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AMERICAN BANKERS ASSOCIATION

AGRICULTURAL CREDIT FILE

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The purpose of this file is to emphasize the substance of good credit procedures. Included in this folder are the numerous forms that are used to make up a completed agricultural credit file. The various forms shown are used by banks and are for illustrative purposes only. There is no intention on the part of the A.B.A. to recommend one form over another.

HG2046
A5
A43

Agricultural Commission
AMERICAN BANKERS ASSOCIATION
12 East 36 Street, N. Y. 16, N. Y.

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APPLICATION FOR CROP PRODUCTION LOAN FROM ANY BRANCH
 THE UNITED STATES NATIONAL BANK OF PORTLAND (OREGON)

APPLICANT Joe Smith ADDRESS Crossroads, Oregon DATE October 1, 19 49
 AGE 57 MARRIED Yes NO. OF CHILDREN 3 NO. WORKING ON FARM 0
 DISTANCE FROM WAREHOUSE? 7 miles MILES. BULK OPERATOR? Yes

CROP SCHEDULE

	ACRES OWNED	ACRES RENTED
Already seeded in winter wheat.....	580	1,200
To be seeded in winter wheat.....		
To be seeded in spring wheat.....		
Seeded to alfalfa or hay.....		
Seeded to other crops.....		
In pasture.....		400
To be fallowed in 19 <u>49</u>	540	1,200
Other land under reduction.....		
Total acres farmed.....	1,120	2,800

NAME OF LANDLORD	ACRES RENTED	RENTAL BASIS
Jane Doe	2800	1/3 crop

PRODUCTION BUDGET

	EST'D
Pre-harvest gas & oil.....	1,000
Pre-harvest labor.....	4,000
Harvest gas & oil.....	1,200
Harvest labor.....	2,000
Seed.....	
Sacks & Twine.....	
Hauling expense.....	
Repairs (Machinery & Equipment).....	1,500
Insurance.....	1,000
Personal (groceries, etc.).....	2,500
Total..... (a)	13,200

Acres	Kind of Crop	Yield	Price	Est'd. Value
580	wheat	30	1.50	26,100
2/3 1,200	wheat	30	1.50	36,100
Total Crop Income				62,100

OTHER EXPENSES OR OBLIGATIONS FALLING DUE BEFORE HARVEST

Income Tax.....	7,000
Real Estate Mortgage Payment.....	1,050
Weed Spray.....	2,400
Total..... (b)	10,450
TOTAL (a & b) (PRODUCTION & NON-PRODUCTION)	23,650

OTHER INCOME (Livestock, Wool, Allotments, etc.)

Total of all Income

	19 <u>45</u>		19 <u>46</u>		19 <u>47</u>		19 <u>48</u>		Average 4-yr. yield
	Acres in crop	Yield per acre	Acres in crop	Yield per acre	Acres in crop	Yield per acre	Acres in crop	Yield per acre	
Wheat	540	36	1,740	34	1,780	47	1,740	35	38
Barley									

Have you signed wheat acreage reduction contract with the Government? Yes
 What will allotment pay you in spring of 19 49 \$ None ? Fall of 19 49 \$ None ?
 How many pounds of wheat do you sow per acre? 75

SUBORDINATION AGREEMENTS

FROM ADDRESS COVERING AMOUNT

Signed JOE SMITH



APPLICATION FOR A LOAN
The Shelby National Bank, Shelbyville, Ind.

1. The undersigned, _____ Address Shelbyville R. R. No. 3
2. Age 53 Married yes Name of wife Julia No. of dependents _____ Help available for farm work _____

To THE SHELBY NATIONAL BANK of Shelbyville, Indiana

For the purpose of procuring and maintaining credit from time to time in any form whatsoever with the above named bank, for claims and demands against the undersigned, the undersigned submits the following as being a true and accurate statement of the financial condition of the undersigned on the following date, and agree that if any change occurs that materially reduces the means or ability of the undersigned to pay all such claims or demands, the undersigned will immediately and without delay notify the Bank; and unless the Bank is so notified, it may continue to rely upon the statement herein as a true and accurate statement of the financial condition of the undersigned on this date, and in case of failure to so notify the Bank, or if this statement is false in any material respect, the Bank may declare due and payable all obligations of the undersigned to the Bank.

