

BATTLE CREEK STATE BANK

PO Box 308 - Battle Creek, NE 68715

PERSONAL FINANCIAL STATEMENT

APPLICANT: _____
 Address _____

CO-APPLICANT: _____
 Address _____

- INDIVIDUAL CREDIT - relying solely on my income or assets
 INDIVIDUAL CREDIT - relying on my income or assets, as well as income or assets from other sources
 JOINT CREDIT - We intend to apply for Joint Credit (initials) _____

ASSETS	Sched.	AMOUNT	LIABILITIES	Sched.	AMOUNT
Cash on hand and in Banks	A		Notes Due to Banks	A	
			Notes Due to Others	F	
U.S. Gov. Stocks, Bonds, Partnership Int.	B				
Retirement Accounts:			Due Dept. Stores, Credit Cards	G	
			Accounts, and Bills		
			Loans of Life Insurance Policies	C	
			Real estate & Personnel Property tax		
			Accrued Interest		
Cash Value Life Insurance	C		Mortgage on Homestead	D	
			Mortgage or Liens on Other Real Estate	E	
Real Estate Owned	D		Contracts Payable		
Real Estate Other	E				
Personal Property Other	F				
Auto's	F		Other Liabilities (detail)		
Other Assets:					
			Total Liabilities		
			Net Worth (Total Assets -Total Liabilities)		
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH		

Schedule A: Banks, Brokers, Savings and Loan Assn., Finance Companies or Credit Unions. List here the names of all the institutions of which you maintain a deposit account and/or where you have obtained loans

Name of Institution	Type of Account	Balance on Deposit	High Credit	Amount Owing	Monthly Pymt.	Secured by what Assets
Totals						

Schedule B: U.S. Governments, Stocks, Bonds, and Partnership Interests

Number of Shares/Value	Description	In Name of	Market Value	Pledged?
Totals				

Schedule C: Life Insurance Carried

Name of Company	Face Amount	Cash Surrender Value	Loans	Beneficiary
Totals				

Schedule D: Real Estate Owned (related debts)				Mortgage or Land Contracts Payable		
Description/Address	Title in name of	Date Acquired	Present Market Value	Balance Owing	Monthly Payment	Holder
Totals						

Schedule E: Mortgages and Land Contracts Receivable (and related debt)				Mortgage or Land Contracts Payable		
Description/Address	Title in name of	Balance due	Monthly Payment	Balance Owing	Monthly Payment	Holder
Totals						

Schedule F: Personal Property				
Description	Date Acquired	Current Value Other	Current Value Auto	Subject to Debt?
Totals				

Schedule G: All other Loans not listed in Schedule A, Installment Loans, Credit Cards				
Payable to	Purpose	Max./Beg. Balance	Current Balance	Monthly Payment
Totals				

Yes No
 ___ ___ In the last 7 years, have you any unsatisfied judgments? In the last 10 years, have you been declared bankrupt?
 ___ ___ In the last 7 years, have you had property foreclosed upon or given title or deed in lieu thereof?
 ___ ___ Are you a co-maker, guarantor or endorser on a note?
 ___ ___ Are any income tax returns, whether personal or that of any corporation or partnership in which you are involved, currently being audited or contested?
 ___ ___ Are any of your tax obligations past due? If yes amount _____.
 ___ ___ Has any corporation or partnership in which you are (were) a major owner or a general partner ever filed for bankruptcy, had property it owned foreclosed, or made a settlement or assignment for the benefit of creditor?
 ___ ___ Are any of the assets listed herein held under a trust agreement of any type, held in an estate, or in any other name or capacity?
 ___ ___ Are you an officer, director, or principal shareholder of a financial institution?
 Personal Income tax returns have been filed through (year) _____.

If a "Yes" answer is given to a question as a reply for either the borrower or co-borrower, Please explain on a separate sheet.

