

AGRICULTURAL FINANCIAL STATEMENT

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured separate loan you do not need to complete any information concerning a joint applicant or other person unless you wish the joint applicant's or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as a complete, true, and accurate statement of the financial condition of the undersigned on _____, 20____.

APPLICANT INFORMATION

Name: _____ Social Security No.: _____ Date of Birth: _____
Address: _____ City: _____ State: _____ Zip: _____
Home Phone: _____ Cell Phone: _____ Email: _____
Present Employer: _____ How Long: _____ Position: _____
Address: _____ City: _____ State: _____ Zip: _____ Business Phone: _____
Previous Employer: _____ How Long: _____ Position: _____
Address: _____ City: _____ State: _____ Zip: _____
Marital Status: Unmarried Married Separated Partnership Corporation

CO-APPLICANT INFORMATION

Name: _____ Social Security No.: _____ Date of Birth: _____
Address: _____ City: _____ State: _____ Zip: _____
Home Phone: _____ Cell Phone: _____ Email: _____
Present Employer: _____ How Long: _____ Position: _____
Address: _____ City: _____ State: _____ Zip: _____ Business Phone: _____
Previous Employer: _____ How Long: _____ Position: _____
Address: _____ City: _____ State: _____ Zip: _____
Marital Status: Unmarried Married Separated Partnership Corporation



firstnationalnorthfield.com ■ Member FDIC

DOWNTOWN ■ 329 Division Street ■ 507-645-5656 ■ FAX 507-645-6873
SOUTH ■ 1611 Honey Locust Drive ■ 507-664-0820 ■ FAX 507-664-0801

ASSETS & LIABILITIES

CURRENT ASSETS	AMOUNT	CURRENT LIABILITIES	AMOUNT
Cash/Checking/Savings/CDs (SCHEDULE 1)	\$	Credit Cards (current balance)	\$
Securities Owned (SCHEDULE 2)	\$	Government Crop Loans	\$
Cash Value of Life Insurance (SCHEDULE 3)	\$	Loans on Life Insurance (SCHEDULE 3)	\$
Notes and Accounts Receivable (SCHEDULE 4)	\$	Operating Lines (SCHEDULE 11)	\$
Livestock Held for Sale (SCHEDULE 5)	\$	Short-term (due within 1 year) (SCHEDULE 11)	\$
Prepaid Expenses and Supplies		Accounts Payable	
Seed	\$	Agricultural Chemicals	\$
Fertilizer	\$	Fuel	\$
Other:	\$	Feed	\$
Cash Investment in Growing Crops (SCHEDULE 6)	\$	Other:	\$
Crops or Feed on Hand (SCHEDULE 6)	\$	Other:	\$
Crops Under Government Loans (SCHEDULE 6)	\$		
Growing Crops (SCHEDULE 6)	\$		
Other Current Assets (describe)		Other Current Liabilities (describe)	
	\$		\$
	\$		\$
TOTAL CURRENT ASSETS	\$	TOTAL CURRENT LIABILITIES	\$

INTERMEDIATE ASSETS	AMOUNT	INTERMEDIATE LIABILITIES	AMOUNT
Titled Vehicles, Machinery & Equipment (SCHEDULE 7)	\$	Vehicle, Machinery, Equipment Loans (SCHEDULE 12)	\$
Non-titled Machinery & Equipment (SCHEDULE 7)	\$	Other Installment Loans (SCHEDULE 12)	\$
Non-farm Vehicles (SCHEDULE 7)	\$		
Livestock Held for Breeding or Production (SCHEDULE 8)	\$		
Sporting Goods	\$		
Other Intermediate Assets (describe)		Other Intermediate Liabilities (describe)	
	\$		\$
	\$		\$
TOTAL INTERMEDIATE ASSETS	\$	TOTAL INTERMEDIATE LIABILITIES	\$

LONG-TERM OR FIXED ASSETS	AMOUNT	LONG-TERM OR FIXED LIABILITIES	AMOUNT
Homestead (SCHEDULE 9)	\$	Mortgage on Homestead (SCHEDULE 9)	\$
Farm Real Estate (SCHEDULE 9)	\$	Mortgage on Farm Real Estate (SCHEDULE 9)	\$
Other Real Estate Owned (SCHEDULE 9)	\$	Mortgage on Other Real Estate (SCHEDULE 9)	\$
Retirement Plans (IRA 401k, etc.) (SCHEDULE 10)	\$	Contracts for Deed (SCHEDULE 9)	\$
Personal Property	\$		
Other Long-term Assets (describe)		Other Long-term Liabilities (describe)	
	\$		\$
	\$		\$
TOTAL LONG TERM ASSETS	\$	TOTAL LONG-TERM LIABILITIES	\$

TOTAL ASSETS	\$	TOTAL LIABILITIES	\$
NET WORTH (total assets less total liabilities)			\$

CONTINGENT LIABILITIES

TO WHOM PAYABLE	COLLATERAL	MAXIMUM LIABILITY	PAYMENT AMOUNT
		\$	\$ per
		\$	\$ per
		\$	\$ per

SCHEDULE 1 – CASH, CHECKING, SAVINGS, CDs

NAME OF FINANCIAL INSTITUTION	TYPE OF ACCOUNT	NAME(S) ON ACCOUNT	ACCOUNT BALANCE
			\$
			\$
			\$
			\$
			\$
			\$
			\$
TOTAL			\$

