

TO

TYPE OF CREDIT - CHECK THE APPROPRIATE BOX (Name of Lender)

Individual - If you check this box, provide Financial Information only about yourself.

Joint, with Relationship If you check this box, provide Financial Information about yourself and the other person.

PERSONAL FINANCIAL STATEMENT OF
NOTE: Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

Name Birth Date Statement Date
Address City State/Zip Social Sec. No.
Home Phone No. of Dependents Bus. or Occupation Bus. Phone

NOTE: Complete all of Section 11 BEFORE Section I

SECTION I

Table with columns for ASSETS and LIABILITIES, including sub-columns for THOUSANDS, HUNDREDS, and CENTS. Rows include Cash On Hand, U.S. Gov. Securities, Notes & Accounts Receivable, Real Estate Owned, Mortgages, and various other financial items.

Table comparing ANNUAL INCOME and ESTIMATE OF ANNUAL EXPENSES. Income categories include Salary, Dividends, Rental, and Alimony. Expense categories include Income Taxes, Other Taxes, Insurance, Mortgage Payments, Rent, and Other Expenses.

Table comparing GENERAL INFORMATION and CONTINGENT LIABILITIES. General info includes assets pledged, legal actions, and bankruptcy. Contingent liabilities include endorsements, leases, legal claims, and taxes.

A CASH IN BANKS AND NOTES DUE TO BANKS

SECTION 11 (List all Real Estate Loans in Section II-E)

Table for listing bank accounts and real estate loans. Columns include Name of Bank, Type of Account, Type of Ownership, On Deposit, Notes Due Banks, and COLLATERAL (if Any) & Type of Ownership.

SECTION 11 Continued

B LIFE INSURANCE

(List only those Policies that you own)

COMPANY	Face of Policy	Cash Surrender Value	Policy Loan from Insurance Co.	Other Loans Policy as Collateral	BENEFICIARY
TOTALS		\$	\$		

C SECURITIES OWNED

(including U.S. Gov't Bonds and all other Stocks and Bonds)

Face Value -Bonds No. of Shares Stock	DESCRIPTION Indicate those Not Registered in Your Name	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	MARKET VALUE Not Readily Marketable SECURITIES	Amount Pledged to Secured Loans
TOTALS				\$	\$	\$	

D NOTES AND ACCOUNTS RECEIVABLE

(Money Payable or Owed to You Individually-Indicate by a P if Others have an Ownership Interest)

MAKER/DEBTOR	P	When Due	Original Amount	Balance Due Good Accounts	Balance Due Doubtful Accounts	Bal. Due Notes Rel. & Friends	SECURITY (if Any)
TOTALS				\$	\$	\$	

E REAL ESTATE OWNED

(indicate by a P - if Others have an Ownership Interest)

TITLE IN NAME OF	P	Description & Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE			
							Bal. Due	Payment	Maturity	To Whom Payable
Homestead-										
TOTAL						\$	TOTAL \$			

F MORTGAGES AND CONTRACTS OWNED

(indicate by a P if Others have an Ownership Interest)

Cont.	Mtge.	P	MAKER		PROPERTY COVERED	Starting Date	Payment	Maturity	Balance Due
			Name	Address					

G PERSONAL PROPERTY

(indicate by a P if Others have an Ownership Interest)

DESCRIPTION	P	Date When New	Cost When New	Value Today	LOANS ON PROPERTY	
					Balance Due	To Whom Payable
Automobiles-						
TOTAL				\$		

H NOTES

(Other than Bank, Mortgage and Insurance Company Loans).

ACCOUNTS AND BILLS AND CONTRACTS PAYABLE

PAYABLE TO	Other Obligors (if Any)	When Due	Notes Due To Rel. & Friends	Notes Due 'Others' (Not Banks)	Accounts & Bills Payable	Contracts Payable	COLLATERAL (if Any)
TOTALS			\$				

For the purpose of procuring credit from time to time, I/we furnish the foregoing as a true and accurate statement of /our financial condition. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any and all items indicated on this statement. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.

Date Signed _____ Signature _____ Signature _____
 Bankers Systems, Inc., St. Cloud, MIN Form PS-15 1/15/99 (Other Person if Applicable)