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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	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	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	Orig. Amt. \$ _____	Date Contracted _____					
Farm Real Estate—Tract I—Acres <u>131</u>				39	300	Judgments, Attachments and Legal Proceedings						
Title In <u>Joint wife</u>						Store and Open Accounts				952	00	
Farm Real Estate—Tract II—Acres _____						Past due Income Taxes (Federal and State)						
Title In _____						Past due taxes (Property)						
Farm Real Estate—Tract III—Acres _____						Past due Cash Rent						
Title In _____						Past due Real Estate Interest				5	832	00
Other Real Estate—Kind _____						TOTAL CURRENT LIABILITIES						
Title In _____						Real Estate Mortgages						
(Indicate Life Estates, R. E. Purch'd under contract, etc.)						Holder <u>Emma Holy</u>	Due <u>1954</u>	Rate <u>4</u>				
Total Value Real Estate						Tract(s) Orig. Amt. <u>17500</u>	Contr'd <u>10/49</u>			17	500	00
TOTAL ALL ASSETS				45	925	Holder _____	Due _____	Rate _____				
						Tract(s) Orig. Amt. _____	Contr'd _____					
LIFE INSURANCE						Holder _____	Due _____	Rate _____				
Name of Company	Beneficiary	Amount	Cash Value			Tract(s) Orig. Amt. _____	Contr'd _____					
<u>Farm Bureau</u>	<u>wife</u>	<u>5000.</u>				Total Real Estate Indebtedness				23	332	00
						TOTAL ALL LIABILITIES				22	593	00
						NET WORTH						
						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	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 _____

X INCLUDE IN MORTGAGE

LIVE STOCK				GRAIN AND FARM PRODUCTS				Estimated Yield Per Acre or Value	
X No.	Implements	Make	Condition	Full Value	X No.	Implements	Make	Condition	Full Value
<input checked="" type="checkbox"/>	All Reg. Milk Cows Jersey	@		350	<input checked="" type="checkbox"/>	All Growing Crop			
10				3500		195			
	Calves	@			45	acres corn			75 Bu.
	Heifers	@				acres barley			
	Heifers	@			15	acres wheat			23 Bu.
	Bulls	@			15	acres oats			40 Bu.
	Beef Cattle	@				acres meadow			
	Feeding Cattle	@			30	acres clover			
	Stockers	@				acres alfalfa			
	Brood Sows	@			10	acres soy beans			20 Bu.
	Pigs with Sows	@				acres			
	Feeding Pigs	@				Totals			
	Shoats	@				On Hand			
	Boars	@			100	bus. corn	@	125	125 00
	Hens	Turkeys @				bus. barley	@		
	Ewes	@				bus. wheat	@		
	Lambs with ewes	@				bus. oats	@		
	Bucks	@				tons hay	@		
	Feeding Lambs	@			10	tons clover	@	25	250 00
	Totals			3500 00		tons alfalfa	@		
						tons soy beans	@		
						Totals			375 00

FARM MACHINERY AND EQUIPMENT

X No.	Implements	Make	Condition	Full Value	X No.	Implements	Make	Condition	Full Value
	Truck—Motor No.								
	Auto—Motor No.								
1	Tractor—Motor No. Silver King		Good	1800 00					
1	Tractor—Motor No. Coop.		"	1000 00	1	Combine Gleener, 10 ft.			1600 00
2	Tractor Plow 2-14 in Bot.			250 00	1	Corn Binder			
2	Tractor Cultivator S. King & Coop			250 00	1	Corn-Picker Woods			1000 00
	Breaking Plow(s)					Ensilage Cutter			
1	Disc Coop.			150 00	1	Manure Spreader Tractor, Bradley			350 00
1	Corn Planter D. Bradley			100 00	1	Mower Tractor, Bradley			250 00
1	Drill Woods Bros.			300 00	1	Rake Side Del., Bradley			250 00
	Cultivators					Miscellaneous Tools			300 00
1	Rotary Hoe Soil Fitter			125 00	1	Grain Elevator Holtz			500 00
1	Cultipacker Dunham			50 00	1	Feed Mill & Motor Elect.			150 00
	Harrows					Milk Equipment			200 00
2	Wagon Steel beds & Rub. Tire			400 00					
	Carried Forward			4225 00		Total Farm Machinery and Equipment			9025 00

Insurance carried on buildings - - - - \$ 10,000

Insurance carried on Live Stock - - - - \$ 3,000

Insurance carried on Machinery, Implements - \$ 5,000

Liability Insurance on Automobiles, etc. - - \$ 10-20

Employed By Director Farm Bureau No. years 5 Salary 280 yr.

Wife Employed By _____ No. years _____ Salary _____

I rent _____ acres from _____ Basis.

My Farm Lease terminates _____

I rent _____ acres from _____ Basis.

My Farm Lease terminates _____

ADDITIONAL INFORMATION

References

See Analysis

ACTION OF LOAN COMMITTEE

Approved for \$ _____ Additional Advance \$ _____ Date _____

Remarks _____

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't'r <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't'r	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 1/2 miles N S & 1/4 miles E W from the town of Northfield Corners, 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)

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

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)	American Trust Co.	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	37,880 00
			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]

Application and Financial Statement of John Smith (Name) R. F. D. #1 Smithfield (Address) 6

To the First National Bank Bank of Lewiston Date Rec. May 20, 1950

AMOUNT APPLIED FOR — \$ _____ TO BE USED FOR THE FOLLOWING PURPOSES:

Amount	Purpose	Date Funds Are Needed	Amount	Purpose	Date Funds Are Needed
\$2000.00	Purchase Tractor & Equip.	At once	\$		
\$1000.00	pay off present chattel mortgage on livestock	At once	\$		
\$			\$		
\$			\$		

REPAYMENT PLAN. Dates and Amounts to be paid monthly at the rate of \$100 per month principal and interest

FARM OPERATIONS

Planned For This Year		Last Year's Acreage and Income			My present monthly milk income is \$ 700.00 and my weekly egg income is \$ 45.00 I have not pledged my future income except as follows: Milk is sold to <u>H. P. Hood Co.</u> Eggs are sold to <u>H. P. Hood Co.</u>
Acres		Acres	Yield	Total Sales	
10	Silage Corn			\$	
10	Oats			\$	
				\$	
				\$9241.00	
				\$1210.00	
				\$1140.00	
				\$ ---	
				\$ ---	
				\$11,591.00	

PERSONAL STATEMENT —

My farm is known as the Smith Farm and is located in the Town of Smithfield County of Androscoggin Tel. Exchange and No. Smithfield 43-2
It May Be Reached by Car as Follows: Take first right beyond Jones Village on Route 23, 3rd farm on the left.

My Age is 34 I Have Been Farming 10 Years, of Which 10 Have Been on My Present Farm.