SCHEDULE 2 – SECURITIES OWNED

PAR VALUE OR NO. OF SHARES	DESCRIPTION	NAME(S) ON ACCOUNT	LISTED OR UNLISTED	CURRENT MARKET VALUE
				\$
				\$
				\$
				\$
				\$
TOTAL				\$

SCHEDULE 3 – LIFE INSURANCE

INSURED	INSURANCE COMPANY	BENEFICIARY	FACE VALUE	CASH VALUE	LOANS
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
TOTAL			\$	\$	\$

SCHEDULE 4 – NOTES AND ACCOUNTS RECEIVABLE

NAME OF DEBTOR	COLLATERAL	REPAYMENT TERMS	MATURITY DATE	INTEREST RATE	BALANCE
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
TOTAL					\$

SCHEDULE 5 – LIVESTOCK HELD FOR SALE

NO. HEAD	DESCRIPTION	AVERAGE WEIGHT	VALUE PER HEAD	TOTAL VALUE
			\$	\$
			\$	\$
			\$	\$
			\$	\$
TOTAL				\$

SCHEDULE 6 – CROPS OR FEED ON HAND AND GROWING CROPS

CROP OR FEED	AMOUNT ON HAND (BU. OR TONS)	LOANS		MARKET VALUE	CASH INVESTED IN GROWING CROPS
		Yes	No	\$	\$
		Yes	No	\$	\$
		Yes	No	\$	\$
		Yes	No	\$	\$
		Yes	No	\$	\$
TOTAL				\$	\$

SCHEDULE 7 – MACHINERY, EQUIPMENT, AND VEHICLES

NON-TITLED MACHINERY AND EQUIPMENT						
QTY	YEAR	DESCRIPTION (MAKE AND MODEL)	SERIAL NO., VIN, OR ID	% OWNED	COST	MARKET VALUE
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
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				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$

NON-TITLED MACHINERY AND EQUIPMENT (cont.)						
QTY	YEAR	DESCRIPTION (MAKE AND MODEL)	SERIAL NO., VIN, OR ID	% OWNED	COST	MARKET VALUE
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
TOTAL NON-TITLED MACHINERY AND EQUIPMENT					\$	\$

TITLED VEHICLES, MACHINERY AND EQUIPMENT						
QTY	YEAR	DESCRIPTION (MAKE AND MODEL)	SERIAL NO., VIN, OR ID	% OWNED	COST	MARKET VALUE
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
				%	\$	\$
TOTAL TITLED MACHINERY, EQUIPMENT, AND VEHICLES					\$	\$

SCHEDULE 8 – LIVESTOCK HELD FOR BREEDING OR PRODUCTION

NO. HEAD	DESCRIPTION	AVERAGE WEIGHT	VALUE PER HEAD	TOTAL VALUE
			\$	\$
			\$	\$
			\$	\$
			\$	\$
TOTAL			\$	\$

SCHEDULE 9 – REAL ESTATE

ACRES	ADDRESS/DESCRIPTION	PURCHASE		MARKET VALUE	MORTGAGE HOLDER	PAYMENT	MATURITY DATE	TOTAL LOAN BALANCE
		YEAR	PRICE					
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
TOTAL								\$

RENTED FARM REAL ESTATE				
ACRES	ADDRESS/DESCRIPTION	FROM WHOM	PAYMENT	LEASE TERM
			\$ per	
			\$ per	
			\$ per	
			\$ per	

SCHEDULE 10 – RETIREMENT ACCOUNTS

NAME OF FINANCIAL INSTITUTION	TYPE OF ACCOUNT	NAME(S) ON ACCOUNT	ACCOUNT BALANCE
			\$
			\$
			\$
			\$
			\$
			\$
TOTAL			\$

SCHEDULE 11 – SHORT TERM NOTES AND LINES OF CREDIT OWED

TO WHOM PAYABLE	INTEREST RATE	REPAYMENT TERMS	MATURITY DATE	COLLATERAL OR UNSECURED	LOAN BALANCE
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
TOTAL					\$

SCHEDULE 12 – INSTALLMENT LOANS & LEASES

TO WHOM PAYABLE	INTEREST RATE	REPAYMENT TERMS	MATURITY DATE	COLLATERAL OR UNSECURED	LOAN BALANCE
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
TOTAL					\$

	APPLICANT		CO-APPLICANT		
Have you ever gone through bankruptcy?	Yes	No	Yes	No	If yes, when?
Have you ever had a judgment against you?	Yes	No	Yes	No	If yes, explain:
Are any assets pledged or debts secured except as shown?	Yes	No	Yes	No	If yes, what?
Have you made a will?	Yes	No	Yes	No	
Do you have an estate plan?	Yes	No	Yes	No	
Are there any suits or legal actions pending against you?	Yes	No	Yes	No	If yes, explain:
Are any of your tax obligations past due?	Yes	No	Yes	No	If yes, explain:
Number of dependents: (not including yourself or co-applicant)					
Insurance on Crops – Type:					Percent of Coverage:

The undersigned certify that the information provided by this statement is true and correct in all respects. So long as the undersigned owe any sums to the Bank, the undersigned agree to give the Bank prompt written notice of any material change in the undersigned's financial condition. The Bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify the undersigned's credit and employment history or any other information contained herein.

Applicant Signature: _____ Date: _____

Co-applicant Signature: _____ Date: _____
(if you are requesting the financial accommodation jointly)

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

("You" means Applicant; and "We" means the Bank.)



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