ASSETS				Dollars	Cts.	LIABILITIES				Dollars	Cts.			
Cash on hand and in bank				150	00	Personal Notes								
Loans due me, secured						Holder <u>Union Bank</u>	Due <u>Now</u>			3	500	00		
Loans due me, unsecured						Orig. Amt. \$ <u>3500</u>	Date Contracted <u>1949</u>							
Accounts due me				100	00	Holder _____	Due _____							
Cash value of insurance policies						Orig. Amt. \$ _____	Date Contracted _____							
Stocks and Bonds						Title Retention Notes <u>Auto.</u>								
Live stock (see schedule)				3	500	00	Holder <u>Union Bank</u>	Due <u>59 mo.</u>						
Grain and farm products (see schedule)				375	00	Orig. Amt. \$ <u>1400</u>	Date Contracted <u>49</u>			780	00			
Growing Crops (see schedule)						Holder <u>Union Bank</u>	Due <u>Quart.</u>			600	00			
						Orig. Amt. \$ <u>900</u>	Date Contracted <u>9/49</u>							
Total Quick Assets				4	125	00	Chattel Mortgages							
Tractor No. _____ \$ _____						Holder _____	Due _____							
Implements (see schedule)						Orig. Amt. \$ _____	Date Contracted _____							
Truck No. <u>1</u> \$ <u>Jeep</u>				600	00	Holder _____	Due _____							
Auto No. _____ \$ <u>1 Buick</u>				1	900	00	Orig. Amt. \$ _____	Date Contracted _____						
Farm Real Estate—Tract I—Acres <u>131</u>				39	300	00	Judgments, Attachments and Legal Proceedings							
Title In <u>Joint wife</u>										952	00			
Farm Real Estate—Tract II—Acres _____							Store and Open Accounts							
Title In _____							Past due Income Taxes (Federal and State)							
Farm Real Estate—Tract III—Acres _____							Past due taxes (Property)							
Title In _____							Past due Cash Rent							
Other Real Estate—Kind _____							Past due Real Estate Interest							
Title In _____							TOTAL CURRENT LIABILITIES				5	832	00	
(Indicate Life Estates, R. E. Purch'd under contract, etc.)							Real Estate Mortgages							
Total Value Real Estate						Holder <u>Emma Holy</u>	Due <u>1954</u>	Rate <u>4</u>						
TOTAL ALL ASSETS				45	925	00	Tract(s) _____	Orig. Amt. <u>17500</u>	Contr'd <u>10/49</u>			17	500	00
							Holder _____	Due _____	Rate _____					
							Tract(s) _____	Orig. Amt. _____	Contr'd _____					
							Holder _____	Due _____	Rate _____					
							Tract(s) _____	Orig. Amt. _____	Contr'd _____					
							Total Real Estate Indebtedness				23	332	00	
							TOTAL ALL LIABILITIES				22	593	00	
							NET WORTH				45	925	00	
							TOTAL				45	925	00	
Totals - - - - -	\$		\$			Notes Endorsed for Others <u>Son, Truck</u>				Total Amt. \$	1250.00			

PURPOSE OF LOAN AND PLAN OF LIQUIDATION

Date	Purpose of Loan and Sources of Receipts	Amounts of Advance		Estimated Receipts		Outstanding Balance
Now	Pay Union Bank \$3,500 plus int. 105	3605	00			
"	Open Accounts	957	00			4562 00
	Spring Operating Expenses	300	00			4862 00
Dec. 1, 1950	Sale of Corn & Beans			2900	00	1662 00
	Bal. Renewed					

PROPERTY TO BE GIVEN AS SECURITY FOR THIS LOAN

Wife to Sign
Prefer open; would give chattel on Implements

10. The information set forth in the financial statement and other representations are full, true and correct. I am in peaceful possession of the above property and am the sole and absolute owner thereof except as indicated.

Date Jan. 10, 1950 Signed _____
Form 10-A Copyright Chafee Supply Co., Shelbyville, Ind. 1950 Signed _____

APPLICATION FOR AGRICULTURAL LOAN
ILLINOIS NATIONAL BANK & TRUST CO., ROCKFORD, ILL.

3

Date March 21 1950

NAME OF APPLICANT John Smith Age 31 Name of Wife Martha
 ADDRESS Route #1, Winnebago, Ill. Telephone No. Winn. 215A11 No. of dependents 3

I/We hereby make application to the Illinois National Bank & Trust Co., Rockford, Ill., for a loan in the amount stated below:

