

## STEP 1: INDIVIDUAL INFORMATION

<p>Individual #1                  Involvement in Farming: <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time  <input type="checkbox"/> Retired <input type="checkbox"/> Other _____</p> <p>Year Began Farming: ____ # Years Owned this Business: ____</p> <p>Name: _____ Birthdate: _____</p> <p>Address: _____</p> <p>City: _____ State: ____ Zip: _____</p> <p># Years at this address: ____ Residence County: _____</p> <p>Phone#: _____ SS#: _____</p> <p>If not a US Citizen, are you legally residing in the US? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Non-Farm Income: _____ Personal net worth: _____</p>	<p>Individual #2                  Involvement in Farming: <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time  <input type="checkbox"/> Retired <input type="checkbox"/> Other _____</p> <p>Year Began Farming: ____ # Years Owned this Business: ____</p> <p>Name: _____ Birthdate: _____</p> <p>Address: _____</p> <p>City: _____ State: ____ Zip: _____</p> <p># Years at this address: ____ Residence County: _____</p> <p>Phone#: _____ SS#: _____</p> <p>If not a US Citizen, are you legally residing in the US? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Non-Farm Income: _____ Personal net worth: _____</p>
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Are any accounts past due? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you declared bankruptcy in the last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had any judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you had equipment repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No
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*If any applicant answered Yes to any of the above, please explain and indicate which applicant(s) on separate page.*

## STEP 2: GENERAL BUSINESS INFORMATION

Business Name: \_\_\_\_\_ Tax ID #: \_\_\_\_\_ State of Formation: \_\_\_\_

General Partnership  Limited Partnership  Corporation  Limited Liab. Co.  Trust  Joint Venture  Other: \_\_\_\_\_

Authorized Party(ies) (Indicate Title - General Partner, President, Member, etc.)  
 \_\_\_\_\_

Business Address _____ City: _____ State: ____ Zip: _____ County: _____	Bus Phone: _____ Fax: _____ Primary Contact: _____
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Primary Product Produced: (Example: Wheat): \_\_\_\_\_

Counties where products are grown or raised: \_\_\_\_\_

Acres Owned: \_\_\_\_\_ Acres Rented: \_\_\_\_\_ Acres Custom Work: \_\_\_\_\_

Do you have crop insurance?  Yes  No Crop Insurance Agent/Company \_\_\_\_\_ Telephone: \_\_\_\_\_

## STEP 3: CREDIT REFERENCE

Operating Lender: \_\_\_\_\_ Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Savings/Checking (DDA) Account Balance: \$ \_\_\_\_\_

Operating line amount approval \$ \_\_\_\_\_ Current Balance \$ \_\_\_\_\_

## STEP 4: PROJECTED INCOME STATEMENT ( ) Crop year

Crop	Unit/Acre	# Acres	Landlord Share	Price/Unit	Total Value
					\$
<b>Total Crop Sales</b>					\$
Plus: Milk Sales - # Producing Cows _____ Avg. lb Production/Cow _____					+
Plus: Livestock Sales					+
Plus: Government Payments					+
Plus: Other Farm Income					+
<b>Equals Subtotal: Gross Farm Income</b>					=
Less: Total Farm Operating Expenses (exclude principal debt payments & depreciation)					-
Less: Other Farm Expenses (including interest and depreciation expense)					-
<b>Equals Subtotal: Net Farm Earnings</b>					=
Plus: Non-Farm Income					+
Less: Taxes (Income & Social Security)					-
<b>Equals Subtotal: Net Earnings</b>					=

**STEP 5: BALANCE SHEET (complete if required)**

DATE OF BALANCE SHEET:			
Current Assets	Value	Current Liabilities	Balance
Cash and Savings:		Open Accounts (Fertilizer, Chemical, Seed, other)	
Accounts Receivable		Who Owed: _____ Date Due: _____	
Due From: _____ Date Due: _____			
Livestock for Sale:		Operating: Amount Approved: \$ _____	
Crops and Feed on Hand		Operating Lender: _____ Balance Due: _____	
Product: _____ Quantity: _____ \$/Unit: _____		CCC Loans:	
		Taxes/Rent Due and Payable:	
		Current Portion of Long Term Debt:	
		Credit Cards/Charge Accounts (Farm/Personal):	
Investment in Growing Crops:		<b>Total Current Liabilities:</b>	
Farm Supplies:		<b>Non Current Liabilities</b>	<b>Balance</b>
<b>Total Current Assets:</b>		Equipment Notes (less current portion)	
<b>Non Current Assets</b>	<b>Value</b>	Creditor: Rate: Term: Payment: Last Paid:	
Farm Machinery and Vehicles:			
Breeding Livestock:			
Retirement Accounts:			
Ownership in Other Entities		Capital Leases (less current portion)	
Name: _____ % ownership: _____		Creditor: Rate: Term: Payment: Last Paid:	
Notes and Contracts Receivable		Mortgages/Contracts (less current portion)	
Debtor: Rate: Term: Payment:		Creditor: Rate: Term: Payment: Last Paid:	
Real Estate and Buildings:		Other Contingent Liabilities:	
		<b>Total Non Current Liabilities:</b>	
<b>Total Non Current Assets:</b>		<b>Total Liabilities:</b>	
<b>Total Assets:</b>		<b>Net Worth:</b>	

**NOTE: Additional earnings & financial information may be required if request does not meet streamlined underwriting criteria.**

**STEP 6: PLEASE AUTHORIZE US TO PROCESS YOUR APPLICATION**

- I (we) certify that the information provided is true and correct to the best of my (our) knowledge and belief. I (we) may be required to supply additional information and to provide security for the financing requested.
- I (we) agree and consent that Company or its designated agents may obtain a credit report or any other information relating to income, employment history or financial position. **By signatures below, I (we) acknowledge such signatures represent both Authorized Agent for any business noted above and individually. I (we) authorize Company or its designated agents and all past or present creditors to release any and all necessary credit information.** From time-to-time you may verify and exchange information on me (us) with credit reporting agencies.
- I (we) understand this is a non-consumer loan: ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE.
- I (we) certify that the taxpayer identification number(s) above are my (our) correct numbers and I (we) am/are not subject to backup withholding as defined in IRS form W-9.
- I (we) consent and direct Company or its designated agents to, at their election, disburse, withhold and pay all such fees not paid at closing at the time of the first disbursement or advance under the loan being applied for. If no such disbursement or advance occurs, I (we) agree to pay such fees upon demand.

Total Credit Requested: \$ \_\_\_\_\_ I/We are applying for  individual or  joint credit.  
The financial information reflects  individual /  joint assets.

Applicant's Signature (As Authorized Agent and Individually)	Date	Co-Applicant's Signature (Spouse or Other Owner; As Authorized Agent and Individually)	Date
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**For Internal Use Only:**

Secured Yes <input type="checkbox"/> No <input type="checkbox"/>	Collateral Description if Secured	Retail Location	Retail Acct. Number
Interest Rate	Maturity Date	Recommended By	Date