



Guarantors:

Primary Source of Repayment:

Secondary Source of Repayment:

**II. Business Profile**

Years in Farming: \_\_\_\_\_

Type of Ownership (check one):

Corporation \_\_\_\_\_ Partnership \_\_\_\_\_ Proprietorship \_\_\_\_\_

Current Ownership (indicate ownership percentages): \_\_\_\_\_

Tillable Acres: \_\_\_\_\_ Pasture Acres: \_\_\_\_\_ Woodland Acres: \_\_\_\_\_

Corn: \_\_\_\_\_ Soybeans: \_\_\_\_\_ Wheat: \_\_\_\_\_

Cattle: \_\_\_\_\_ Hogs: \_\_\_\_\_

Other Income:

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Source of Other Income:

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CPA:

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Attorney:

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Insurance Company &/or Agent:

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Describe Type of Farm Operation (acres, etc.):

Government Program:

Current Business Outlook:

Any Significant Other Business Affiliations or Financial Interests? No \_\_\_\_\_ Yes \_\_\_\_\_ (explain)

Management Qualifications (Background, Experience, Etc.)

**II History:**

Has this farming operation or its principals ever been involved in a lawsuit? No \_\_\_\_\_ Yes \_\_\_\_\_

Explain:

Has this farming operation or its principals ever been involved in bankruptcy? No \_\_\_\_\_ Yes \_\_\_\_\_

Explain:

**IV:** Please provide copies of the last three (3) years complete tax returns, financial statement and cash flow. **(Please note - application cannot be processed without current financial information and cash flow)**

Financial Statements Attached	Yes _____	No _____
Tax Returns Attached	Yes _____	No _____
Cash Flow Attached	Yes _____	No _____

Explanation for no tax/financial/cash flow included:

I/we agree and you are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness, including, but not limited to, procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit, references, merchants, landlords and creditors.

\_\_\_\_\_  
Signature

Title

Date

\_\_\_\_\_  
Signature

Title

Date

**PLEASE RETAIN FOR YOUR RECORDS**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please send a written request our office at the following location within 60 days from the date you are notified of our decision:

Jersey State Bank  
1000 S. State Street  
PO Box 40  
Jerseyville, IL 62052

(618) 498-6466

We will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement.

**Notice:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

FDIC CONSUMER RESPONSE CENTER  
2345 Grand Boulevard, Suite 100  
Kansas City, Missouri 64108