I Am, } Married. My Wife's Name Is Betty My Husband's Name Is _____
Am Not, }

My Family Consists of 2 Adults and 3 Children who are dependent on this farm for their living.
Of These 1 Boys Aged 12 assist with the farm work.
No. Years

Title to All Livestock, Equipment and Other Personal Property Used in My Farm Operation is in My Name except as follows: See other side

Title to Real Estate is in the Name of Jointly with wife

I Have (Check Which) Deed Bond for Deed _____ Contract to Purchase _____ Evidencing My Ownership.
I Obtained My Farm in the Year 1940 By Purchase _____ Inheritance Price \$ _____ Cash \$ _____
Purchase price included personal property valued at \$ _____; This Farm Is Assessed for \$ 3000.00 Annual Taxes Are \$ 150.
I have never been sued for non-payment of a debt except as follows: None

There are no Attachments, Judgments or Suits Pending Against Me Except: None
Fire Insurance on Livestock \$ 500.00 On Equipment \$ None On main dwelling \$ 3000.00 On main barn \$ 2000.00
Automobile Liability Insurance \$ 10-20,000 Life Insurance \$ 2500.00 Payable to Wife

References or Previous Sources of Credit: P. C. A.
Smithfield Grain Co.
Federal Land Bank.

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 XXXXXXXXXX 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.
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 Sprayer & 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	2180	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	13170.00
7/6	1200								800	Duster		230				250	2180	15950.00
8/1	1000	200		50												250	1500	17150.00
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	\$

INCOME

PLEGDED FOR LIQUIDATION OF LOAN											
ITEMS	APPROXIMATE TIME (MONTHS AND AMOUNT)									TOTALS	
	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Totals	
1949 crops											
22 Steers			4500								4500.00
25 Cows & Calves	5000										5000.00
4 Bulls		800									800.00
200 T. Spuds									5000		5000.00
1000 T. Sugar Beets								6000	7000		13000.00
80 T. Pears								3200			3200.00
8000 L. B. apples									5600		5600.00
TOTAL PLEDGED INCOME											37100.00
NOT PLEDGED FOR LIQUIDATION OF LOAN											
ITEMS	APPROXIMATE TIME (MONTHS AND AMOUNT)									TOTALS	
	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Totals	
None											
TOTAL UNPLEGDED INCOME											None
ESTIMATED OPERATING RESULTS:											
TOTAL INCOME											37,100.00
TOTAL EXPENSE											26,750.00
MARGIN—DEFICIT											10,350.00

ANALYSIS OF PLEDGED INCOME

ITEM	ESTIMATED		ACTUAL		OVER	UNDER
	NO.	AM'T.	NO.	AM'T.	NO.	AM'T.
Cows & Calves	5	1,000	5	928.20	Cr. on note	3-10-50
Cows & Calves	18	3,600	18	3,254.40	" " "	4-17-50
Bulls	4	800	4	1,061.10	" " "	4-17-50
Cows & Calves	7	1,400	7	1,231.30	" " "	4-21-50
Steers	22	4,500	22	5,060.00	" " "	5-16-50
Pears	80 T	3,200	53 T	1,590.00	" " "	9-28-50
Sugar Beets	1000 T	13,000	560 T	7,000.00	" " "	10-25-50
Sugar Beets	Bal. of crop		370 T	4,625.00	" " "	11-10-50
Apples	8000 L.B.	5,600	8600 L.B.	6,880.00	Loan paid in full	
					11-23-50	Balance of
TOTALS		33,100		31,630.00	apple returns credited to checking account.	

REMARKS: 215 T. Spuds harvested but not sold until after loan paid in full.



BUDGET SUMMARY AND RECORD OF ADVANCES HEREUNDER

INCOME		EXPENSE				
Source		Estimate	Actual	Kind	Estimate	Actual
Wheat	(CCC Loan)	\$2,100	\$87,436	Labor	\$6,000	\$5,600
				Gas & Oil	2,200	2,500
				Repairs	1,500	2,200
				Personal	2,500	3,000
				Income Tax	7,000	6,200
				Insurance	1,000	1,150
				Mtg. Payment	1,050	1,050
				Spraying	2,400	2,700
				Combine Payment	None	1,800

	Estimate	Actual
Income	\$62,100	\$87,436
Expense	\$23,650	\$26,200
Margin	\$38,450	\$61,236

amt. 23,650
avail.

Advances			DISTRIBUTION						
Date	Amount		Labor	Gas & Oil	Repairs	Personal	Other		
21,500	10-12-48	2,150	600	200		300	1,050	Mtg. Payment	
20,300	12-18-48	700	200			500			
11,300	3-10-49	9,500	800	400	1700	400	6,200	Income Tax	
5,550	5-4-49	5,750	800	200	500	400	3,850	(1,150) Ins. \$2,700 spraying	
1,150	7-4-49	4,400	1600	400		600	1,800	Down Payment on New Combine	
2,550	8-3-49	3,700	1600	1300		800			
Total		26,200	5600	2500	2200	3000	12,900		

REPAYMENTS

Date	Source			Application				Remarks
	Quantity	Kind	Price	Total	Int.	Principal	Other	
8-14-49	44,160	Wheat	1.98	87,436.80	432.14	26,900	60,104.66	Bal. credited to chg. acct. CCC loan

130

Applied on interest \$ 432.14
Applied on principal \$26,900.00
Applied otherwise \$60,104.66

*Give detail of advances under Misc., Extra, and list of subordinations and guaranties on reverse side of this sheet



SCHEDULE OF ADVANCES

147

ESTIMATED ADVANCES TO PRODUCE CROPS TO BE MORTGAGED FOR SEASON 194.....

Submitted to AMERICAN TRUST COMPANY by [REDACTED] April 21, 1950

In connection with application for Crop Production Loan.

Crop and Variety Tomatoes Number of Acres 110

(Make separate schedule for each crop, summarizing all schedules on Form CR 25)

Land Planted Last Year To 75 ac. alfalfa, 40 acres tomatoes, 2nd yr. Age of Planting..... Years.

MONTHS			April	May	June	July	August	Sept.	Oct			TOTAL
Cover Crop												
Preparing Seed Bed												
Seed and Seeding			550									550.00
Pruning and Thinning				1100								1,100.00
Spraying and Dusting			330	330	330	330						1,320.00
Irrigation—Labor			154	154	154	154	154					770.00
Water			264	264	264	264	264					1,320.00
Cultivation			138	138	137	137						550.00
Hoeing					440	440						880.00
Fertilizer						660						660.00
Living expenses			150	150	150	150	150					750.00
SUBTOTAL			1586	2136	1475	2135	568					7,900.00
Picking and Harvesting								10,000	9,800			19,800.00
Sacks or Containers												
Hauling												
Living expenses								150	150			300.00
SUBTOTAL								10,150	9,950			20,100.00
TOTAL			1586	2136	1475	2135	568	10,150	9,950			28,000.00
Anticipated Crop Returns	80% share							10,000	15,000	Nov. 10,200		35,200.00

Preharvesting Advances - - - - Per Acre \$..... 65.00.....

Harvest and Delivery Advances - Per Acre \$.....180.00..... Per Unit \$.....9.00.....

NOTE: At top of vertical columns fill in the months in which advances are to be made. The same or similar operations extending over several months may be combined in one column headed with the months included.

