

**BALANCE SHEET FOR:**

As of: \_\_\_\_\_ (date)

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

<b>Assets</b>		<b>Liabilities</b>	
<u>Current Farm Assets</u>		<u>Current Farm Liabilities</u>	
Cash in checking and savings	\$	Bank loans/lines of credit	\$
Crops on Hand (Sch. B page 3)	\$	Loan Number Due Date Int. Rate	\$
Market Livestock (Sch C, page 3)	\$		\$
Pre-paid Expenses (Sch. D, page 3)	\$		\$
Growing Crops (Sch. E, page 3)	\$		\$
Accounts Receivable (Sch H, page 3)	\$	CCC Loans: Bushels Int. Rate Due Date	\$
Other Current Farm Assets:	\$		\$
_____	\$		\$
_____		Business Credit Cards (Sch.J, page 4)	\$
<b>Total Current Farm Assets</b>	\$	Accounts Payable (Sch. I, page 4)	\$
		Accrued Interest on Operating & CCC Loans	\$
<u>Current Non-farm Assets</u>	\$	Term Payments due within 12 months (Sch.K,page 4)	\$
Savings and certificates of deposit	\$	Accrued Interest on Term Loans (Sch, K page 4)	\$
Stocks and securities (Sch F, Page 3)	\$	Other Current Farm Liabilities	\$
Accounts Receivable (Sch H, page 3)	\$	_____	\$
Other Non-farm Current Assets	\$	_____	\$
_____	\$	Total Current Farm Liabilities	\$
_____	\$		\$
<b>Total Current Non-farm Assets</b>	\$	<u>Current Non-farm Liabilities</u>	\$
		Non-farm credit cards (Sch. J. page 4)	\$
<b>Total Current Assets</b>	\$	Non-farm accounts payable (Sch. I,page 4)	\$
		Non-farm term debt due in 12 months (Sch. L., page 4)	\$
<u>Non-Current Assets</u>		Accrued Income and RE taxes	\$
<u>Farm Assets</u>			\$
Machinery and Equipment (Sch.N, page 5)	\$	Total Current Non-farm Liabilities	\$
Breeding Livestock (Sch. M., page 4)	\$	<b>Total Current Liabilities</b>	\$
Farm Real Estate (Sch.O, page 6)	\$		
Other:	\$	<u>Non-Current Liabilities</u>	
_____	\$	Farm Liabilities	\$
_____	\$	Term loans due beyond 12 mos. (Sch K, page 4)	\$
<b>Total Farm Non-Current Assets</b>	\$	Other:	\$
	\$		\$
	\$	Total Farm non-current Liabilities	\$
<u>Non-farm Assets</u>	\$	<u>Non-farm Liabilities</u>	\$
Cash value life insurance (Sch A, Page 2)	\$	Life insurance loans (Sch. A, page 2)	\$
Value of Retirement Plans (Sch. G, Page 3)	\$	Term and mortgages (Sch. L,page 4)	\$
Personal vehicles	\$	Other:	\$
Non-Farm Real Estate	\$	Total Non-farm, non-current Liabilities	\$
Other:	\$		\$
_____	\$	<b>Total Non-current Liabilities</b>	\$
_____	\$		\$
<b>Total Non-farm, Non-current Assets</b>	\$	<b>Total Farm Liabilities</b>	\$
	\$	<b>Total Non-Farm Liabilities</b>	\$
<b>Total Non-current Assets</b>	\$	<b>Total Liabilities</b>	\$
<b>Total Farm Assets</b>	\$	<b>Net Worth</b>	\$
<b>Total Non-farm Assets</b>	\$		\$
<b>Total Assets</b>	\$	<b>Total Liabilities &amp; Net Worth</b>	\$

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Your date of Birth: \_\_\_\_\_ Marital Status: \_\_\_\_\_ (Married, Separated, Unmarried)  
 Age of Dependents: \_\_\_\_\_  
 If you have off-farm employment, please furnish the following information:  
 Employer's Name \_\_\_\_\_ Year on Job: \_\_\_\_\_  
 Address and work phone number: \_\_\_\_\_  
 Annual Take-Home Pay: \_\_\_\_\_

