCHEDULE 9

Life Insurance: This should include cash surrender value and any amount you may have borrowed against your life insurance.

SCHEDULE 10

Limited Partnership Investments.

SCHEDULE 11

Privately Owned Business or Professional Practices. Please indicate what percentage is owned by you, and the present net book value of your investment.

SCHEDULE 12

Other Liabilities. Please show all liabilities not previously noted, including alimony or child support you must pay.

SCHEDULE 13

Personal Effects. Please list any items which you feel are significant enough to note, including automobiles, jewelry, furs, antiques, oriental rugs, objects of art, paintings, stamp and coin collections.

SCHEDULE 14

Other Major Assets. Please list any items not already included, such as airplanes, boats, or seats on exchanges.

SCHEDULE 15

Contingent or Deferred Assets. These should include trusts, vested pensions, deferred income, stock options, hypothecated securities, 401K plans, IRA's, and profit

SCHEDULE 16

Contingent Liabilities. Please list any contingent liabilities on leases, legal claims, contracts, stand-by letters of credit, and as co-maker, surety, endorser, or guarantor for debts

SCHEDULE 17

Income. You do not need to include alimony, child support, or separate maintenance income unless you would like it to be considered in evaluating creditworthiness.

SCHEDULE 18

Annual Expenses. Please give a fair estimate of all your major expenses.

SCHEDULE 19

Assets and Liabilities. If completing by hand, please insert the Totals indicated in the boldly outlined blocks throughout this form. Please make sure the figures are correct, and sign at the bottom.



PERSONAL FINANCIAL STATEMENT

Personal Financial Statement as of _____

PERSONAL INFORMATION					
Applicant			Co-Applicant		
First Name	M.I.	Last Name	First Name	M.I.	Last Name
Street Address		Home Telephone	Street Address		Home Telephone
City	State	Zip Code	City	State	Zip Code
Tax ID/SSN		Date of Birth	Tax ID/SSN		Date of Birth
Business Name		Position	Business Name		Position
Business Address		Business Telephone	Business Address		Business Telephone
City	State	Zip Code	City	State	Zip Code
Name of Account Manager and Present Bank			Name of Account Manager and Present Bank		
Name, Address of your accountant			Name, Address of your accountant		
Name, Address of your attorney			Name, Address of your attorney		
Name, Address of person having a durable power of attorney			Name, Address of person having a durable power of attorney		

PLEASE ANSWER THE FOLLOWING QUESTIONS

1. Are you a defendant in any suit or legal action?
(explain below)

2. Are you presently subject to any unsatisfied judgements or tax liens?
(explain below)

3. Have you ever been through bankruptcy or settle any debts for less than full amount?
(explain below)

4. Are any of your income tax returns currently being audited?
(explain below)

If yes, what years? _____

COMMENTS BELOW FOR ANY OF THE ABOVE QUESTIONS:



PERSONAL FINANCIAL STATEMENT

SCHEDULE 1 - CASH ACCOUNTS [1]				
Name of Bank / Money Market Fund	Deposit Balance	Passbook Loan Balance	Is Loan Secured?	Ownership (Applicant, Co-Applicant or Third Party)
TOTAL	-	-		

SCHEDULE 2 - MARKETABLE SECURITIES [2]						
Firm/Institution Holding Securities	Name of Stocks, Bonds, # Shares, etc.	Cost	Market Value	Are Securities Pledged? To whom?	Brokerage Margin Loans	Ownership
TOTAL			-		-	

SCHEDULE 3 - NON-MARKETABLE SECURITIES [3]						
Description of Security	Date Acquired	Cost	Book Value	Estimated Market Value	Ownership	
TOTAL				-		

SCHEDULE 4 - CONSUMER LOANS (For additional space use insert sheet) [4]			
Auto Loans, Credit Cards, Credit Unions, Charge Accts, Etc.	Total Monthly Payments	Total Amount Outstanding	Ownership
TOTAL	-	-	

SCHEDULE 5 - REAL ESTATE FOR PERSONAL USE [5]						
Property Address and Description	Legal Owner	Purchase Year	Purchase Price	Market Value	Present Loan Balance	Lender

TOTAL						-
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SCHEDULE 12 - OTHER LIABILITIES [12]

Item	Amount Due	Ownership
TOTAL	-	

SCHEDULE 13 - PERSONAL EFFECTS [13]