Prod. 20 tons per acre - 2200 tons



CREDIT MEMO

DATE	5/20/45	OFFICER IN CHARGE Richard Roe				
NAME	John Doe RR, USA	100 A. Milford Twp.				
REASON FOR REPORT	NEW LINE <input checked="" type="checkbox"/> 5/20/45	ADDITIONAL CREDIT REQUEST <input checked="" type="checkbox"/> 4/15/46	ROUTINE REVIEW <input type="checkbox"/>	NEW DATA <input type="checkbox"/>	REVISION PRIOR RETURN <input type="checkbox"/>	COMMENT ON PAID OFF LINE <input type="checkbox"/>
CURRENT PROPOSAL	5/20/45	Consolidate short term indebtedness. Would need \$1,500.				
	4/14/46	\$800. additional for lime, fertilizer and soil conservation purposes.				
	6/1/47	\$2,500. additional for modernizing home. Doing much of the work himself. Customer desires to add this to his real estate loan.				
	3/15/48	\$2,000. for remodeling milking parlor and building milk house.				
CURRENT BORROWINGS	5/20/45	LENDER Building & Loan	SECURITY Real Estate	ORIGINAL DATE 3/10/42	ORIGINAL AMOUNT \$5,000.	BALANCE \$4,000.
	4/15/46	Production Credit	Chattels	3/25/42	\$1,500.	\$1,000.
	6/1/47	Real Estate and Chattel loans both being satisfactorily serviced.				
		Chattel loan balance: \$500. - Real Estate: \$2,500.				
ACCOUNT	5/20/45	TYPE Checking	AVERAGE BALANCE \$300.	NATURE OF ACCOUNT Steady		
	6/1/47	Savings a/c as reserve - Checking a/c averages around \$500. now.				
CREDIT DATA REPORT OF PAID OFF LINE	5/20/45	Bldg. & Loan reports only little more than interest paid during past year, but are known to have had much sickness and hospitalization.				
	4/15/46	PCA reports satisfactory pay record and good farmer. Rather slow on feed & supply a/c.				
		No longer carries outside accounts of any consequence, but borrows from us.				
APPRAISERS' NAMES, DESCRIPTION OF SECURITY COMMENTS, ETC.	5/20/45	6 Reg. Ayrshire cows, 2-10 yrs. old				
		2 " " bred heifers about 2 yrs old				
		2 " " yearling heifers				
		3 " " heifer calves				
		1 " " bull - 1-1/2 yrs. old				
	3/15/48	This is a nice herd, but 2 cows have blemishes which would affect their resale value. His machinery is adequate for this 100 A. farm.				
		His Ayrshire herd has grown to 25 head with signs of more quality.				
OFFICER'S SIGNATURE	Richard Roe					

CREDIT DISPOSITION

DATE	5/20/45	OFFICER IN CHARGE	Richard Roe
NAME	John Doe		
NAMES OF COMMITTEE ACTING	Richard Roe Joe Blow Robert Black		
REPORT OF ACTION TAKEN 5/20/45	Will make loan by taking real estate loan as well as short term indebtedness. We should be in a stronger position this way in addition to knowing better how he is progressing		
CREDIT LIMITS 5/20/45	SINGLE NAME for 30-60 days		\$ 300.
	WIFE'S NAME		\$
	OTHER SECURITY OR CO-SIGNERS		\$
	Real Estate @ present status & value		4,000.
	Chattels - present status & value		1,500.
6/1/47	Real Estate - reappraised value		5,000.
3/15/48	Chattels - reappraised and increased value		2,500.
SPECIAL RESTRICTIONS OR PRECAUTIONS 5/20/45	He has some tendency to want to plunge. Must guard constantly against this.		
REVIEW SCHEDULE 5/20/45	Once a year.		
REMARKS 6/1/47	Has greatly improved the appearance of the buildings and surroundings as well as making minor improvements. The lime and additional fertilizer is beginning to show returns.		
MISCELLANEOUS 3/15/48	Present value of farm would be around \$8,000.		
5/18/50	Their house is very nice and comfortable now. The Mrs. is very much pleased. He is wanting to build machinery shed and improve barn, but is going to wait until he is pretty well out of debt otherwise.		

ORIGINAL HISTORY SHEET

NAME



ADDRESS R.D., Bloomsburg, Pa.

MAKER: (Standing in Community, attitude toward debts, ability, experience, business judgment, family labor available, health of family and attitude toward farming, etc.)

is a capable responsible person 27 years of age. He was born and raised on a farm and is interested in community affairs. He spent 2½ years in the Navy and rented this farm for 2 years before purchasing. His wife is a farm girl and comes from a good family. They have one daughter 2 years old. All are in good health.

FARM Total acres 234 Acres of tillage 150 Acres of pasture and woods 84 Present Value \$ 9000.00

(Location as to Market and Farming area, general appearance and upkeep of buildings, fences, etc., land class, productivity and condition of soil, drainage, ease of operation, adequacy of pasture, timber and fuel.)

Markets for produce at near-by towns with a very good milk market. Farm buildings are average for this community. Farm lays well except for a small hilly portion that is farmed. Adequate timber for remodeling, repairing or replacing any of the present building.

EQUIPMENT (Adequacy and Condition. Probable necessary additions or replacements)

Adequate farm equipment at present. Will probably want baler or combine within 3 years.

INSURANCE Adequacy of fire, auto, hail, and life.

Combined Fire Insurance \$14,500.00

CREDIT SOURCES CHECKED

Local Feed dealer. Implement dealer.

OMISSIONS OF LIABILITIES OR ASSETS ON CREDIT STATEMENT

None



SUPPLEMENTAL HISTORY SHEET

CREDIT DEPARTMENT

NAME [REDACTED] ADDRESS RFD, No. Leeds, Me.

FOR USE TO RECORD VISITS TO THE FARM, EXAMINER'S COMMENTS, PERSONAL INTERVIEWS, ETC.

10/13/48
GLB

Nutting at Bank.
He wants permission to sell one of his grade Guernseys. Expects to get about \$150.00. The money to help pay for the stanchions in his new tie-up. Told him to sell and then advise us which one so we can issue release.

12/11/48
GLB

Nutting at bank.
He brought in corn check-only \$96.85 for his whole crop. Applied \$90.00 to reduce crop loan and \$1.67 int. to renew for 1 month to 2/1/49. We also extended pmt. on IL 15907 so he can meet taxes due by 12/31.

12/21/48
HFK

Nutting called at bank.
Wants to borrow \$150.00 to purchase milking machine. He is now milking 12 cows. He wants to work out this winter to earn extra money to pay his note in Note Department that was to be paid from corn check. But corn crop near failure due to dry season.

Worked last winter at United Last Co., Auburn. The milking machine would cut down the length of time needed to take care of his corn.

11/18/49
HFK

This past year Nutting increased his RE Mortgage to make permanent improvement to his buildings. He has put up a new silo 14 x 30 ft. and has made some improvements in the house. He has also added more stanchions in the barn. These additions and improvement have increased the value of the farm.

