

PERSONAL FINANCIAL STATEMENT AS OF: SUBMITTED TO: Farmers & Merchants Savings Bank

PERSONAL INFORMATION

			APPLICANT			
Name:						
Home Address:						
Home Phone:		Social Sec	curity No.:		Date of Birth:	
Employer:			Address:		•	
Business Phone No.:		No. of Yea	ars with Employer:	Title	Position:	
Name of Previous Emp	oloyer & Position (If With C	Current Employer Les	s Than 3 Yrs):			
No. of Years:	Address:				Business Phone No.:	
Name of your Accounta	ant:				Business Phone No.:	
Name of your Attorney:					Business Phone No.:	
Name of your Investme	ent Advisor/Broker:				Business Phone No.:	
Name of your Insurance	e Advisor:				Business Phone No.:	
			CO-APPLICANT			
Name:						
Home Address:						
Home Phone:		Social Sec	curity No.:		Date of Birth:	
Employer:			Address:			
Business Phone No.:		No. of Yea	ars with Employer:	Title	Position:	
Name of Previous Emp	oloyer & Position (If With C	Current Employer Les	s Than 3 Yrs):			
No. of Years:	Address:				Business Phone No.:	

Cash Income & Expenditures Statement for Year Ended

(Omit Cents)

AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
	Federal Income and Other Taxes	
	State Income and Other Taxes	
	Rental Payments, Co-op or Condo Maint	
	Mortgage Payments - Residential	
	Mortgage Payments - Investment	
	Property Taxes - Residential	
	Property Taxes - Investment	
	Interest & Principal Loan Payments	
	Insurance	
	Investments	
	Alimony/Child Support	
	Tuition	
	Other Living Expense	
	Medical Expenses	
	Other Expenses	
	TOTAL EXPENDITUR	RES

Any significant changes expected in the next 12 months?

TOTAL INCOME

ANNUAL INCOME

Bonuses & Commissions (applicant) Bonuses & Commissions (co-applicant)

Salary (applicant) Salary (co-applicant)

Rental Income Interest Income Dividend Income

Capital Gains Partnership Income Other Investment Income Other Income (List)**

Gambling

No (If Yes, Attach information)

Yes ** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Balance Sheet

ASSETS

As Of

LIABILITIES

	Notes Payable to this Bank Secured	
Cash in this Bank (including money market account, CDs)	Notes Payable to this Bank unsecured	
Cash in other Financial Institutions (List)(including money market accounts,	Notes Payable to Others (Schedule E)	
CD)	Secured	
	Unsecured	
	Accounts Payable (including credit cards)	
	Margin Accounts	
	Notes Due: Partnership (Schedule D)	
Readily Marketable Securities (Schedule A1)	Taxes Payable	
Non-Readily Marketable Securities (Schedule A2)	Mortgage Debt (Schedule C1)	
Accounts and Notes Receivable	Invetment Debt (Schedule C2)	
Net Cash Surrender Value of Life Insurance (Schedule B)	Life Insurance Loans (Schedule B)	
Residential Real Estate (Schedule C1)	Other Liabilities (List)	
Real Estate Investments (Schedule C2)		
Partnerships / PC Interests (Schedule D)		
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.		
Deferred Income (number of years deferred)		
Personal Property (including automobiles)		
Other Assets (List)		
	TOTAL LIABILITIES	
	NET WORTH	

CONTINGENT LIABILITIES	Yes	No	Amount
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
What would be your total estimated tax liability if you were to sell your major assets?			
If yes for any of the above, give details:			

Schedule A1 - READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)

No. of Shares (Stock) or Face Value (Bonds)	Description	Owners	Where Held	Cost	Current Market Value		-
. ,					value	Yes	No
				Total			

Schedule A2 - NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)

No. of Shares (Stock) or Face Value (Bonds)	Description	Owners	Where Held	Cost	Current Market Value	Pled Yes	
				Total			

Schedule B - Life Insurance (use additional sheet if necessary)

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Beneficiary
			Asset Total			Liability Total

Personal Residence & Real Estate Investments, Mortgage Debt (Majority Ownership only)

Schedule C1 - Personal Residence

Property Address	Legal Owner	Purchase Year Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
	Total Pers	sonal Residence			Total M	ortgage l	Debt	

Schedule C2 - Investment

Property Address	Legal Owner	Purchase Year Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
Total Investment Total Investment Debt								

Schedule D - Partnerships (less than majority ownership for real estate partnership)*

Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Partnerships: Notes.	
Business/Professional (Indicate name):						
Investments (Including Tax Shelters):						
		Total Current M				Total Due

* Note: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, schedule K-1s.

Schedule E - Notes Payable

Due To	Type of Facility	Amount of Line	ured No	Collateral	Interest Rate	Maturity	Unpaid Balance

Please	Ans	er The Following Questions:
1	Inco	e tax returns filed through (date): Are any returns currently being audited or contested? Yes No f yes, what year(s)?
	2	Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes No f yes, please provide details:
	3	Have you drawn a will? Yes No yes, please furnish the name of the executor(s) and year will was drawn:
	4	Number of dependents (excluding self) and relationship to applicant:
	5	Did you include two years federal and state tax returns?
	6	Do (either of) you have a line of credit or unused credit facility at any other institution(s)? Yes No so, please indicate where, how much and name of bank:
	7	Do you anticipate any substantial inheritances? Yes No

Representations and Warranties

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to th undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relyin on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of th undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any mater adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of th undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence o such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtednes guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquire you deem necessary to verify the accuracy of the information contained herein and to determine the credit worthiness of th undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have o the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with th undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supp annually an updated financial statement. This personal financial statement and any other financial or other information th the undersigned give you shall be your property

Signature	Signature
omission of this financial statement and informatior	n contained herein consititutes a request for credit in the amount of
for	the purpose of
I intend to apply for individual credi	
	Your Signature
	Date
We intend to apply for joint credit	
te	Your Signature
ate	Joint Applicant's Signature