



Name _____

Address _____

Tax I.D. or Social Security Number _____

Telephone Number _____

Individual _____

Partnership _____

Corporation _____

Other _____

To: Fall River Five D/B/A BankFive (the "Bank"):

The attached financial statement dated _____ is the most recent financial statement prepared for the undersigned. I/We understand that the Fall River Five D/B/A BankFive is relying on the information in this financial statement in deciding to give or continue the financial accommodation or extension of credit requested or received. These statements are delivered to the Bank to induce it to extend credit from time to time and/or to continue its present extension(s) of credit, at its discretion, to the undersigned. The undersigned hereby certifies that these statements are correct and complete and accurately reflect the financial condition and affairs of the undersigned at the date and for the periods stated and that said statements reflect all known liabilities, direct or contingent, for the date thereof.

The undersigned also represents and warrants that to his/her knowledge, there has been no material adverse change in the financial condition or affairs of the undersigned since the date of said statements.

The undersigned does hereby warrant that legal title to all property herein described or referred to, excepting only joint owned property as separately scheduled herein as such, is in the sole name of the undersigned. Every person who is party to this statement agrees that his/her separate property listed herein or herein referred to and property or interests in property into which property listed herein or herein referred to is converted or reconverted, including his/her interest in property owned jointly, by entirety or in common with another party to this statement, shall be available to the Bank for payment of all indebtedness or other obligations of the parties making this statement, or either of them, either voluntarily or involuntarily, by levy or execution or otherwise

The Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained in the attached financial statement and to determine the creditworthiness of the undersigned. This may include the Bank regularly obtaining updated credit bureau records of the undersigned during the term of the loan. Each of the undersigned authorizes the Bank to answer questions about its credit experience with the undersigned.

I have read, understand and agree to make these representations and warranties.

If individual(s):

If a partnership, corporation or other business entity:

Signature _____

Date _____

By _____

Signature _____

Title _____

Date _____

Date _____

79 North Main Street, Fall River, MA 02720
Telephone 774-888-6100