

Submitted to : **FARMERS TRUST AND SAVINGS BANK, SPENCER, IA**

IMPORTANT: Read these directions before completing this Statement

___ If you are applying for individual credit in your own name and are relying on your own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Sections 1,3 and 4.

___ If you are applying for joint credit with another person, complete all Sections and provide information in Section 2 about the joint applicant. If appropriate, the joint applicant may complete a separate personal financial statement, and the application may be submitted together.

___ If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

___ If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s) complete Sections 1, 3 and 4.

Section 1 - Individual Information		Section 2 - Other Party Information	
Name		Name	
Address		Address	
City, State & Zip		City, State & Zip	
Position or Occupation		Position or Occupation	
Business Name		Business Name	
Business Address		Business Address	
City, State & Zip		City, State & Zip	
Length of employment		Length of employment	
Res. Phone	Bus. Phone	Res. Phone	Bus. Phone

Section 3 - Statement of Financial Condition as of			
Assets		Liabilities	
(Do not include assets of doubtful value)	In dollars (omit cents)		In dollars (omit cents)
Cash on hand and in this bank		Notes payable to banks - see Schedule E	
Cash in other banks		Notes payable to other institutions - see Schedule E	
U. S. Gov't & marketable securities - see Schedule A		Due to brokers	
Non-marketable securities - see Schedule B		Amounts payable to others-secured	
Restricted, stocks		Amounts payable to others-unsecured	
Real estate - see Schedule C		Accounts and bills due	
Accounts, loans, and notes receivable		Unpaid income tax	
Automobiles		Other unpaid taxes and interest	
Other personal property		Real estate mortgages payable - see Sched C & E	
Cash surrender value-life insurance - see Schedule D		Other Debts (car payments, credit cards, etc.) - itemize	
Other assets-itemize - see Schedule F if applicable		Credit Cards	
401K Plan			
IRA's			
IPERS		Contingent Liabilities	
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities and Net Worth	

Section 4 - Annual Income			
For year ended	Annual Expenditures	Contingent Liabilities	Est. Amts.
Wages, bonus, commission	Mortgage/rent payments	Do you have any....	Yes No
Dividends & Interest	RE taxes & assessments	Contingent liabilities (as	___ ___
Real Estate Income	Taxes-fed, state & local	endorser, co-maker or	
Other Income	Insurance payments	guarantor)? Leases? Contracts?	
(alimony, child support, or	Other contract payments	Involvement in pending	___ ___
separate maintenance income	(car payments, charge	legal actions?	
need not be revealed if you do	cards, etc.)	Other special debt,	___ ___
not wish to have it considered as	Alimony, child support,	circumstances?	
a basis for repaying this obligation.)	maintenance	Contested income tax liens?	___ ___
	Other expenses	If Yes, describe	
Total Income	Total Expenditures	Total Contingent Liabilities	

Schedule A - U.S. Government & Marketable Securities

Number of Shares or Face Value of Bonds	Description	In Name of	Are These Registered Pledged or Held by others?	Market Value

Schedule B - Non-Marketable Securities

# of Shares	Description	In Name of	Registered or Pledged	Mkt. Value

Schedule C - Residences and Other Real Estate (Partially or Wholly Owned)

Address and Type of Property	Title in Name of	% of Ownership	Date Acquired	Cost	Market Value	Monthly Payments	Mortgage Amount	Mortgage Maturity

Schedule D - Life Insurance Carried, Including Group Insurance

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value

Schedule E - Bank and Other Institutional Relationships

Name and Address of Creditor	Original Loan / Line Amount	Date of Loan	Maturity Date	Unsecured or Secured (List Collateral)	Amount Owed

Schedule F - Business Ventures

List Name and Address of Any Business Venture in Which You Are a Principal or Partner	Total Assets Listed In Section 3	Your % of Ownership	Your Position / Title In the Business	Total Assets of Business	Line of Business	Years in Business

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 guaranty 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 guaranty 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 (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. You are authorized to make all inquiries you deem necessary to verify the accuracy of this information contained herein, and to determine the creditworthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Signature (individual) _____
 Date of Birth _____
 Signature (other party) _____
 Date of Birth _____

Social Security Number _____
 Date signed _____
 Social Security Number _____
 Date signed _____