PROPERTY OWNED BY UNDERSIGNED		DEBTS DUE BY UNDERSIGNED	
CASH on hand and in bank	\$ 25.00	ACCOUNTS PAYABLE	\$ 60.00
GOOD ACCOUNTS		Standard Oil Co. for	
GOOD SHORT TERM NOTES		gas & oil	
FARM PRODUCTS:		UNSECURED NOTES PAYABLE	None
1600 Bu. Corn	960.00	Held by	Due
Bu. Wheat			
Bu. Soybeans		NOTES Payable secured by C/M	4577.73
¹ / ₂ 500 Bu. Oats	175.00	Date con'tr <u>1-19-50</u> Date due <u>1-19-51</u>	
900 B. Hay	225.00	Security <u>C/M livestock & mach.</u>	
12 ft. Ensilage	90.00	Held by <u>Blackhawk P. C. A.</u>	
LIVESTOCK:		NOTES Payable secured by C/M	
Steers		Date con'tr	Date due
¹ / ₂ Steers		Security	
25 Cows	2190.00	Held by	
14 Heifers	775.00	(Total Unpaid Balances)	
15 Calves	315.00	CONDITIONAL SALES NOTE	None
2 Bulls	200.00	Held by	
Rams		Security	
Ewes		Held by	
Lambs		Security	
Boars		Past Due Cash Rent for	years
¹ / ₂ 11 Sows and Gilts	440.00	Other Current Debts: Including Judgments	
29 Other Hogs	360.00	(Itemize; If Secured, Specify Security)	None
2 Horses	80.00		
Mules			
Colts			
TOTAL CURRENT ASSETS	\$ 5835.00	TOTAL CURRENT INDEBTEDNESS	\$ 4637.73
IMPLEMENTS AND MACHINERY	3930.00	MORTGAGES ON FARM LAND:	
GOOD LONG TERM NOTES		First Mortgage on	acres
How Secured?		When due	19
FARM REAL ESTATE:		Held by	
Value of farm		Next interest payment due	19
(acres cultivated acres grazing)		Amount of interest due and unpaid	
(acres not cleared)		First Mortgage on	acres
(Buildings on farm are worth \$)		When due	19
Town or City Real Estate		Held by	
(State whether business or home property and town)		Next interest payment due	19
OTHER ASSETS: (Describe fully)		Amount of interest due and unpaid	
1936 Ford ¹ / ₂ ton truck	150.00	Second Mortgage, if any, on	acres
1938 Oldsmobile	250.00	When due	19
		Held by	
		Next interest payment due	19
		Amount of interest due and unpaid	
		Mortgages on Town or City Real Estate	
TOTAL ASSETS	\$10,165.00	TOTAL DEBTS	4637.73
		NET WORTH	5527.27
		TOTAL	\$10,165.00

In whose name is title to above real estate?

I have endorsed or guaranteed notes for others amounting to

\$ none

(If Joint Title, Specify)

PURPOSE FOR WHICH FUNDS ARE DESIRED		REPAYMENT PROGRAM		
	\$	Date	Source	Amount
Refinance Blackhawk F.O.A. loan	4577.73	May	1/2 29 hogs	\$ 400.00
		"	1/2 1 bull	125.00
		Nov.	1/2 50 hogs	625.00
		3 yrs.	1/2 5 calves	450.00
		Monthly	Dairy Payments 50.00	600.00
TOTAL AMOUNT REQUESTED	\$		TOTAL	\$2200.00

Detail on dairy income. (Necessary if monthly payments are to be made)

Where is your market and who buys your product? Rockford, Ill - Midwest Dairymen's Assn.
 Do you sell whole milk or cream? whole milk Amount received per cwt? \$3.50
 How many pounds are you producing per day? Now? 800 Average during year? 700
 During past year - Average number of cows owned? 22 Average monthly income? \$420.00

CROPS ON LAND OWNED				CROPS ON LAND RENTED			
Acres	Crop	Anticipated Yield	My Share	Acres	Crop	Anticipated Yield	My Share
	Corn				Corn		
	Soybeans				Soybeans		
	Oats				Oats		
	Alfalfa				Alfalfa		
	Clover				Clover		
Pasture: Condition				Pasture: Condition			

The livestock and other property which will secure this loan will be kept Northfield Corners miles N S & 1/4 miles W from the town of Winnebago, township of Winnebago, county of Winnebago, on land owned by Harry Miller described as containing acres.

If rented, state terms fully 50/50 livestock share lease
 Amount of annual cash rent, \$ When due? I rent other land owned by described as follows: containing acres, on the following terms:
Arrangements to be made for pasture land.

How long have you operated this/these farms? 5 yrs. How long have you lived in the above county? Life In what county did you formerly reside? How often have you moved in the past ten years? Once
 Fire insurance on buildings \$ Life Insurance \$1000.00
 Fire insurance on grain \$ covered Cattle and hogs insured for \$ covered
 Other insurance \$ Bankruptcy? no Date discharged
 What other business do you operate? none Annual income? \$

Mortgage will be given on all of the above listed livestock, implements, feed and crops. except the following which will not be included.
New Holland Baler

Applicant authorizes the bank to make direct disbursements, in the amounts stated, out of the proceeds of the loan to the creditors named above under "Purpose for which funds are desired," provided the full amount herein applied for is approved by the bank.

I hereby certify that I have read the above application and financial statement in full, that all statements therein were made directly by me for the purpose of inducing the bank to grant the loan requested, and that all such statements are true and correct.

(Signed) John Smith

Application taken by W.L.E.

