



## INSTRUCTIONS FOR YOUR PERSONAL FINANCIAL STATEMENT

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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**

*Other Major Liabilities. 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 Businesses or Professional Practices. Please indicate what percentage is owned by you, and the estimated current market value of the business.*

### **SCHEDULE 12**

*Other Major Assets / Personal Effects. Please list any items not already included, such as airplanes, boats, seats on exchanges, automobiles, jewelry, furs, antiques, oriental rugs, objects of art, paintings, stamp and coin collections.*

### **SCHEDULE 13**

*Deferred Assets. These should include trusts, vested pensions, deferred income, stock options, hypothecated securities, 401K plans, IRAs, and profit sharing plans.*

### **SCHEDULE 14**

*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 15**

*Annual 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 16**

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

### **SCHEDULE 17**

*Assets and Liabilities. If completing by hand, please insert the Totals from each of the Schedule #s throughout this form. Please make sure the figures are correct, and sign at the bottom.*

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## PERSONAL FINANCIAL STATEMENT

Personal Financial Statement as of: \_\_\_\_\_  Individual Statement  Joint Statement  
*(Date)*

PERSONAL INFORMATION					
Applicant / Borrower			Co-Applicant / Co-Borrower		
First Name	M.I.	Last Name	First Name	M.I.	Last Name
Street Address		Home Telephone		Street Address	
City	State	Zip Code	City	State	Zip Code
Tax ID/SSN		Date of Birth		Tax ID/SSN	
Email Address			Email Address		
Business Name		Position		Business Name	
Business Address		Business Telephone		Business Address	
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**

**YES      NO**

- |  |                          |                          |
|--|--------------------------|--------------------------|
| 1. Are you a defendant in any suit or legal action? (explain below)  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you presently subject to any unsatisfied judgements or tax liens? (explain below)   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you or an entity of which you were partial owner ever been through bankruptcy or settled any debts for less than full amount? (explain below)  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Are any of your income tax returns currently being audited? (explain below)   | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, what years? _____  |                          |                          |
| 5. Have you, or an entity of which you are partial owner, ever received any form of loan modification or forbearance on any loan which secures collateral in which you, and/or the entity, hold a security interest? (explain below) | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, what years? _____  |                          |                          |

*COMMENTS BELOW FOR ANY OF THE ABOVE QUESTIONS:*



PERSONAL FINANCIAL STATEMENT

SCHEDULE 1 - CASH ACCOUNTS				
Name of Bank / Money Market Fund	Deposit Balance	Funds Pledged	Account Number	Ownership (Applicant or Co-Applicant)
<b>TOTAL</b>				

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

SCHEDULE 3 - NON-MARKETABLE SECURITIES						
Description of Security	Date Acquired	Cost	Book Value	Estimated Market Value	Ownership	
<b>TOTAL</b>						

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

SCHEDULE 5 - REAL ESTATE FOR PERSONAL USE						
Property Address and Description	Legal Owner	Purchase Year	Purchase Price	Market Value	Present Loan Balance	Lender
<b>TOTAL</b>						



**SCHEDULE 10 - LIMITED PARTNERSHIP INVESTMENTS**

Investments	Date Acquired	Cash Invested	Share of Estimated Market Value	Share of Debt or LP Liability	Number of Shares / % Owned
<b>TOTAL</b>					

**SCHEDULE 11 - PRIVATELY OWNED BUSINESSES OR PROFESSIONAL PRACTICES**

Business Name and Address	Type of Business	Date of Investment	Original Investment Cost	% Ownership	Gross Market Value of Business	Ownership
<b>GROSS TOTALS</b>						
<b>% SHARE OWNED</b>						

**SCHEDULE 12 - OTHER MAJOR ASSETS / PERSONAL EFFECTS**

Item	Cost	Estimated Present Value	Ownership
<b>TOTAL</b>			

**SCHEDULE 13 - DEFERRED ASSETS (IRAs, PENSIONS, STOCK OPTIONS; See instructions)**

Description	Amount	Ownership
<b>TOTAL</b>		

**SCHEDULE 14 - CONTINGENT LIABILITIES (GUARANTOR FOR LOAN, ETC.; See instructions)**

Description	Amount	Ownership
<b>TOTAL</b>		

**SCHEDULE 15 - ANNUAL INCOME**

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)			
<b>TOTAL</b>			
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)			
<b>TOTAL</b>			

**SCHEDULE 16 - ANNUAL EXPENSES**

<b>Estimate of Current/Actual Expenses</b>	<b>Applicant</b>	<b>Co-Applicant</b>	<b>Combined</b>
Income Tax			
Condo Payments			
Mortgage Payments (personal residence)			
Real Estate Taxes (personal residence)			
Rent Payments			
Insurance Premiums (RE, Auto, etc.)			
Tuition			
Alimony, Child Support			
Other Payments for Debt Owed			
Other Expenses (utilities/food/clothing, etc.)			
<b>TOTAL</b>			

**FAMILY INFORMATION**

<b>Name</b>	<b>Relation</b>	<b>Date of Birth</b>	<b>Dependent?</b>	
			<b>Yes</b>	<b>No</b>

**COMMENTS / REMARKS:**

**SCHEDULE 17 - SUMMARY OF ASSETS AND LIABILITIES**

<b>ASSETS</b>		<b>LIABILITIES</b>	
<b>CASH ACCOUNTS</b> from Schedule 1		<b>BANK ACCT FUNDS PLEDGED</b> from Schedule 1	
<b>MARKETABLE SECURITIES</b> from Schedule 2		<b>MARGIN LOANS</b> from Schedule 2	
<b>NON-MARKETABLE SECURITIES</b> from Schedule 3		<b>CONSUMER LOANS</b> from Schedule 4	
<b>REAL ESTATE FOR PERSONAL USE</b> from Schedule 5		<b>MORTGAGES-PERSONAL REAL ESTATE</b> from Schedule 5	
REAL ESTATE FOR INVESTMENT "% Share Owned" from Schedule 6		<b>MORTGAGES ON INVESTMENT REAL ESTATE:</b> from Schedule 6	
<b>ACCOUNTS / NOTES RECEIVABLE</b> from Schedule 7		<b>OTHER MAJOR LIABILITIES</b> from Schedule 8	
<b>CASH VALUE OF LIFE INSURANCE</b> from Schedule 9		<b>LOANS AGAINST LIFE INSURANCE</b> from Schedule 9	
<b>LTD PARTNERSHIP INVESTMENTS</b> from Schedule 10		<b>LTD PARTNERSHIP INVESTMENT LIABILITY</b> from Schedule 10	
<b>PRIVATELY OWNED BUSINESSES</b> from Schedule 11		<b>TOTAL LIABILITIES</b> (Sum of all values listed above)	
<b>OTHER MAJOR ASSETS</b> from Schedule 12		<b>NET WORTH</b> (Total Assets minus Total Liabilities)	
<b>TOTAL ASSETS</b> (Sum of all values listed above)		<b>TOTAL LIABILITIES PLUS NET WORTH</b>	
<b>DEFERRED ASSETS</b> from Schedule 13		<b>CONTINGENT LIABILITIES</b> from Schedule 14	
<b>INCOME LAST YEAR</b> from Schedule 15		<b>CURRENT INCOME</b> from Schedule 15	
<b>ANNUAL EXPENSES</b> from Schedule 16			

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

Applicant /Borrower Signature	Date
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Co-Applicant / Co-Borrower Signature	Date
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Note: Applicant / Borrower acknowledges that date provided here shall constitute the "Statement As Of" date on PFS cover page if that date is not completed.