

FINANCIAL STATEMENT

(Agricultural)

To: **HERITAGE BANK**

Date: _____

Check one below:

A CORPORATION APPLYING FOR CREDIT:

Address: _____

AN INDIVIDUAL APPLYING FOR CREDIT:

Address: _____

JOINT APPLICATION FOR CREDIT (REQUEST FOR CREDIT TO BE IN THE NAME OF BOTH PARTIES BELOW WHO SHALL USE THEIR INCOME AND/OR ASSETS FOR REPAYMENT OF THE LOAN. BOTH PARTIES TO BE JOINTLY AND SEVERALLY CONTRACTUALLY LIABLE FOR REPAYMENT OF THE LOAN.)

Name: _____

Address: _____

Name: _____

Address: _____

ASSETS		LIABILITIES	
CURRENT ASSETS		CURRENT LIABILITIES (Due within 12 months)	
Cash on Hand		Notes Payable-Bank Operating	
Money Market			
Livestock Held For sale (Schedule D)		Prin Pymts Term Notes (Sched I)) & (Sched F)	
Crops Or Feed On Hand (Schedule H)			
		C.C.C. Loans (Schedule H)	
		Unpaid Bills (Fuel,Feed, Repairs, Etc.)	
Marketable Bonds & Securities (Schedule C)			
CCC Deficiency Receivables From Prev Crop Yr			
Prepaid Crop Expenses (Schedule G)		Prin Portion of Real Estate Pymt Due	
Life Insurance Cash Value		(Schedule A-Column C)	
Accounts & Notes Receivable		Income Tax-Soc. Sec. Tax Due	
Mutual Funds & Investments		Accrued Interest -Real Estate Loans	
		Accrued Interest-Intermediate Loans	
		Accrued Interest -Operating Loans	
TOTAL -Current Assets		Total - Current Liabilities	
INTERMEDIATE TERM ASSETS		INTERMEDIATE TERM LIABILITIES	
Breeding Stock (Schedule E)		Breeding Stock (Schedule F)	
Cars & Trucks (Schedule K)			
Machinery & Equipment (Schedule J)		Machinery & Equipment (Schedule I)	
Securities (Non Marketable) (Schedule C)			
Co-op Equities			
Pivots-Leased Ground			
		Vehicle Loans	
		Life Insurance Loans (Schedule B)	
Total Intermediate Assets		Total - Intermediate Liabilities	
LONG TERM OR FIXED ASSETS		LONG TERM LIABILITIES	
Farm Real Estate (Sched A, Column A)		Real Estate Mortgages -Land Contracts	
Farm Improvements:		Less portion under current liab (Sched A, Col C)	
		TOTAL - Long Term Liabilities	
Non Farm Real Estate		TOTAL LIABILITIES	
Total Long Term Assets		PRESENT NET WORTH	
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH	

SCHEDULE A - Real Estate - Owned

Legal Description	ASCS NO	Total Acres	Crop Acres	Market Value (A)	Mtg-Contract Balance (B)	Mtg Contrat Lender	Rate	Annual Prin Pmt (C)	Annual Int Pymt	Due Date
TOTALS										

REAL ESTATE - RENTED

Legal Description	ASCS NO	Total Acres	Crop Acres	Rentor-Lessor	Rent or Lease Terms	Rent or Lease Payments	Rent or Lease Maturity

For purpose of securing credit from time to time, this statement is furnished and is certified to be true and correct. I/We agree to notify said bank promptly of any material change herein. The bank is authorized to verify the statements and all information contained herein. All information contained on this application will be held in confidence. False statements may be subject to prosecution under Title 18 of the U.S. Code. I/We authorize the bank to make credit checks or inquiries concerning my/our creditworthiness, credit standing and general reputation. Creditors, credit and employment references and others are hereby authorized to disclose to the bank any information relative to any of my/our loans, accounts, purchases, other financial transactions, production or marketing information, other pertinent information, whether past, present or future

Date: _____ Applicant: _____

Witness: _____ Co-Applicant: _____

SCHEDULE B - Life Insurance (include credit life)									
Insurance Company	Beneficiary	Face Value	Cash Value	Amt. Borrowed	Due	From Whom			
		TOTALS							
SCHEDULE C - Bonds and Securities (in your name)				SCHEDULE J - Machinery and Equipment					
# Shares; Par value	Bonds Description	Market Value	No.	Mnfg.	Kind	Model	Year	Description	Value
		TOTALS							
Non-Marketable									
SCHEDULE D - Livestock Held for Sale									
Number	Description	Wt.	Price/cwt	Value					
			TOTAL						
SCHEDULE E - Breeding Livestock									
Number	Descript.	Age	Wt.	Price	Value				
			TOTAL						
SCHEDULE F - Breeding Livestock Debt									
Number	Description	Principle	Interest	Total Pymt	Prin Bal After Pymt				
				TOTAL					TOTALS
SCHEDULE G - Prepaid Crop Expenses				SCHEDULE K - Autos & Trucks					
Type of Expense			Actual Cost						
Fertilizer									
Seed									
Chemical									
Fuel									
Other									
TOTALS									TOTALS
SCHEDULE H - Grain or Feed On Hand									
Type of Grain or Feed	Amt. on Hand Bu. or Tons		Market Value	CCC Loan Value	Reserve Year	Bu. Under Reserve On Farm Storage	Bu. Under Reserve In Town Storage		
Hay for feed only									
	TOTALS								
SCHEDULE I - Machinery, Equipment, Grain and Livestock Debt									
Creditor	Collateral Description		Principal Payment	Interest Payment	Total Payment	Int Rate	Due Date	Prin Bal After Pymt	
			TOTALS						