FINANCIAL STATEMENT

AGRICULTURAL

NAME John Jones TYPE OF FARMING Dairy
 ADDRESS Route 1, Salem, Ohio

TO THE Farmers National BANK OF Salem

ASSETS (WHAT I OWN)	OMIT CENTS	LIABILITIES (WHAT I OWE)	OMIT CENTS
FARM LAND AND BUILDINGS (DESCRIBE IN SCHEDULE BELOW)	\$ 12 000.	MORTGAGE LOANS (DESCRIBE IN SCHEDULE BELOW)	\$ 4 000.
OTHER REAL ESTATE (DESCRIBE IN SCHEDULE BELOW)	None	BALANCE OWING ON LAND CONTRACT	
X X X TRUCKS, TRACTORS AND AUTOMOBILES	3 000.	NOTES PAYABLE TO DEALERS AND MERCHANTS (IF COVERED BY SECURITY DESCRIBE ON BACK)	
OTHER FARM MACHINERY AND EQUIPMENT	3 000.	NOTES PAYABLE TO BANKS (IF COVERED BY SECURITY DESCRIBE ON BACK)	1 200.
LIVE STOCK (DESCRIBE IN SCHEDULE BELOW)	4 895.	NOTES PAYABLE TO RELATIVES (IF COVERED BY SECURITY DESCRIBE ON BACK)	
GRAIN AND FARM PRODUCTS ON HAND (DESCRIBE IN SCHEDULE BELOW)	1 065.	NOTES PAYABLE TO OTHERS (IF COVERED BY SECURITY DESCRIBE ON BACK)	None
GROWING CROPS-AT COST (DESCRIBE IN SCHEDULE BELOW)		ACCOUNTS OWED BY ME <u>Feed (30Da.)</u>	60.
AMOUNTS OWED TO ME-GOOD AND COLLECTIBLE	100.	RENTS, INTEREST & TAXES DUE BUT UNPAID	
CASH SURRENDER VALUE OF LIFE INSURANCE	1 500.	JUDGMENTS AGAINST ME	None
U. S. GOVERNMENT OBLIGATIONS	500.	LOANS ON LIFE INSURANCE (NOT SHOWN ABOVE)	None
OTHER BONDS AND STOCKS (AT PRESENT MARKET VALUE)	None	ALL OTHER DEBTS (DESCRIBE ON BACK)	None
CASH ON HAND AND IN BANKS	450.	TOTAL LIABILITIES	5 260.
OTHER ASSETS (DESCRIBE ON BACK)	None	NET WORTH	21 250.
TOTAL ASSETS	\$ 26 510.	TOTAL LIABILITIES AND NET WORTH	\$ 26 510.

SCHEDULE OF REAL ESTATE
 STATE WHETHER OWNED INDIVIDUALLY OR JOINTLY WITH OTHERS

DESCRIPTION GIVING COUNTY AND STATE	TITLE IN NAME OF	IMPROVED OR UNIMPROVED	No. OF ACRES OR LOTS	PRESENT VALUE	AMOUNT OF INCUMBRANCE	TAX VALUE	INSURANCE
Columbiana, Ohio	John J. and Mary L.	Imp.	160	12,000.	4,000.	6,500.	10,000.

RENT	ACRES TO	AT RENTAL OF \$	PER ACRE	% OF CROPS	
RENT	ACRES FROM	AT RENTAL OF \$	PER ACRE	% OF CROPS	LENGTH OF LEASE
USE OF LAND: OF THE LAND OPERATED BY ME, 100 ACRES ARE UNDER CULTIVATION; 40 ACRES ARE PASTURE; 10 ACRES ARE WOOD LOT; 10 ACRES ARE UNUSABLE; 30 ACRES ARE TILED.					

LIVE STOCK AND POULTRY (INDICATE KIND AND NUMBER OF EACH)

20 cows	\$3000.	1 Bull	\$ 300.	2 Sows	\$ 120.	300 Hens	\$450.	\$
10 Heif.	\$ 750.		\$	10 Hogs	\$ 150.		\$	\$
5 Calves	\$ 125.		\$		\$		\$	\$

GRAIN AND FARM PRODUCTS ON HAND

500 BU Corn	at 1.35	675.	100 BU Wheat	at 1.90	190.	8 TONS Hay	at 15.	\$ 120.
100 BU Oats	at .80	80.						

GROWING CROPS (INCLUDE ALL ACREAGE UNDER CULTIVATION)

ACRES	Crop	ACRES	Crop	ACRES
20	Corn	20	Wheat	
20	Oats	40	Hay	

MY AGE IS <u>40</u> I AM <u>MARRIED</u> <input checked="" type="checkbox"/> SINGLE	LIFE INSURANCE \$ <u>5,000</u> BENEFICIARY <u>Wife</u>
NUMBER OF CHILDREN <u>3</u> AGES <u>16, 14, 10</u>	FIRE INSURANCE CARRIED ON
I EMPLOY <u>0</u> MEN ON FARM	LIVE STOCK \$ <u>5,000.</u>
NUMBER OF YEARS AT PRESENT LOCATION <u>19</u> Years	FARM PRODUCTS \$ <u>5,000.</u>
CONTINGENT LIABILITY	OTHER CHATTELS \$ <u>5,000.</u>
ON NOTES OF OTHERS ENDORSED BY ME \$ <u>None</u>	LIABILITY INSURANCE
AS GUARANTOR OR SURETY FOR NOTES OR ACCOUNTS OF OTHERS \$ <u>None</u>	PERSONAL INJURY \$ <u>10,000.</u>
OTHER THAN ABOVE \$ <u>None</u>	PROPERTY DAMAGE \$ <u>10,000.</u>
	AMOUNT OF SUITS PENDING AGAINST ME <u>None</u> \$

