PERSONAL FINANCIAL STATEMENT AS OF ________________
(Date)

Submitted to Kennebec Savings Bank

PERSONAL INFORMATION

APPLICANT (NAME)			CO-APPLICANT (NAME)		
Employer & Address			Employer & Address		
Business Phone #	# Years with Employer	Title/Position	Business Phone #	# Years with Employer	Title/Position
Previous Employer & Position	# Years		Previous Employer & Position	# Years	
Home Address			Home Address		
Home Phone #	Social Security #	Date of Birth	Home Phone #	Social Security #	Date of Birth
Email Address			Email Address		
Accountant Name & Phone #			Accountant Name & Phone #		
Attorney Name & Phone #			Attorney Name & Phone #		
Insurance Advisor Name & Phone #			Insurance Advisor Name & Phone #		
Marital Status*: ◯ Married ◯ Unmarried (single, divorced, widowed) ◯ Separated			Marital Status*: ◯ Married ◯ Unmarried (single, divorced, widowed) ◯ Separated		

CASH INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED ________________

ANNUAL INCOME	AMOUNT ($) *(omit cents)*
Salary (applicant)	
Salary (co-applicant)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (co-applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income** (List)	
TOTAL INCOME ($)	0

ANNUAL EXPENDITURES		AMOUNT ($) *(omit cents)*
Federal Income & Other Taxes		
State Income & Other Taxes		
Mortgage Payments	Residential	
	Investment	
Property Taxes	Residential	
	Investment	
Loan Principal & Interest Payments		
Rental Payments, Co-op, or Condo Maintenance		
Insurance		
Investments (including tax shelters)		
Alimony/Child Support		
Tuition		
Other Living Expenses		
Medical Expenses		
Other Expenses (List)		
TOTAL EXPENDITURES ($)		0

Any significant changes expected in the next 12 months? ◯ Yes (information attached) ◯ No

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

*** 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.*

BALANCE SHEET AS OF _______________

ASSETS	AMOUNT ($)	LIABILITIES	AMOUNT ($)
Deposits at KSB		Secured Notes Payable to KSB	
Deposits at Other Institutions (List)		Unsecured Notes Payable to KSB	
		Secured Notes Payable to Others (Schedule E)	
		Unsecured Notes Payable to Others (Schedule E)	
Readily Marketable Securities (Schedule A)		Accounts Payable (including credit cards)	
Non-Readily Marketable Securities		Margin Accounts	
Accounts and Notes Receivable		Notes Due: Partnership (Schedule D)	
Net 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 Corps (Schedule D)		Other Liabilities (List)	
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accounts			
Deferred Income (# years deferred: _____)			
Personal Property (including automobiles)			
Sole Proprietorship Accounts Receivable			
Sole Proprietorship Inventory			
Sole Proprietorship Fixed Assets			
Other Assets (List)			
TOTAL ASSETS ($)	**0**	**TOTAL LIABILITIES ($)**	**0**
		NET WORTH ($)	**0**

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)

# SHARES (Stock) *or* FACE VALUE (Bonds) ($)	DESCRIPTION	OWNERSHIP	WHERE HELD	COST ($)	CURRENT MARKET VALUE ($)	PLEDGED YES	PLEDGED NO
READILY MARKETABLE SECURITIES (including US Government & Municipals) **use additional sheet or attach brokerage statement & enter totals only if necessary*							
						☐	☐
						☐	☐
						☐	☐
						☐	☐
						☐	☐
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded or restricted stock)							
						☐	☐
						☐	☐

SCHEDULE B—Life & Disability Insurance *use additional sheet if necessary*

LIFE 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 ($)		
# YEARS COVERED		

SCHEDULE C—Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)

PERSONAL RESIDENCE ADDRESS	LEGAL OWNER	PURCHASE YEAR	PURCHASE PRICE ($)	MARKET VALUE ($)	CURRENT BALANCE ($)	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT ($)	LENDER
INVESTMENT PROPERTY ADDRESS	**LEGAL OWNER**	**PURCHASE YEAR**	**PURCHASE PRICE ($)**	**MARKET VALUE ($)**	**CURRENT BALANCE ($)**	**INTEREST RATE**	**MATURITY DATE**	**MONTHLY PAYMENT ($)**	**LENDER**

SCHEDULE D—Partnerships & S Corporations (less than majority ownership for real estate partnerships)

**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-1s*

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)						

SCHEDULE E—Notes Payable

DUE TO	TYPE OF FACILITY	AMOUNT OF LINE ($)	SECURED		COLLATERAL	INTEREST RATE	MATURITY DATE	UNPAID BALANCE ($)
			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 were a major owner ever declared bankruptcy?	○	○
If yes, please provide details:		
3. Have you ever drawn a will?	○	○
If yes, please furnish the name of the executor(s) and year will was drawn:		
4. Number of dependents (excluding self) and relationship to applicant: _____		
5. Do you live in a community property state?	○	○
6. Have you ever had a financial plan prepared for you?	○	○
7. Did you include two years of federal and state tax returns?	○	○
8. 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:		
9. Do you have ownership of an LLC, trust, or other asset protection device?	○	○
10. Do you anticipate any substantial inheritances?	○	○
If yes, please explain:		

REPRESENTATIONS AND WARRANTIES

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 guarantee of the undersigned. The undersigned acknowledge and understand that you are 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 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. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. 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. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you 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 give you shall be your property.

____

Your Signature Date

____

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