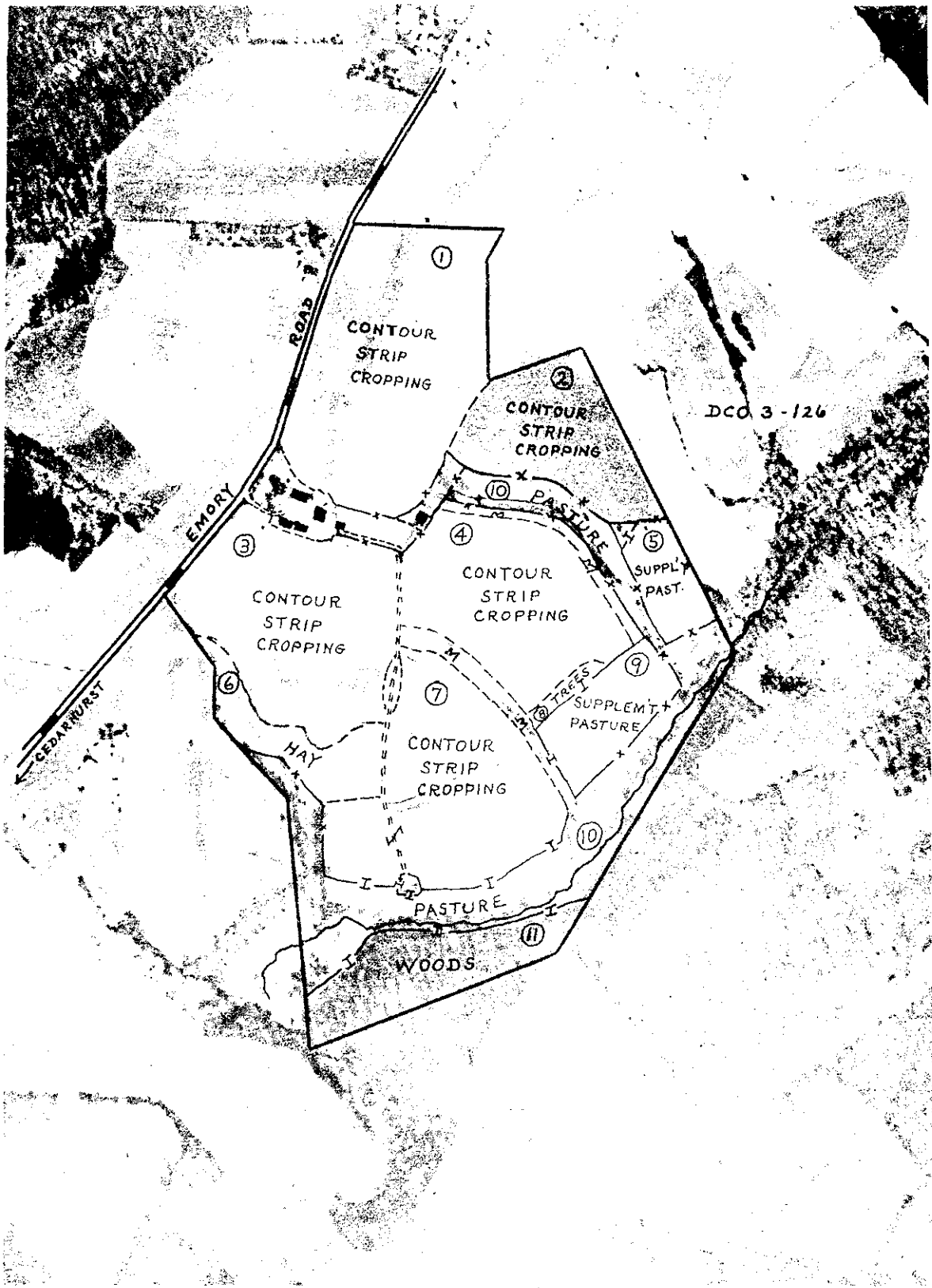
Nutting has had high credit with us in Dec. 1948 of about \$5000. This includes a \$400.00 fertilizer loan in the Note Department together with the livestock and equipment loans in the Instalment Loan Dept.

The livestock and equipment loans are on mo. payments totaling \$132. monthly. The payments have been taken care of in a satisfactory manner. The fertilizer loan in the Note Department we have renewed from time to time. His 1948 sweet corn crop was very near a complete failure.

Nutting has reduced his livestock and equipment loans by \$1458. Now he would like to rewrite his C/N loan and take up the balance in the Note Department, pay his back income tax, a hold-over from his Army days, pay two small notes at other banks and set this new loan up on a mo. payment basis of \$125.00 per mo. over a 3 yr. period

This new loan will be about \$4200.00 as against \$5000.00 on previous high loan.





MILSON C. RAVEN
REISTERSTOWN, MD.
ACRES - 123



REVISED LAND USE MAP SYMBOLS

	Terrace
	Diversion
	Open field drain
	Header ditch
	Tax ditch
	Covered drains
	Structure <i>(Temporary or permanent)</i>
	Channel clearing
	Constructed outlets-Paved
	Constructed outlets-Vegetative
	Wind breaks
	Stream bank protection <i>(Close hatching on streamside involved)</i>
B	Biology practices, including Fish management, Marsh management, Shrub plantings, Perennial seedings, Borders, Hedges, Streambanks, Roadbanks, Areas, etc.
	Hedges
	Wildlife borders
	Connected areas
	Intermittent streams
	Streams
	Public highways
	Private roads
	House
	Farm buildings
	Farm boundary
	Crop boundary-no fence
	Present permanent fence
	New fence to be built
	Old fence to be removed

	Marsh or swamp <i>(Indicate "B" only if management practice is involved)</i>
	Farm pond <i>(Use "B" only if fish management or other wildlife practices are involved)</i>
C	Clearing trees, stones, stumps, and brush from pasture land
	Field number
6a	Field acreage
A	Land removed from cultivation for other use
D	Levelling hummocks
F	Field and gully plantings and reinforcement of existing woodland
K	Contour furrows in pastures
L	Cultivated land
M	Permanent sod waterways
N	Grasses or perennial legumes for hay
O	Orchard
P	Pasture <i>(Permanent)</i>
R	Crop rotation or rotation of pasture
S	Strip cropping
T	Use of trees for pasture improvement
W	Existing woodland
X	Idle land
	Improvement cutting
Z	Miscellaneous crops, vegetables, small fruits etc.

Note - Whenever possible, land usage and practices should be indicated by writing these out, i.e., woodland, cropland, strip cropping, diversions, etc. When symbols are used they should be uniform following the above.