THE UNDERSIGNED HEREBY CERTIFIES THAT THE FOREGOING STATEMENT HAS BEEN CAREFULLY READ BY THE UNDERSIGNED, THAT IT IS A TRUE AND CORRECT STATEMENT OF THE UNDERSIGNED'S FINANCIAL CONDITION, AND THAT IT IS DELIVERED TO YOU FOR THE PURPOSE OF PROCURING CREDIT FROM TIME TO TIME, IN THE EVENT OF ANY SUBSTANTIAL ADVERSE CHANGE IN THE UNDERSIGNED'S FINANCIAL CONDITION, THE UNDERSIGNED WILL GIVE YOU PROMPT NOTICE THEREOF.

THE FOREGOING IS A STATEMENT OF MY FINANCIAL CONDITION AT THE CLOSE OF BUSINESS ON April 31 19 50

DATE SIGNED May 3, 1950 SIGN HERE John Jones



To AMERICAN TRUST COMPANY, Tracy, CALIFORNIA.

From—NAME [REDACTED] ADDRESS Rt. 1, Box 315, Tracy

Condensed Balance Sheet as of March 13, 1945

ASSETS		AMOUNT	LIABILITIES		AMOUNT
Cash on hand and in American Trust Company	- \$	950 00	Notes payable to American Trust Company, Unsecured	- \$	
Cash in other banks (name) <u>savings</u>		1,500 00	Secured by crop or chattel mortgage	- - -	
Payments due from A. A.	- - -		Secured by warehouse receipts	- - -	
Accounts receivable from sale of crops and live stock	- - -		Notes payable other banks (name) unsecured	- - -	
Other accounts receivable and notes due me (good)	- - -	4,950 00	Secured by		
Farm products on hand (Schedule I)	- - -		Notes payable others (Secured-Unsecured)	- - -	
Livestock on hand (Schedule II)	- - -		Accounts payable	- - -	
Cash investment in growing crops to date	- - -	1,500 00	Contracts payable on equipment (Schedule V) <u>American Trust Co.</u>		1,000 00
Prepaid cash rents	- - -		Accrued taxes, assessments, rents	- - -	
Listed securities at market (Schedule III)	- - -		Current installment on mortgage:		
			Principal \$	Interest \$	
Total Current	- - - \$	8,900 00	Total Current	- - - \$	1,000 00
Farm: Land, buildings, improvements (Schedule IV)	- - -		Deeds of trust on real estate (Schedule IV)	- - -	
Other real estate owned (Schedule IV)	- - -		Loans on life insurance policies	- - -	
Autos and trucks (Schedule V)	- - -	9,250 00			
Tractors, harvesters, etc. (Schedule V)	- - -	19,550 00			
Unlisted securities including NFLA and PCA	- - -				
Notes and accounts due from relatives, etc.	- - -				
Cash value of Life insurance (See below)	- - -	1,180 00	Total Indebtedness	- - - \$	
			Reserves: Bad debts \$		
			Depreciation—On bldgs. and impr. \$		
			On equipment \$	Total reserves	
			Net Worth	- - - -	37,880 00
Total Assets	- - - - \$	38,880 00	Total Liabilities	- - - - \$	38,880 00

Contingent Liability: Guarantor \$ _____ Endorser \$ _____ Bondsman \$ _____
 Judgments, suits pending, etc. (give details) _____
 Accounts with stock or commodity brokers (Name of firm) _____
 Insurance: Fire insurance on buildings and improvements \$ covered On farm products \$ covered On autos, trucks, etc. \$ covered
 Public liability \$ 100/300,000 Property damage \$ _____ Collision (form) \$ covered
 Life Insurance: Amount \$ 15,000 In favor of wife Type of policy endow Cash Value \$ 1180
 Names of companies: Sun Life Ins., Pacific Mutual Assignments to _____

Profit and Loss Statement Year Ending 1945

Cash Receipts and Disbursement Basis? _____ Accrual System? _____ Taken from Federal Income Tax Return? _____

EXPENSES		INCOME		
Preharvest (Labor, seed, water, fuel, etc.)	- - - \$	Net sales of farm products - - - - \$		
Harvesting	- - -	Principal Crops	Total Yield	Net Returns
Taxes	- - -			\$
Rent	- - -			
Interest	- - -			
Insurance	- - -			
Own or partners living expenses	- - -			
Depreciation	- - -			
Total Expense	- - - - \$			
Net Profit	- - - - \$			
Total	- - - - \$			
		Benefit and soil conservation payments - - - -		
		Milk-cream checks - - - -		
		Rebates, a/c gas tax, insurance, etc. - - - -		
		Other income - - - -		
		Total	- - - -	- \$