Have you filed all necessary federal and state labor and income tax returns? \_\_\_\_\_  
 Are any taxes delinquent or under dispute? \_\_\_\_\_  
 Are you the defendant in any lawsuits? \_\_\_\_\_  
 Do you have any judgements or mechanic's liens outstanding? \_\_\_\_\_  
 Are you now or have you ever been bankrupt? \_\_\_\_\_  
 Do you have a will? \_\_\_\_\_  
 How much liability insurance do you have? \_\_\_\_\_  
 How much insurance do you have on the machinery? \_\_\_\_\_  
 Do you carry crop insurance and if so, how much per acre? \_\_\_\_\_

	Hail	Amount	Multi-Peril	Amount
Corn	Yes/No	\$	Yes/No	\$
Beans	Yes/No	\$	Yes/No	\$
Wheat	Yes/No	\$	Yes/No	\$

	Agent's Name	Phone #	Insurance Company	Policy Number
Machinery	_____	_____	_____	_____
Hail Insurance	_____	_____	_____	_____
Multi-peril Insurance	_____	_____	_____	_____

Do you have health insurance? Yes/ No \_\_\_\_\_  
 Do you have life insurance? \_\_\_\_\_  
 If so, please provide the following information:

**Schedule A.**

Face Value	Type of Policy	Surrender Value	Name of Insurance Company	Policy Loan
\$		\$		
\$		\$		
\$		\$		
\$		\$		
\$		\$		
Total Cash Value		\$0	Total Loans:	\$0

JOINT CREDIT - We intend to apply for joint credit. (initials) \_\_\_\_\_

The information contained on this page and all attached sheets is for the purpose of obtaining and/or maintaining credit with the First National Bank of Manhattan. The undersigned certifies the information contained herein to be complete and correct. The undersigned authorizes the First National Bank of Manhattan to make all inquiries deemed necessary to verify the accuracy of the information contained herein. The First National Bank of Manhattan is authorized to answer questions about the Bank's credit experience with me (us).

Signature: \_\_\_\_\_ Date \_\_\_\_\_ SS #: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_ Date \_\_\_\_\_ SS #: \_\_\_\_\_



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**Schedule I. Accounts Payable**

<u>Farm Accounts Payable</u>		<u>Non-farm Accounts Payable</u>		
Repairs \$	Fertilizer \$	_____	_____	\$
Rent \$	Fuel \$	_____	_____	\$
Seed \$	OTHER \$	_____	_____	\$
Chemicals \$	\$	_____	_____	\$
	TOTAL \$		Total	\$

**Schedule J. Credit Cards**

<u>Farm Expenses</u>		<u>Non-Farm Expenses</u>		
Card	Amount	Card	Amount	
_____	\$	_____	\$	
_____	\$	_____	\$	
_____	\$	_____	\$	
_____	\$	_____	\$	
Total	\$	Total	\$	

**SCHEDULE K: TERM DEBTS AND MORTGAGES FOR THE FARM**

Lender	Purpose	Payment Date	Payment Amount	Accrued Interest	Principal Balance	<u>Principal Payments</u>	
						Pricipal due next 12 mos.	Principial due beyond 1 yr
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
Totals			\$	\$	\$	\$	\$

**SCHEDULE L: NON-FARM TERM DEBTS AND MORTGAGES**

Lender	Purpose	Payment Date	Payment Amount	Accrued Interest	Principal Balance	<u>Principal Payments</u>	
						Pricipal due next 12 mos.	Principial due beyond 1 yr
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
Totals			\$	\$	\$	\$	\$

**SCHEDULE M: BREEDING LIVESTOCK**

DESCRIPTION	NUMBER	WEIGHT	VALUE/UNIT	VALUE
_____	_____	_____	\$	\$
_____	_____	_____	\$	\$
_____	_____	_____	\$	\$
_____	_____	_____	\$	\$
_____	_____	_____	\$	\$
_____	_____	_____	\$	\$
				\$

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**SCHEDULE N: Machinery and Equipment** (Incldue farm pickup truck)

Description	Make	Model Number	Year	Value
_____	_____	_____	_____	\$ _____









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Livestock Income	_____
Crop Income	_____
Other Farm Income	_____
Off-Farm Income	_____
Total Gross Income	_____
Cash Expenses	_____
Net Cash Income	_____
Operating Loan Interest	_____
Available for Debt Servicing	<b>\$</b> _____

Debt Servicing	Principal and Interest	Interest Only	Due Date	Source of Repayment
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
TOTAL	<b>\$</b> _____	<b>\$</b> _____		

Term Debt Service Coverage \_\_\_\_\_

**ADDITIONAL INFORMATION**