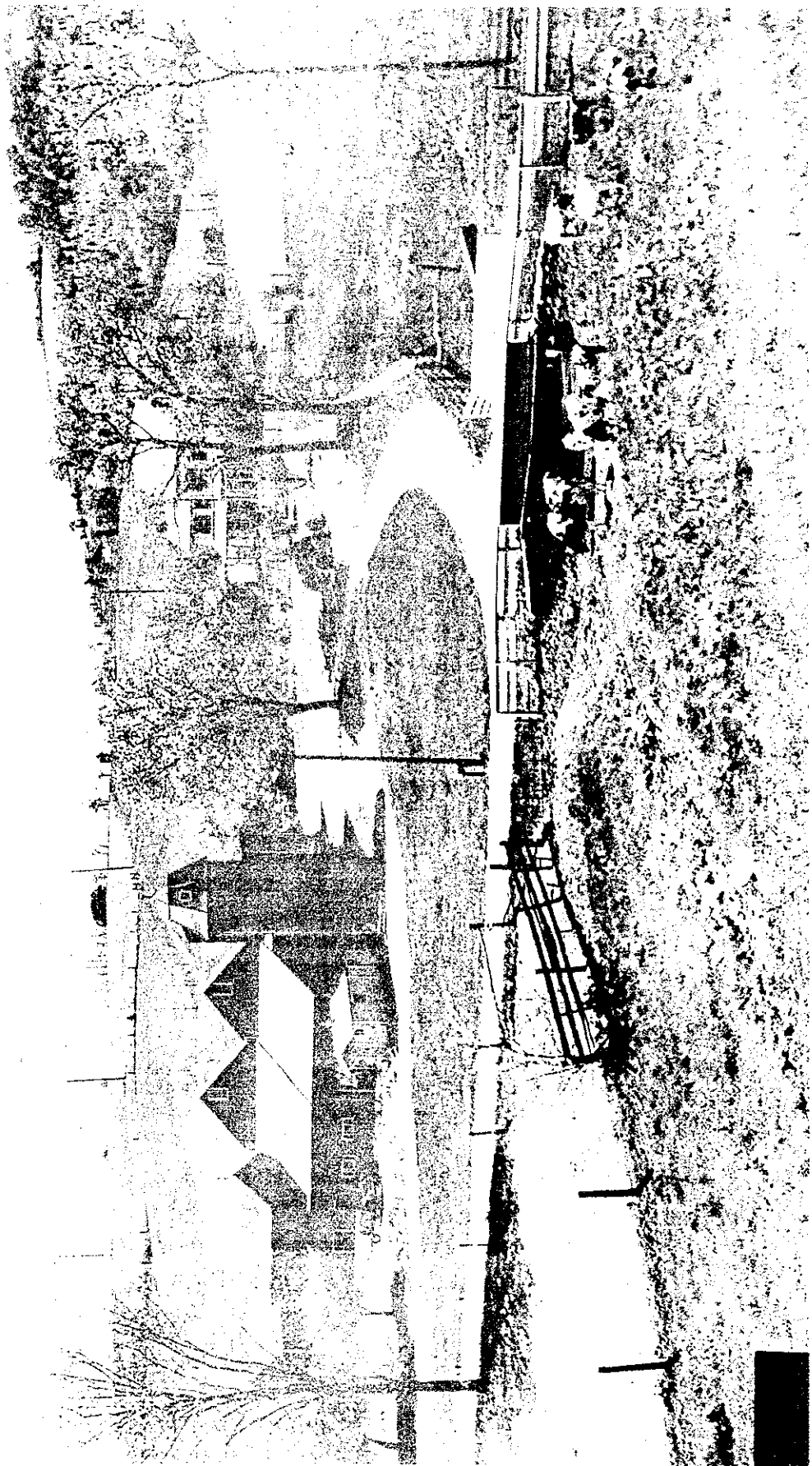
1 - Manor	Slate	Loam
9 - Glenville	Silt	Loam
110 - Glenelg	Loam	
133 - Codorus	Silt	Loam

Raver Dco 3-126











MAC.HINERY AND EQUIPMENT INVENTORY

NAME _____

ADDRESS R.F.D., No. Leeds

DESCRIPTION	MAKE AND NO.	AGE OR YEAR BOUGHT	COST	VALUE 19 <u>49</u>	DESCRIPTION	MAKE AND NO.	AGE OR YEAR BOUGHT	COST	VALUE 19_____
Wagons and harness					Amount Forwarded				
Wagon					Other machinery				
Sleigh, sleds					Potato planter				
Hay racks					Potato digger				
Manure spreader	General Imp.	1948	250-	225-	Cabbage setter				
Harness					Bean puller				
Plows and cultivators					Lime sower				
Tractor plow	I.H.C.	1947	250-	150-	Dairy equipment				
Walking plow					Milking machine	Perfection	1948	150-	125-
Sulky plow					Milk cooler	Victor 6Can	1948	400-	250-
Tractor disc	I.H.C.	1947	100-	50-	Separator				
Disc harrow					Cans, pails, strainers				
Spring-tooth harrow					Clippers				
Spike-tooth harrow					Poultry equipment				
Tractor-Colt Cultivator 1-horse	I.H.C.	1947	150-	100-	Incubator				
Cultivator 2-horse					Brooder houses				
Roller					Brooder stoves				
Haying machinery					Feed hoppers				
Mower					Watering equipment				
Dump rake					Egg crates, cartons				
Side-delivery rake	J.D.	1948	250-	200-	Miscellaneous				
Hay loader	I.H.C.	1948	250-	200-	Buzz saw				
Hay tedder					Sugaring equipment				
Hay fork and rope					Small shop tools				
Corn machinery					Feed grinder				
Corn planter					Other				
Corn binder					Water pump	Fair Banks Morse	1948	75	60.
Ensilage cutter									
Corn sheller					Total				
Small-grain machinery					Power Tractor Mod. A	Farmall	1947	1100-	800-
Grain drill					1939 1 1/2 Ton Truck	Int.	1949	175-	150-
Grain binder									
Thresher-combine									
Fan mill					Auto (farm share)				
Amount Forwarded					Total (Trucks, Tractors, Autos)				

Inventory taken by.....

Date..... 11/18/49



LIVESTOCK LIST AND APPRAISAL

Name of Owner John R. Doe, Date Appraisal Made May 22, 1950...
Address Cooperstown, R.D. 1, N.Y. Town Otsego County Otsego
No. of Cows 15 Youngstock 8 calves Bulls 1 Total 39
Milk Sold to Dairymen's League Cooperative Address Richfield Springs, N.Y. plant
Tested for T. B.? Yes Bangs? Yes Accredited for Yes
Insurance on Livestock Yes
Agency F. B. Shipman Ins. Agency Address Cooperstown, N.Y.

Table with 6 columns: Kind of Livestock, Ear Tag Number, Registration Number, Color, Age, Value. Rows 1-36 listing individual animals and a summary row for 8 calves.

Total Estimated Value 4465.00

4. Horses, age and color (mares or geldings) two 6 yrs., two 7 yrs. of age.
Sheep, breed
Hogs, description
Hens, description

Appraised by C. S. Beck for (over) The Second National Bank of Cooperstown, N.Y.