Name of cooperative, if member _____ If partnership, date formed _____ Termination _____
 Books prepared by public accountant (Name) _____ General or limited _____ Other business connections _____
 Describe contract (if any) for crops _____ Style names used _____ Date registered _____

Miscellaneous Information and Schedules

Schedule I. Farm Products on Hand					Schedule II. Livestock			
Crop	Units	Market Price	Total Value	Where Stored	No. of Head	Kind and Age	Value Per Head	Total Value
			\$					\$

Schedule III. Securities

No. of Shares Amount of Bonds	NAME AND ISSUE	COST	VALUE STATEMENT DATE	
			Amount	How Arrived at
		\$	\$	

Schedule IV. Real Estate

Parcel Number	Acres	LOCATION (Include Rec. or Irr. Dist.)	CHIEF CROPS	ESTIMATED VALUE		Amount of Encumbrance
				Land	Improvements	
				\$	\$	\$

Schedule IV Continued. The following information is to refer to the corresponding Parcel Nos. shown above

Parcel Number	TITLE IN NAME OF	Year Purchased	Cost	IMPROVEMENTS ADDED		Mortgage Held By	How Payable?
				Buildings	To Land		
1.			\$	\$	\$		
2.							
3.							
4.							
5.							

Leased Land

Location and Acreage	Leased From or To	Crops	Terms of Rent	Rent Paid To (Date)
40 N $\frac{1}{2}$ of E $\frac{1}{2}$, S20, T2S, R5E	Souza & Azevedo	tomatoes	20% crop share	harvest
35	do	"	do	"
40 Sec. 32, T2S, R5E	Gomes	"	do	"

Schedule V. Heavy Farming Equipment and Motor Vehicles

Kind and Model	Year Purchased	Cost	Present Value	Contract Held By	Balance Due	Paid To (Date)
D6 Caterpillar	1949	\$ 8,350	\$ 8,000	clear	\$	
Killifer subsoiler	1949	1,650	1,500	"		
Farmall H	1947	1,600	1,250	"		
Farmall HV	1948	2,500	2,000	"		
Int. plow	1949	500	500	"		
Dyer Disk	1949	400	400	"		
Fabco semi-trailer	1950	1,500	1,500	American Trust Co., Tracy	1,000	11-1-50

For the purpose of procuring credit, in any form whatsoever, with you from time to time, the undersigned submit(s) the foregoing as being a full, true and correct statement of his/their financial condition on the date stated. The undersigned agree(s) to notify you immediately in writing of any materially unfavorable change in his/their financial condition, and in the absence of such notice, or of a new and full written statement, this may be considered as a continuing statement and substantially correct; and it is hereby expressly agreed that upon application for further credit, this statement shall have the same force and effect as if delivered as an original statement of his/their financial condition at the time such further credit is requested.

Date signed March 13 1950 Signature(s) /s/ [Redacted]

(Continued)
Financial Statement

PROPERTY OWNED

Farm of 150 acres, of which 80 acres are tillable, 25 are pasture, and 45 are woodland	\$9000.00
Other Real Estate Separate field not attached to farm containing 12 acres	300.00
Trucks, Tractors and Automobiles From separate equipment appraisal sheet	2000.00
Machinery and Equipment From separate equipment appraisal sheet	1200.00

Schedule of Livestock and Poultry owned: (Itemize below)			
2 horses @ \$100.00 = \$200.00	400 hens @ \$1.50 = \$600.00		
25 cows @ 150.00 = 3750.00	200 pullets @ .65 = 325.00		
15 young stock @ 75.0 = 1125.00	broilers @ =		
@ =	@ =		
Value of livestock other than poultry \$5075.00	Total value of poultry \$925.00		

Total Value of Livestock and Poultry:	6000.00
Farm Produce on Hand to be Sold (Describe)	
Harvested crops for farm use	
Cash outlay on growing cash crops Fertilizer for 1950	700.00
Notes and accounts due me	100.00
Cash value of life insurance	300.00
Cash on hand and in banks	200.00
Other assets (Describe)	
Total Property Owned	\$19,800.

DEBTS OWED

To Whom Money Is Owed	Property Covered	Year Incurred	Monthly Payment	Original Amount	Present Amount
Real Estate Mortgages (unpaid principal)					
1. Federal Land Bank	Home Farm	1942	\$	\$3000.00	\$1950.
2.					
Rents, taxes, interest, assessments, (due and unpaid) (Describe) None					
Chattel Mortgages and conditional sales contracts					
P. C. A.		1949	100.	2000.00	1000.
Loans secured by life insurance None					
Unsecured Notes					
Open Accounts and other debts (Hardware, feed, garage, gasoline, grocery, hospital, medical, etc.)					
Smithfield Grain Co. open account for grain and 1950 fertilizer					1000.
Smithfield Hardware Co. open account					15.

Total Debts Owed	\$ 3995.
Notes endorsed for others	
None \$	
Total property owned	19800.
Total debts owed	3995.
Present net worth	\$15805.