Item	Cost	Estimated Present Value	Ownership
TOTAL		-	

SCHEDULE 14 - OTHER MAJOR ASSETS [14]

Item	Cost	Estimated Present Value	Ownership
TOTAL		-	-

SCHEDULE 15 - CONTINGENT OR DEFERRED ASSETS (IRAS, PENSIONS, STOCK OPTIONS; See instructions) [15]

Description	Amount	Ownership
TOTAL	-	

SCHEDULE 16 - CONTINGENT LIABILITIES (GUARANTOR FOR LOAN, ETC.; See instructions) [16]

Description	Amount	Ownership
TOTAL	-	

SCHEDULE 17 - INCOME [17]

Last Year's Actual Income	Applicant	Co-Applicant	Combined
Salary and/or Net Professional Income			-
Bonus and Commissions			-
Interest and Dividends			-
Net Real Estate Income			-
Capital Gains (Losses)			-
Other Income (Describe below)			-
TOTAL	-	-	-
This Year's Estimated Income	Applicant	Co-Applicant	Combined
Salary and/or Net Professional Income			-
Bonus and Commissions			-
Interest and Dividends			-
Net Real Estate Income			-
Capital Gains (Losses)			-
Other Income (Describe below)			-
TOTAL	-	-	-

SCHEDULE 18 - ANNUAL EXPENSES [18]

	Last Year's Actual	Current Year's Estimated
Income Tax		
Co-Op or Condominium Payment		

Mortgage Payments		
Real Estate Taxes		
Rental Payments		
Insurance		
Tuition		
Alimony, Child Support, Maint.		
Medical Expenses		
Utilities (heat, gas, electricity, tele., etc.)		
Other Household Expenses (food, clothing, etc.)		
Total Monthly Payments for Other Debt Owed		
Other Expenses		
TOTAL	-	-

FAMILY INFORMATION				
Name	Relation	Date of Birth	Dependent?	
			Yes	No

COMMENTS / REMARKS:

SCHEDULE 19 [19]			
ASSETS		LIABILITIES	
CASH ACCOUNTS from Schedule 1	-	BANK LOANS from Schedule 1	-
MARKETABLE SECURITIES from Schedule 2	-	MARGIN LOANS from Schedule 2	-
NON-MARKETABLE SECURITIES from Schedule 3	-	CONSUMER LOANS from Schedule 4	-
REAL ESTATE FOR PERSONAL USE from Schedule 5	-	MORTGAGES-PERSONAL REAL ESTATE from Schedule 5	-
REAL ESTATE FOR INVESTMENTS from Schedule 6	-	MORTGAGES ON REAL ESTATE INVESTMENTS: from Schedule 6	-
ACCOUNTS / NOTES RECEIVABLE from Schedule 7	-	ACCTS/NOTES/TAXES PAYABLE from Schedule 8	-
CASH VALUE OF LIFE INSURANCE from Schedule 9	-	LOANS AGAINST LIFE INSURANCE from Schedule 9	-
LTD PARTNERSHIP INVESTMENTS from Schedule 10	-	LTD PARTNERSHIP INVESTMENTS from Schedule 10	-
PRIVATELY OWNED BUSINESS from Schedule 11	-	OTHER LIABILITIES from Schedule 12	-
PERSONAL EFFECTS from Schedule 13	-	TOTAL LIABILITIES	-
OTHER MAJOR ASSETS from Schedule 14	-	NET WORTH (Total Assets minus Total Liabilities)	-
TOTAL ASSETS	-	TOTAL LIABILITIES PLUS NET WORTH	-
CONTINGENT OR DEFERRED ASSETS from Schedule 15	-	CONTINGENT LIABILITIES from Schedule 16	-
INCOME LAST YEAR from Schedule 17	-	CURRENT INCOME from Schedule 17	-

ANNUAL EXPENSES from Schedule 18	-		
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I understand that Hingham Institution for Savings' credit approval is subject to verification and investigation. I authorize the Bank to obtain and release credit information in connection with this statement and with respect to any credit granted.

This is a true and accurate statement of my financial condition. Should my financial condition change at any time while I am under obligation to the Bank, I will promptly notify them in writing of this change. While under such obligation, I will provide annually an updated financial statement.

The applicants warrant and represent that they have voluntarily applied for this credit and were not requested or required to do so by the Lender.

Applicant Signature	Date
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Co-Applicant Signature	Date
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