FARM EQUIPMENT LIST AND APPRAISAL

NAME John R. Doe, Date May 22, 1950
 ADDRESS Cooperstown, R.D. 1, N.Y. TOWN Otsego COUNTY Otsego

PLANTING EQUIPMENT

Quantity	Make	Machine	Cond.	Cost New	Pres. Val.
1	Oliver	Plow, Sulky	good	\$	40.00
1		Plow, Walking	good		5.00
1		Spring-tooth Harrow, Sec.	good		10.00
1		Disc Harrow	good		5.00
		Land Roller			
		Lime Sower			
		Seeder			
1	Missouri	Grain Drill	good		100.00
		Corn Planter			
1	Oliver	Riding Cultivator	good		30.00
		Walking Cultivator			

HARVESTING EQUIPMENT

1	John Deere	Mowing Machine	good		25.00
1	" "	Dump Rake	"		25.00
1	McCormick Deering	Side Delivery Rake			100.00
1	New Idea	Hay Loader			100.00
		Hay Tedder			
		Corn Harvester			
		Grain Binder			
		Combine			
	McCormick Deering	Hay Press			
		Ensilage Cutter, Blower & Pipe	good		75.00
		Threshing Machine			
		Sprayer			
		Belt Power			

TRACTOR EQUIPMENT

1	Ford 1947	Tractor, Model No. Hydraulic Eq.	A-1		1200.00
		(Rubber or steel wheels)			
1		Tractor plows 2 - 14" bottom	A-1		
1		Tractor Cultivator	A-1		
1		Tractor Mower	A-1		

OTHER EQUIPMENT

2	farm wheels	Wagon s on rubber	1 good; 1 fair		40.00
1	iron	Wagon	good		20.00
1		Wagon Box	good		10.00
1		Hay Rack	good		10.00
1	DeLaval	Manure Spreader			
		Milking Machine 2 units	A-1		250.00
		Lighting Machine			
1	Garrie-6 can Brunswick	Hot Water Heater			
		Electric Milk Cooler	A-1		275.00
1		Hay Fork, rope and pulleys			10.00
2		Harness	1 good; 1 fair		25.00
1	Ford Attachment	Buzz or Drag Saw	A-1		40.00

AUTOMOBILES

Quantity	Make	Motor No.	Ser. No.	Year	Value
1	Ford			1946	150.00

TRUCKS

		Motor No.	Ser. No.	Year	\$
		Motor No.	Ser. No.	Year	\$

C. L. Beck total 2545.00
 for Appraiser

(Over) The Second National Bank of Cooperstown

REPORT OF INSPECTION OF SECURITY

BORROWER: John Doe ADDRESS R. R. #2 Meadville, Indiana

Amount of Note \$ 3,500.00, Dated 5-20-50 Due 12-31-50

Payable to LAFAYETTE SAVINGS BANK, Lafayette, Indiana

I hereby certify that on the 18th day of May, 1950.

I personally made an inspection of the property covered by the mortgage securing the above note, and make the following report:

Table with 6 columns: Number of Cattle, Sheep, Horses, Hogs and Other Livestock; Kind; Age; Size and/or Weight; Registry No. or Other Identification; Value. Lists various livestock items like Guernsey cows, Jersey cow, Hampshire sows, and Hereford steer with their respective values.

Dated 5/18/50

Signed: Jim Smith (Jim Smith) Inspector Treasurer LAFAYETTE SAVINGS BANK



FARM INSPECTION REPORT

26

Agricultural Loans

ILLINOIS NATIONAL BANK & TRUST CO., ROCKFORD, ILL.

NAME OF APPLICANT John Smith ADDRESS Winnebago, Ill. R.R. No. 1
 Location of farm First farm west of Northfield Corners

Date of Inspection March 22 1950

INVENTORY OF FARM CHATTELS AND CROPS
 IMPORTANT: Indicate by (X) Property NOT To Be Covered By Chattel Mortgage

No.	X	Age	Breed	Grade	Description and Markings (Include Brands)	Avg. Weight	Value Head or Cwt.	Total Value (Livestock to be Mortgaged)	Livestock Excluded (X)
1/2 INTEREST							\$	\$	\$
					Steers				
					Steers				
					Steers				
25		3 - 7 yrs.			23 Holstein, 2 Brown Swiss		175.	2190.00	
					Cows 2-5 Yrs.				
					Cows 6-7 Yrs.				
					Cows 8 Yrs. Up				
					Cows				
6		2 yrs.			Holstein		125.	375.00	
8		1 yr.			"		100.	400.00	
15		2-6 mon.			"		50.	315.00	
					Calves				
2		1 yr. & 3 yrs.			"			200.00	
					Bulls				
					Rams				
					Breeding ewes				
					Lambs				
					Boars				
11		1 yr.			Chester White	300#	80.	440.00	
					Sows and Gilts				
					Suckling Pigs				
					Shotes				
29		5 mon.			Chester White	150#	25.	760.00	
					Hogs 150 lb. Up				
					Horses				
2		12 yrs.			Bay & Black		40.	80.00	
					Horses				
					Mules				
					Mules				
TOTAL:								\$ 4360.00	\$

IMPLEMENTS AND MACHINERY

CROPS & FEED ON HAND

Make	Name	X	Year	Value	No.	Make	Name	X	Year	Value	Kind	X	Quantity
Farmall	Tractor IH F20		1939	\$ 500.00	1	IH 7 ft.	Tandem Disc			\$ 90.00	Corn		1600 Bu.
	Ser. No. FA12409 Mtr. No.				1	Reliable	Resort Grain Drill			150.00	Wheat		Bu.
John Deere	Tractor Model B		1945	500.00	1	IH Tractor	Plow 2 h. 14"			90.00	Oats		500 Bu.
	Ser. No. B15678 Mtr. No.				1	John Deere	Trac. Plow 2 h. 14"			75.00	Soybeans		Bu.
IH 2-row	corn Mounted		1945	250.00	1	John Deere	Disc 10 ft. straight			50.00	Barley		Bu.
	Ser. No. corn Maker				1	John Deere	Harrow 3-sect.			40.00	Ensilage		12 ft. T.
New Holland	corn Baler	X	1942	700.00	1	J.D. Stee	Wagon wheel Wagon box			80.00	Hay		900 bu. T.
	Ser. No. Mtr. No.				1	Rubbertire	Wagon & Rack			100.00	Alfalfa		Hay T.
IH	Grain Binder 10 ft. power			50.00	1	Oliver	Manure Spr. 4 wh. rubber			150.00			
New Idea	Mow. Mach.			80.00	1	Papec	silos filler		1940	200.00			
IH	Corn Planter Fert. Attach.			90.00	1	mounted	buzz saw			80.00	Seed Corn		
Case	Side Rake			75.00	1	M.W. ham	mill 19"			80.00	Seed Beans		
IH	corn Corn Binder			50.00	1	3-unit	Med. milking machine			250.00	Seed		
John Deere	Trac. Culti.			100.00	1						Seed		
TOTAL:										\$3930.00			
Less										700.00			
\$3230.00													

If applicant does not own full interest in above livestock, implements and feed, explain: 50/50 livestock with landlord

Are there any livestock on this farm not owned by the applicant? No Describe

CROPS GROWING OR TO BE GROWN

The Land Operated consists of 112 acres cultivated land; 16 acres pasture; 30 acres woodland.

Acres	Crop	X	Share	Give condition or state of soil preparation. (If two or more farms are operated, locate by farm name where crops are grown)	Estimated Yield This Year	Yield Last Year	5 Year Avg. Yield	Quantity Required for Feed
52	Corn		1/2		90	100	85	2500
	Wheat							
30	Oats		1/2		50	50	60	All
	Soybeans							
	Barley							
30	Alfalfa		1/2	No indication yet of winterkill.	4+	5	4	All
16	Alf. Brome			Pasture: Condition Not started				
				Pasture: Condition				
					Normal carrying capacity	31		Acres per head
					Normal carrying capacity			Acres per head

Is sufficient pasture available? **No.** Rents pasture for dry cows and young stock.

INCOME AND EXPENSE STATEMENT From March 1950 To March 1951.