For the purpose of procuring credit from you from time to time, the undersigned make(s) the foregoing statement appearing on both sides of this application with intent that it shall be relied upon as a full and true statement of all the facts therein set forth and of the financial condition of the undersigned as of the date given below. I (we) agree to notify you promptly of any change affecting my (our) obligation to pay, as agreed.

Date May 22, 1950

Signature John Smith
R. F. D. #1, Smithfield

COMPARISON STATEMENT

Borrower..... Age..... Wife's Name.....

P. O. Address RFD No. Leeds

Farm in Town of Leeds County Androscoggin

Farm Purchased.....19 47 Price 3500- Appraised Value 5000- in 19 48 Orig. R/E Debt 3600-

ASSETS	Date 1948	Date 1949	Date	Date	Date
Farm.....	5000.00	6000.00			
Other R. E.....					
Trucks, Tractors & Autos.....	1260.00	950.00			
Machinery & Equipment.....	675	1360.00			
Livestock.....	1900.00	5225.00			
Farm Produce.....		880.00			
Receivables.....					
Cash Val. L. Ins.....					
Cash.....					
Other.....					
Total Assets	8835.00	14,415.00			
LIABILITIES					
Mortgage on Farm.....	3680.00	3907.55			
Other R. E. Mortgages.....					
Unpaid Taxes, Int., etc.....		103.20			
C/M's, Cond. Sales.....	1205.00	3700.50			
Loans from Life Ins. Cos.....					
Unsecured Notes.....	75.00	544.00			
Open Accounts.....					
Other.....					
Total Liabilities	4960.00	8255.05			
NET WORTH	3875.00	6159.95			
	Number	Number	Number	Number	Number
Cows.....	5	11			
Youngstock.....	6	14			
Poultry.....	--	--			
Horses.....	--	--			
Reg. A. Bull	1	1			



COMPARISON STATEMENT

Name [REDACTED] Address Route #3, Ponca City, Oklahoma

State Oklahoma County Osage Community Braden District _____

Owner 200 Renter 360

ASSETS	July 19 47		July 19 48		April 49		Jan. 19 50		19 _____	
	No.	Val.	No.	Val.	No.	Val.	No.	Val.	No.	Val.
Land		\$ -	240	\$2,500		\$2,500		\$2,500		\$
Buildings New Improvements		-				1,500		2,000		
Cows and Bulls	12	2,000	16	2,400	39	10,000	17	3,100		
Heifers	8	700	6	600	21	2,200	34	3,650		
Steers	3	225	6	600	6	360				
Calves	.8	240	17	1,050	1	40	2	50		
Sows			7	400	4	200				
Shoats	12	360	20	300	32	450				
Hammer Mill				300	1	250		200		
Milk Mach. & Cooler					2	1,000	2	500		
Cars or Trucks	1	2,500	2	3,700	2	3,200	2	2,000		
Tractors	1	1,400	1	2,000	1	2,000	1	1,600		
Combines							1	3,000		
Balers $\frac{1}{2}$ Int. Baler, Rake	1	1,000	1	700	1	1,600		1,000		
Discs					1	250		200		
Other Drill			1	400	1	400		300		
Plow	1	200	1	300	1	350	2	700		
Mower	1	175	1	150	1	150		150		
Harrow	2	200	2	165	2	150	2	100		
Cultivator	1	190	1	170	1	150	1	100		
Hay Loader			1	300	1	300		-		
Growing Crops								1,000		
Feed-Seed-Supplies		250		2,000		2,950		1,300		
Major House Hold Equipment					3	1,000	4	1,000		
TOTAL ASSETS		\$9,440		\$28,035		\$41,000		\$34,450		\$
LIABILITIES Cox-R.E.				2,000		2,000				
Farm R. E. Mortgage Albright		\$		\$7,000		\$5,500		\$5,500		\$
Mother				1,500		1,000				
Sec. Bank		3,380		6,000		7,085		7,100		
Other Baler Glasco (Cows)						6,050		400		
TOTAL LIABILITIES		\$3,380		\$16,500		\$21,635		\$13,000		\$
NET WORTH		\$6,060		\$11,535		\$19,365		\$21,450		\$
IMPORTANT ENTERPRISES										
Wheat (acres)		50		300		300		100		
Oats (acres)		20		40		40		60		
Alfalfa (acres)		20		20		20		20		
Other Crops (acres)		85		20		20		40		
Pasture (acres)		150		200		200		200		
Dairy Cows (No.)		3		16		118		25		
Beef Cows (No.)		9								
Hogs (No.)				50						
Miscellaneous										
Custom Baling						\$ 2,000		\$ 2,000		



COMPARISON STATEMENT

Name Frank Alert Farmer
 Address Route 3, Box 593, Roanoke, Virginia
 Farm near town of Roanoke County Roanoke Township or District Salem

