



AMERICAN HERITAGE BANK

PERSONAL FINANCIAL STATEMENT – CONFIDENTIAL

The undersigned Applicant(s) attest that the following personal financial statement submitted to American Heritage National Bank (Bank) for the purpose of obtaining credit is true and correct in every detail and accurately represents our financial condition as of the signed date below. We understand that the Bank will retain this personal financial statement whether or not the credit for which it is submitted is approved. The Bank is authorized to check our credit and employment history or any other information contained herein. As a participant in the consumer reporting system, we understand the Bank may report information about our account to credit bureaus and that late payments, missed payments and other defaults on our account may be reflected in our credit report. Right to Copy of Appraisal (ECO) notice pursuant to 12 CFR § 1002.14(a): The Bank may order an appraisal to determine the property value and charge us for this appraisal. We wish to waive the timing requirements and agree to receive any copy at or before the time we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit). We acknowledge any material misrepresentation herein may violate Federal law and will give prompt written notice of any material change in such financial condition occurring before the full repayment of any obligations to the Bank.

	APPLICANT	CO-APPLICANT
Legal Full Name:		
Social Security #:		
Date of Birth:		
Home Address:		
Employer Name:		
Position/Title:		
Work Address:		
Work Phone #:		
Cell Phone #:		
Email Address:		
Tax Accountant:		
Insurance Agent:		
Attorney Rep:		
Financial Advisor:		

	APPLICANT	CO-APPLICANT
Have you ever filed for bankruptcy or had a judgment, property lien or foreclosure against you or any business owned by you?		
Are there any claims, lawsuits or unpaid taxes pending against you or business owned by you?		
Are any assets pledged or other debts secured or in default except as disclosed herein?		
Are you or any business owned by you a guarantor or endorser for any debt or leases?		
Have you made a will or trust?		
Marital Status: (answer only if provided in connection with a request for secured credit or seeking a joint account with spouse.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried

If you answered "yes" to any question, please describe here:

APPLICANT SIGNATURE: _____	DATED: _____
CO-APPLICANT SIGNATURE: _____	DATED: _____

Balance Sheet					
Assets			Current Farm Liabilities		
Cash & Equivalents			Accounts Payable /Credit Card		
Marketable Bonds & Securities					
Accounts & Notes Receivable			Current Debts - (1 yr)		
Livestock - Cattle					
Livestock - Other			Intermediate - (1-5 yrs)		
Feed & Grain On Hand					
Prepaid Expenses & Supplies			Long Term - (5+ yrs)		
Machinery & Equipment			Non-Farm Liabilities		
Vehicles					
Real Estate with Buildings					
Real Estate - Bare Land					
Non-Farm Assets					
Personal Property					
			Total Liabilities		
Total Assets			Total Equity		
Schedules					
Assets					
Cash & Equivalents	Market Value				
AHNB -					
Other -					
Total					
Marketable Bonds & Securities	# of Shares		Market Value		Value
			Total		
Accounts Receivable	Market Value				
Total					
Livestock - Cattle	# head		\$/head		Value
Cows					
Heifers					
Heifers					
Steers					
Steers					
Bulls					
Calves					
Total			Total		

Livestock - Other	# units		\$/unit		Mkt. Val.
				Total	
Feed & Grain On Hand	# units		\$/unit		Mkt. Val.
Wheat (bu)					
Barley (bu)					
Corn (bu)					
Oats (bu)					
Hay (tons)					
				Total	
Prepaid Expenses & Supplies		Value			
Seed					
Fertilizer					
Total					
Real Estate with Buildings			Purchase Price		Mkt Val.
Homestead					
Secondary Residence					
Cabin					
				Total	
Real Estate - Bare Land	Total acres		\$/acre		Mkt Val.
Address/Parcel ID					
Total			Total		
Non-Farm Assets		Value			
Total					

Liabilities					
Accounts Payable /Credit Card	Amt. Owed		Payment amount		
Total					
Current Debts - (1 yr)	Balance		Payment amount	- Rate	Pmt date
Total					
Intermediate - (1-5 yrs)	Balance		Payment amount	- Rate	Pmt date
Total					
Long Term - (5+ yrs)	Balance		Payment amount	- Rate	Pmt date
Total					
Non-Farm Liabilities	Amt Owed		Payment amount	- Rate	Pmt date
Total					