Nature of Expenditure	Amount	Source of Income	Amount
Interest on Real Estate Debt.	\$	Sale of Fed Steers or Heifers	\$
Insurance: Farm \$ 40.00 , Life \$ 62.00	102.00	Sale of Other Cattle	575.00
Cash Rent \$ Taxes \$ 35.00	35.00	Sale of Hogs	1025.00
Feed \$ 1200.00 Seed \$ 200.00	1400.00	Sale of Lambs \$ Wool \$	
Hired Labor: Prod. \$600.00 Harv. \$ -	600.00	Sale of Dairy Products	4800.00
Fertilizer \$ 200.00 Lime \$ -	200.00	Sale of Eggs and Poultry	200.00
Automobile and Tractor Fuel and Oil	700.00	Sale of Corn \$ Soybeans \$	1000.00
Threshing and Other Custom Work	60.00	Sale of Wheat \$ Oats \$	
Repairs: Machinery, Buildings, Fences	600.00	Sale of:	
Family Living Expenses:	1200.00	Sale of:	
		Sale of:	
Workstock and Implements (including Mach. Payments)	600.00	Other Income: custom baling	800.00
Livestock Other than Workstock			
TOTAL:	\$ 5497.00	TOTAL:	\$ 8400.00

REMARKS AND SUGGESTIONS: (Include applicant's plans and ability to carry them out; condition and adequacy of farm, livestock, improvements, machinery and feed supply; previous experience of applicant; character, reputation and financial responsibility of applicant; and on a renewal or reinspection, reconciliation of collateral).

Mr. Smith made application for a loan in an amount sufficient to refinance the chattel mortgage loan he now has with Blackhawk Production Credit Association. He will have as collateral livestock valued at \$4360.00, machinery valued at \$3230.00, total \$7590.00. The loan can be set up to be repaid at the rate of \$50.00 per month, in addition to repayment listed on the application. Such a loan would be a little heavy on the basis of the collateral offered, but considering the progress Mr. Smith has made in the past two years reducing his indebtedness, such a loan should be satisfactory. Two years ago he owed the P.C.A. \$6,000.00, and in addition owed a friend of his landlord \$3,000.00 on an unsecured note, endorsed by the landlord.

Mr. Smith is on a good farm and has lived there the past five years. He started farming six years ago. Our past experience with Mr. Smith on farm sale notes has been entirely satisfactory and he has always met his payments as they came due. Considering his past record and the repayment possibilities as shown on the Income and Expense Statement, I would recommend the loan. His reason for wanting to omit the New Holland baler from the chattel mortgage is that it does not do a satisfactory job of tying and the dealer has offered to allow \$700.00 tradein on a \$1500.00 used New Holland baler. The dealer will finance the new baler through this bank on a conditional sale note, with payment of \$400.00 next August from custom work and the balance in August 1951.

By Ward L. Edwards
Inspector

May 15, 1950
Date of Inspection

INSPECTOR'S REPORT

TO

1 Bank Northwest Security National Bank of Sioux Falls of Sioux Falls, South Dakota

2 Owner of Livestock [Redacted] of Gregory, South Dakota

3 GENTLEMEN: I have made a personal inspection of the property covered by mortgage of above owner which is listed below, and have made 4 thorough inquiry as to character and responsibility of the owner.

5 **CLASSIFICATION OF LIVESTOCK COVERED BY MORTGAGE**

6 Inspector's Actual Count and Estimated Values					BREEDS and BRANDS Use space below if mixed		
7 Kind or Class	Actual Count	Weight	Worth per Head	Total Value	Quality	Breed	Brand
* 8 Steers (ones) ^{On Feed}	10	700#	175.00	1,750.00	Good	Hereford	U.C.
9 Steers (twos)							
10 Steers (threes)							
11 Steers (fours and up)							
12 Heifers (ones) ^{Breeding}	30	700#	135.00	4,050.00	Good	Hereford	U.C.
13 Heifers (twos)							
14 Cows (Beef)	85	1000#	150.00	12,150.00	Good	Hereford	U.C.
15 Cows (Dairy)	5	1100#	175.00	875.00	Fair	Holstein	None
16 Calves	80	350#	90.00	7,200.00	Good	Hereford	Not branded yet
17 Bulls	4	1200#	250.00	1,000.00	Choice	Hereford	U.C.
18 Total Cattle	214			27,625.00			
19 Sows							
20 Shoats	200	175#	25.00	5,000.00	Good	Hampshire	* *
21 Pigs	150	70#	15.00	2,250.00	Good	Hampshire	
22 Other Hogs							
23 Total Hogs	350			7,250.00			
24 Sheep (ewes) 1s and 2s							
25 Sheep (ewes) 3 to 5							
26 Sheep (lambs)			N.O.N.E.				
27 Sheep (bucks)							
28 Sheep (others)							
29 Total Sheep							
30 Mares and Geldings	9		50.00	450.00	Good	Crossbreds	
31 Mules							
32 Colts							
33 Total Horses	9			450.00			
34 Total Livestock	573						

35 The above livestock is located on Sec. 20-21-25-26 Gregory County, State of South Dakota

36 The undersigned hereby represents and warrants that the property described and enumerated in the foregoing report is owned by the undersigned 37 free and clear of all encumbrances excepting

38 No encumbrances - except chattel loan of \$5,500.00 to our bank, given December 5, 1949.

39
40 and that this statement is made for the purpose of inducing above Bank to advance money upon a note executed by the undersigned and secured 41 by chattel mortgage upon said property.

Tony L. Westra
Witness

[Redacted]
Signature of Borrower

* Prices on market animals - based on market value.
Prices of breeding herd - based on conservative value.