ASSETS	19 <u>45</u>	19 <u>46</u>	19 <u>47</u>	19 <u>48</u>	19 <u>49</u>
Farm land and buildings	\$ 15,800	\$ 17,500	\$ 20,500	\$ 26,000	\$ 28,000
Other real estate					
Machinery and equipment	4,300	5,600	6,400	6,800	7,300
Livestock	4,900	5,100	5,800	12,000	12,200
Feed, crops and supplies	1,600	2,000	3,000	3,200	4,500
Household equipment	1,000	1,000	1,500	1,500	1,500
Receivables (accounts, notes, etc.)					
Stocks and bonds					
Cash value of life insurance Est.	500	600	700	800	900
Cash on hand and in bank	630	625	670	800	700
Total Assets	28,730	32,425	38,570	51,400	53,500
LIABILITIES	\$	\$	\$	\$	\$
Mortgage on farm	\$ 6,478	\$ 6,229	\$ 5,380	\$ 4,876	\$ 4,455
Mortgages on other real estate					
Notes payable to merchants					
Notes payable to this bank	800	3,000	700	300	500
Notes payable to Government Agencies					
Chattel mortgages F.N.E.B.	3,700	3,300	4,400	7,000	9,800
Notes payable to others	3,000	3,000	3,000	3,000	3,000
Accounts payable	750	800			
Rents and interest due					
Taxes due					
Due Ins. Cos. (acc. by cash value life ins.)					
Other					
Total Liabilities	\$ 14,728	\$ 16,329	\$ 13,480	\$ 15,176	\$ 17,755
NET WORTH	\$ 14,002	\$ 16,096	\$ 25,090	\$ 36,224	\$ 35,745
Important Enterprises:					
Dairy cows (No.)	34	32	32	45	47
heifers & calves (No.) heifers & calves	34	30	28	31	41
Hogs (No.)	4	9	21	2	0
Poultry (No.)	50	100	175	50	50
horses horses horses	1	1	1	1	1
Cotton (acres)					
Corn (acres)	33	26	40	17	13
Grain (acres)	35	28	34	32	35
Hay (acres)	40	70	48	65	55
horses	2	2	1	0	0





YAKIMA VALLEY BRANCH SEATTLE FIRST NATIONAL BANK

GENERAL AGRICULTURAL INCOME AND EXPENSE BUDGET

NAME OF APPLICANT John Brown ADDRESS Route 6, Yakima
 SIGNATURE OF OFFICER APPROVING Tom Smith DATE February 11

EXPENSE

FOR YEAR 1949

TOTAL ESTIMATED OPERATING EXPENSE		APPROXIMATE TIME NEEDED (MONTHS AND AMOUNT)							TOTAL BANK BUDGET	TO BE MET FROM UNPLEGGED INCOME		
ITEMS	AMOUNT (1)	BUDGET ITEMS INCLUDED IN INITIAL ADVANCE	Mar.	Apr.	May	June	July	Aug.		Sept.	AMOUNT Oct.	Nov. SOURCE
1	General labor	12,800	600	800	800	1200	1200	1200	1000	1200	3000	1800
2	Gas & oil	1,000	50	as needed	200		250		200		250	50
3	Taxes & water	1,200		1200								
4	Repairs & Parts	800	as needed	200	300	100			50	100		
5	Fertilizer	1,700	1000		700	as needed						
6	R.E. Loan & Int.	1,600		800							800	
7	Spud seed, etc.	1,100		1100								
8	Insurance	1,000			400					200		100
9	Sprer & dust	800	as needed				800					
10	Pasture rental	800			800							
11	Accts. payable	400	400									
12	New machinery	650		120	as needed		230					
13												
14												
15												
16	LIVING EXPENSE	2,500	250	250	250	250	250	250	250	250	250	250
	TOTAL	26,350	2300	3470	2950	2950	1800	2480	1500	1750	4300	2500

9-21-49 400

26,750

DISBURSEMENTS

9-21 700

2450

TOTAL DISBURSED \$

TOTAL OF PREVIOUS ADVANCES

DATE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	TOTAL THIS ADVANCE	TOTAL DISBURSED
2/11	600	50			1000						400					250	2300	2300 00
3/1	800		1200				1100			Seeder		120				250	3470	5770 00
4/12	800	200		200	700	800										250	2950	8720 00
5/5	1200			300				400		800						250	2950	11670 00
6/1	1200	250		100												250	1800	13470 00
7/6	1200								800	Duster		230				250	2480	15950 00
8/1	1000	200		50												250	1500	17450 00
9/4	1200			100				200								250	1750	19200 00
9/21										Beet Topper		700					700	19900 00
10/1	3000	250				800										250	4300	24200 00
11/1	1800	50						400								250	2500	26700 00

OFFICERS ACTION ON NON BUDGET AND ITEMS ADDED TO BUDGET

9-21-1949

Purchase of new beet topper

REFERENCE	INITIALS	ADDED TO BUDGET	NON-BUDGET
	T.S.	\$ 400 00	\$

