

FINANCIAL STATEMENT					
BORROWER'S NAME AND ADDRESS		<b>FARMERS &amp; MERCHANTS BANK</b> DELEON, TX 76444  STATEMENT DATE _____	CO-BORROWER'S NAME AND ADDRESS		
INDIVIDUAL INFORMATION			JOINT PARTY INFORMATION		
Business or Occupation			Business or Occupation		
Employers Name & Address _____			Employers Name & Address _____		
Length of Employment			Length of Employment		
Home Phone			Home Phone		
Cell Phone			Cell Phone		
Business Phone			Business Phone		
SS #			SS #		
Date of birth			Date of birth		
ASSETS		Note: Complete SCHEDULES first		LIABILITIES	
Cash on Hand and in Banks	Sch. A		Notes Due to Banks	Sch. A	
Cash Value of life insurance	Sch. B		Notes & Accounts Payable	Sch. H	
Marketable Securities	Sch. C		Other Liabilities Due within 1 Year	Sch. I	
			Loans on Life Insurance Policies	Sch. B	
			Cash Rent Payable		
<b>TOTAL LIQUID ASSETS</b>			<b>TOTAL SHORT TERM LIABILITIES</b>		
Securities not readily marketable	Sch. C				
Real Estate Owned	Sch. D		Real Estate Mortgages Payable	Sch. D	
Livestock	Sch. E		Livestock Notes	Sch. E	
Vehicles	Sch. F		Vehicle Notes	Sch. F	
Equipment	Sch. G		Equipment Notes	Sch. G	
Notes & Accounts Rec	Sch. H		Liens & Assessments Payable		
Personal Property	Sch. I		Other Liabilities	Sch. I	
Other Assets	Sch. I				
IRA & Tax Deferred Accounts			<b>TOTAL LONG TERM LIABILITIES</b>		
<b>TOTAL PRODCUCTIVE ASSETS</b>			<b>TOTAL LIABILITIES</b>		
<b>TOTAL ASSETS</b>			<b>NET WORTH (assets - liabilities)</b>		
ANNUAL INCOME			ESTIMATE OF ANNUAL EXPENSES		
Salary Bonuses and Commissions			Income Taxes		
Dividends and Interest			Other Taxes		
Rental and Lease Income (Net)			Insurance Premiums		
Other Income			Mortgage Payments		
<b>Provide the following information only if joint credit is requested.</b>			Rent Payable		
Other person's salary, bonuses, & commissions					
Other Income					
<b>TOTAL</b>			<b>TOTAL</b>		
GENERAL INFORMATION					
Are any assets pledged other than described on schedules				yes	no
Are you a defendant in any suits or legal actions.				yes	no
Income tax return filed through what date?					
Have you ever been declared Bankrupt in the last 10 years?				yes	no
Are you a partner or officer in any other venture?				yes	no
Are you an endorser, co-maker or guarantor on any other loans?				yes	no

**SCHEDULE A. CASH IN AND NOTES DUE TO BANKS (List RE, livestock, equip, & vehicle notes on respective schedules)**

NAME OF BANK	TYPE OF ACCOUNT	DEPOSITS	NOTE DUE	COLLATERAL
<b>TOTALS</b>				

**SCHEDULE B. LIFE INSURANCE (List only those policies that you own)**

COMPANY	FACE VALUE OF POLICY	CASH SURRENDER VALUE	POLICY LOAN	BENEFICIARY
<b>TOTALS</b>				

**SCHEDULE C. SECURITIES OWNED (Including US Gov't Bonds and all other Stocks & Bonds)**

DESCRIPTION	COST	MARKET VALUE	MKT VAL NOT READILY MARKETABLE	AMT PLEDGED TO SECURED LOAN
<b>TOTALS</b>				

**SCHEDULE D. REAL ESTATE OWNED**

DESCRIPTION AND LOCATION	DATE ACQUIRED	ORIGINAL COST	PRESENT VALUE	BAL. DUE	PAYMENT	MATURITY
<b>TOTALS</b>						

**SCHEDULE E. LIVESTOCK**

TYPE & DESCRIPTION	#	COST/HD	TOTAL	LOAN	PAYABLE TO
<b>TOTAL</b>					

**SCHEDULE F. VEHICLES**

MAKE	MODEL	YEAR	VALUE	LOAN	PAYABLE TO
<b>TOTALS</b>					

SCHEDULE G. EQUIPMENT			
DESCRIPTION	VALUE	LOAN	PAYABLE TO
<b>TOTALS</b>			

SCHEDULE H. OTHER NOTES AND ACCOUNTS (Payable and Receivable)			
MAKER/DEBTOR/PAYABLE TO	DATE	NOTES & ACCOOTS PAYABLE	NOTES & ACCOUNTS RECEIVABLE
<b>TOTALS</b>			

SCHEDULE I. PERSONAL PROPERTY, OTHER ASSETS AND LIABILITIES				
DESCRIPTION	PERSONAL PROPERTY	OTHER ASSETS	OTHER LIABILITIES	OTHER LIABILITIES DUE IN 1 YEAR
<b>TOTALS</b>				

This information and the information provided on all the accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the puprpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willfull false statements regarding the value of the above property for purposes of influencing the actions of Crediitor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

The undersigned declares that he/she has read and understands the statements above.

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BORROWER

\_\_\_\_\_

DATE SIGNED

\_\_\_\_\_

COBORROWER

\_\_\_\_\_

DATE SIGNED