42 Machinery: Value \$ 8,000.00 Encumbrance \$ None
Condition: Large items are kept in machine shed.
List large pieces: 2 Farmall M's (1948-49) 2 T. cultivators, 2 power mowers, 1947 Massey Harris combine & windrower
43 Grain: 1000 bu. barley, 5000 bu. oats, 2000 bu. corn Hay: 100 Ton alfalfa, 60 ton crested wheat hay
44 Total Value Grain and Feed: \$ 7,500.00 - approximately
45 Comment on condition, breeding, brands, vaccination, etc.:
46 Cattle: Thrifty and look like a well bred set of cattle - using WHR bulls. Vaccinated for
47 anthrax and black leg. All Bangs vaccinated.
48 Hogs: Vaccinated for cholera - uses good boars - fine lot of hogs.
49 Vaccinated? Yes
50 Sheep: None
51
52 Horses and Mules: O.K.
53
54 What number of livestock does borrower claim to have? 557 (See Individual Financial Statement.)
55 What number of livestock do you estimate borrower actually has? 573 - (increase in calves accounts for difference)
56 How is livestock being fed? Cows, calves and heifers are on range pasture. Steers on pasture and
57 full feed. Hogs on alfalfa pasture and self fed.
58 Are arrangements for feed, pasture and water ample? Yes If not what would you suggest should be done to improve or
59 relieve the situation?
60 Five stock water dams - plenty of trees and shelter in pasture.
61
62 Does borrower live on the ranch? Yes Does he give close personal attention to his stock and actually know what is
63 happening and how matters are handled, or does he rely on others? Yes Has he competent help?
64 (State fully) Has two hired men besides Lowell and his son, Charles, who is 15 years of age.
65
66
67 Does the physical appearance of houses, fences, gates, windmills and general conditions of ranch indicate that borrower is prosperous or that his
68 affairs are in distress? Yes - all in good repair and serviceable
69
70
71 Does borrower or his family have other livestock than that mortgaged to us? Yes Is it in same pasture with that mortgaged to
72 us? Yes If so, give brands, classes, kinds, and possibility of conflict? Six Hereford cows belong to
73 Charles - branded U.C. but have chains with numbers on necks.
74
75
76 What do you consider present value per acre of applicant's farm? \$30.00 per acre
77 Has borrower any livestock that should be disposed of for the benefit of the herd? None If so, have you suggested
78 he do so? None
79
80 In your opinion is borrower handling class, character and grade of stock to give profitable results in his section and location? Yes
81 Would you suggest a change? None If so, outline your ideas: None
82
83 What is the amount of Delinquent Real Estate Taxes? None
What is the amount of Delinquent Personal Taxes? None
84 What is the amount of Delinquent Real Estate Interest? None
85 What did you learn as to the local standing, character, reputation and financial responsibility of borrower? (Inquire locally.)
86 Is excellent farmer and rancher. Character tops. Is PMA Community Committee man, Is
87 township clerk.
88
89 Remarks and Suggestions: (Please add all other information that may be of value to us bearing on this customer and his livestock.)
90 Lowell may need some extra money about July 15th, to complete building two more stock
91 water dams. He is following a good conservation plan. Range has controlled grazing,
92 has separate pasture for summer and winter grazing.
93
94 Will have 60 more acres of alfalfa this year. Plenty of feed on hand.
95
96
97
98
99 I further certify that I am not related to the borrower, and have no interest in the loan applied for, either directly or indirectly,

Tony L. Westra

Inspector

Abstract of Chattel Mortgages

(If no mortgages are in force against party in question please write "None" below)

Filing No.	To Whom Given	Date Filed	Date of Mortgage	When Due	Amount	Description of Property and Brands
74055	Hewalt-McDowell	8-21-46	8-20-46	Inst.	222.57	1932 Ford Pickup
82120	Sec. Natl Bank	12-20-49	12-19-49	4-30-50	514.80	396 Bu. Corn Sealed
82912	J. C. Pogue	2-8-50	2-5-50	3-1-51		1950 Farm Lease NW $\frac{1}{4}$ 5-109-49 2/5 and Cash
83396	N.W. Sec Natl Bank	3-22-50	3-21-50	Inst.	624.00	5 sows, 1940 Chevrolet, Machinery and crop.

Personal Taxes now due and unpaid..... **None**
 Judgment or liens..... **None**
 Litigations..... **None**

TO..... **BROOKINGS BRANCH, Northwest Security National Bank of Sioux Falls, Brookings, South Dakota**

County of **BROOKINGS** }
 State of **SOUTH DAKOTA** } ss.

The undersigned hereby certifies that the chattel mortgages described on this abstract, numbered from No. 1 to No....., both inclusive, correctly describe ALL the unreleased chattel mortgages executed by **I. M. Barrower** **R.F.D. Brookings, South Dakota** and/or..... and/or..... of.....

filed or recorded in the office of the (County Clerk, Register of Deeds, County Recorder) of..... County; that the abstract also shows all matters on record or on file in said county that in any way affect or relate to the title of personal property owned by said persons, including personal taxes, judgments, or other liens or litigation pending.

Dated this **22** day of **March** 19**50** at..... a. m. **4** p. m.
 at **Brookings, South Dakota**

Gus Risch
 Reg. of Deeds, Co. Recorder, Co. Clerk.

(SEAL)

By..... Deputy.



CERTIFICATE OF SEARCH

Date January 2, 1950

City }
Town of Trenton County of Oneida

I certify that I have searched the records for a period of 3 years from the above date and find the following unsatisfied liens against:

Name John H. Farmer Address R.F.D. Remsen, New York

Kind of Lien	In Favor of	Amount	Description of Property Covered	Date of Lien	Date of Filing
Chattel	Fred Dealer	3572.19	18 cows ^{satisfied}	1-11-50 1-6-48	1-12-48
Chattel	Oneida National Bank	324.00	1941 Ford	1-19-49	1-20-49
Cond. Sales	George Merchant	86.00	Savage Washer	5-7-47	6-1-47

(S) Search made by Paul Clark City }
Town } Clerk of Trenton
County }
Search completed—Time 4.30 A. M. 19 50 Barneveld, New York
P. M.

CONTINUED SEARCH

This is to certify that since the above search was made the following personal property liens or incumbrances have been filed or recorded:

Kind of Lien	In Favor of	Amount	Description of Property Covered	Date of Lien	Date of Filing
Chattel	Oneida Bank	2332.00	11 cows, tractor, truck	1-10-50	1-11-50

(S) Search made by Paul Clark City }
Town } Clerk of Trenton
County }
Search completed—Time 2 A. M. Jan. 11, 19 50 Barneveld, New York
P. M.



ASSIGNMENT AND ORDER

_____, California

_____, 19____

TO: _____

We hereby assign to American Trust Company, at its _____
_____ Office all sums now, or which may hereafter may become, due
or owing to the undersigned from you, including all sums now, or which may here-
after become, due or owing on account of any crops delivered or to be delivered
to you during the 19____ season under the agreement of the undersigned with you,
subject only to the assignments or advances heretofore made and described in the
Acceptance hereinafter set forth.

You are hereby directed to make all checks, drafts or warrants for any
such sums payable to the order of American Trust Company.

Grower's Signature

* * * * *

ACCEPTANCE OF ASSIGNMENT

_____, California

_____, 19____

To: AMERICAN TRUST COMPANY

The undersigned hereby acknowledges that it has this day received
the foregoing Assignment and Order and certifies that notation of said
Acceptance and Order has been made on the records of the undersigned; and
that there are no assignments or advances of which the undersigned has
notice except as follows: (if none, so state)

By _____

(To be filled out in triplicate - first two copies to buyer, third copy for
grower's file)

1

PLANT.....

DATE.....

DAIRY NO.....

Gentlemen:

Please deduct monthly from the proceeds of milk delivered to you by the undersigned producer at your plant at..... the sum of \$..... or.....% and charge the deduction so made against the account between your company and the undersigned producer and make payment of the fund withheld to , in accordance herewith.

This order is to be continued until for the account of the said.....

It is understood that..... by the acceptance of this order and the making of any payments hereunder shall incur no liability whatsoever for any future failure on its part to make deductions or payments as herein specified; and that this order and any payments specified herein shall be subject and subordinate to any claims of any nature, either prior or subsequent to the date hereof by against the undersigned producer, including, but not limited to, claims for hauling, veterinary services, sanitary supplies or any other services or materials furnished by..... to said producer.

This authorization and direction shall become effective with respect to milk delivered during the month of..... or forthwith.

PRODUCER'S NAME
PRODUCER'S ADDRESS
WITNESS
PAYEE'S NAME
PAYEE'S ADDRESS.....
WITNESS

