



Visit us at lowellfive.com or call 800.931.FIVE.

PERSONAL FINANCIAL STATEMENT AS OF

PERSONAL INFORMATION				
APPLICANT (NAME)				
Address		City		State Zip
Home Phone	Social Security Number		Date of Birth	
Employer	Address		City	State Zip
Business Phone	Number of Years with Employer		Title/Position	
Previous Employer & Position			Number of Years	
Accountant and Phone #				
Marital Status*: Married Separated Unmarried (includes single, divorced, and widowed persons)				

* Marital status information not required if applicant is applying for individual unsecured credit.

PERSONAL INFORMATION				
CO-APPLICANT (NAME)				
Address		City		State Zip
Home Phone	Social Security Number		Date of Birth	
Employer	Address		City	State Zip
Business Phone	Number of Years with Employer		Title/Position	
Previous Employer & Position			Number of Years	
Accountant and Phone #				
Marital Status*: Married Separated Unmarried (includes single, divorced, and widowed persons)				

* Marital status information not required if applicant is applying for individual unsecured credit.

ANNUAL INCOME	SOURCES**	AMOUNT (\$) (OMIT CENTS)
Salary (applicant)		
Salary (co-applicant)		
Bonuses & Commissions (applicant)		
Bonuses & Commissions (co-applicant)		
Rental Income		
Interest Income		
Dividend Income		
Proceeds from Sales		
Partnership Income		
Other Investment Income		
Other Income (List)***		
TOTAL INCOME (\$)		

** Examples are Cash, W-2, Tax Return, etc.

*** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

ANNUAL EXPENDITURES		AMOUNT (\$) (OMIT CENTS)
Federal Income and Other Taxes		
State Income and Other Taxes		
Rental Payments, Co-op, or Condo Maintenance		
Mortgage Payments	Residential	
	Investment	
Property Taxes	Residential	
	Investment	
Interest and Principal Payments on Other Loans		
Insurance (Home, Health, Vehicles)		
Investments (including tax shelters)		
Alimony/Child Support		
Meals and Food		
Tuition		
Contributions and Gifts		
Medical Expenses		
Other Living Expenses		
Other Expenses (List)		
TOTAL EXPENDITURES (\$)		

Any significant changes expected in the next 12 months? Yes No (If yes, attach information)

BALANCE SHEET AS OF

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash in The Lowell Five (including money market accounts, CD's)		Notes Payable to The Lowell Five	
		Secured	
Cash in Other Financial Institutions (List) (including money market accounts, CD's)		Unsecured	
		Notes Payable to Others (Schedule E)	
		Secured	
		Unsecured	
Readily Marketable Securities (Schedule A)		Accounts Payable (including credit cards)	
Non-Readily Marketable Securities (Schedule A)		Margin Accounts	
Accounts and Notes Receivable		Notes Due: Partnership (Schedule D)	
Cash Surrender Value of Life Insurance (Schedule B)		Life Insurance Loans (Schedule B)	
Residential Real Estate (Schedule C)		Taxes Payable	
Real Estate Investments (Schedule C)		Mortgage Debt (Schedule C)	
Partnerships/PC Interests/ S Corporations (Schedule D)		Other Liabilities (List)	
IRA, Keogh, Profit Sharing and other Vested Retirement Accounts			
Deferred Income (# of yrs. deferred)			
Personal Property (including automobiles)			
Sole Proprietorship Assets:			
Accounts Receivable			
Inventory			
Fixed Assets			
Other Assets (List)			
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH	

CONTINGENT LIABILITIES	YES	NO	AMOUNT (\$)
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
Are you obligated to pay alimony and/or child support?			
What would be your total estimated tax liability if you were to sell your major assets?			
If yes for any of the above, give details:			

SCHEDULE A—ALL SECURITIES (Including Non-Money Market Mutual Funds)							
# of Shares (Stock) or Face Value (Bonds)	DESCRIPTION	OWNER (S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEDGED	
						YES	NO
READILY MARKETABLE SECURITIES (INCLUDING U.S. GOVERNMENT AND MUNICIPALS)*							
NON-READILY MARKETABLE SECURITIES (CLOSELY HELD, THINLY TRADED OR RESTRICTED STOCK)							

* If not enough space, attach a separate schedule or brokerage statement and enter totals only.

SCHEDULE B—INSURANCE						
Life Insurance (use additional sheets if necessary)						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

SCHEDULE C—PERSONAL RESIDENCE & REAL ESTATE INVESTMENTS, MORTGAGE DEBT (majority ownership only)									
Personal Residence Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

SCHEDULE D—PARTNERSHIPS AND S CORPORATIONS (less than majority ownership for real estate partnerships)*						
Type of Investment	Date of Initial Investment	Cost	% Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Current Year Investments
Business/Professional (indicate name)						
Investments (including tax shelters)						

*Note: For investments, which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-Corporations, schedule K-1's.

SCHEDULE E—NOTES PAYABLE								
Due To	Type of Facility	Amount of Loan	Secured		Collateral	Interest Rate	Rate Maturity	Unpaid Balance
			Yes	No				

Please Answer the Following Questions:	YES	NO
1. Income Tax returns filed through (date):		
Are any returns currently being audited or contested? If so, what year?		
2. Have (either of) you or any firm in which you are or were a major owner, ever declared bankruptcy?		
If Yes, please provide details:		
3. Number of dependents (excluding self) and relationship to applicant:		
4. Have you ever had a financial plan prepared for you?		
5. Do (either of) you have a line of credit or unused credit facility at any other institution?		
If so, please indicate where, how much and name of banker:		
6. Do you have ownership of an LLC, trust or other assets protection device?		
7. Do you anticipate any substantial inheritances?		
If yes, please explain:		



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REPRESENTATIONS AND WARRANTIES

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. What this means for you: 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. The information contained in this statement is provided to induce Lowell Five Cent Savings Bank (The Bank) to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that The Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify The Bank 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 The Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fails to notify The Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, we may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. The bank is hereby authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give The Bank any information it may have on the undersigned. Each of the undersigned authorizes The Bank to answer questions about their credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to The Bank is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gives The Bank shall be The Bank's property.

Your Signature

Date

Co-Applicant's Signature
(if you are requesting the financial accommodation jointly)

Date