

**Loan and Property Information**

Loan Amount: \$ \_\_\_\_\_ Desired Product: \_\_\_\_\_ Term (yrs): \_\_\_\_\_ Amortization (yrs): \_\_\_\_\_  
 Bare Land Only Value: \$ \_\_\_\_\_ Permanent Planting Value (if applicable): \$ \_\_\_\_\_  
 Improvement Value (include outbuildings & residence): \$ \_\_\_\_\_ Total Collateral Value: \$ \_\_\_\_\_  
 Projected Loan-to-Value (loan amount/(bare land + permanent plantings)): \_\_\_\_\_ %

**Sources of Funds**

Description	Amount
<b>Total Source of Funds</b>	<b>\$</b>

**Uses of Funds**

Description	Amount
<b>Total Use of Funds</b>	<b>\$</b>

Total source of funds should equal total use of funds. (Attach additional exhibits or descriptions as needed.)

Is this financing related to any recent (12 months or less) land transactions? If so, please describe the terms of the land purchase, including purchase price:

\_\_\_\_\_

\_\_\_\_\_

**Application Information — Individual**

Primary Applicant  Co-Applicant (Relationship to primary applicant): \_\_\_\_\_  
 Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_  
 Email: \_\_\_\_\_ Phone #: \_\_\_\_\_  
 Soc. Sec. #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Years at Current Address: \_\_\_\_\_  
 Marital Status:  Married (or separated)  Single (or divorced, unmarried, widowed)  
 Are you a U.S. citizen or a permanent U.S. resident alien?  Yes  No

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 Are you a U.S. citizen or a permanent U.S. resident alien?  Yes  No

**Application Information — Business Entity**

Primary Applicant  Co-Applicant (List your relationship or check your Organization Type): \_\_\_\_\_  
 Organization Type:  Corporation  Limited Partnership  Limited Liability Corporation  General Partnership  Estate  
 Business Name: \_\_\_\_\_ Federal Tax ID #: \_\_\_\_\_  
 Business Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_  
 Description of Business: \_\_\_\_\_  
 Principal/Officer Name and Title: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Percent Ownership: \_\_\_\_\_ % Principal/Officer Home Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_  
 Email: \_\_\_\_\_ Phone #: \_\_\_\_\_

► Complete Exhibit A for additional individual and/or business applicants.

**General Information**

Please provide a brief description (size and scope) of your current business operation:

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At least one applicant must be a United States (U.S.) citizen or a lawfully admitted alien to the U.S. who maintains permanent residence in the U.S. or a corporate entity or partnership whose members, stockholders, or partners holding a majority interest in the corporate entity or partnership are citizens or lawfully admitted aliens. The following list of questions applies to all applicants.

- Yes  No Have you had a bankruptcy in the past 48 months?
- Yes  No Do you have any judgments against you?
- Yes  No Are you party to any lawsuit?
- Yes  No Have you had property foreclosed or deed in lieu in the past 48 months?
- Yes  No Are you in violation of any local, state, or federal zoning, operating, air quality, water, or environmental permits, laws, or requirements?
- Yes  No Are any of the assets pledged as security for debts of others?
- Yes  No Do you have any contingent liabilities?
- Yes  No Have you endorsed or guaranteed notes for others?
- Yes  No Are you obligated to pay alimony or child support?

If 'Yes' to any of the above, please provide a written explanation to the lender for inclusion with this application.

**Consolidated Balance Sheet**

Financial statement as of: (MM/DD/YY) \_\_\_\_\_ (within 90 days of application date preferred)

Assets	\$XX.XX	Liabilities	\$XX.XX
Cash, Savings, Securities, etc.	\$	Operating Debt	\$
Accounts Receivable	\$	Credit Card Debt	\$
Crop Inventory	\$	Accounts Payable/Trade Debt	\$
Market Livestock Inventory	\$	Equipment Debt, Vehicle Debt	\$
Breeding Livestock Inventory	\$	Long-term Debt	\$
Machinery	\$	Other Liabilities ( _____ )	\$
Real Estate Market Value	\$		\$
Other Assets	\$		\$
<b>Total Assets:</b>	<b>\$</b>	<b>Total Liabilities:</b>	<b>\$</b>

**Total Assets** \$ \_\_\_\_\_ (-) **Total Liabilities** \$ \_\_\_\_\_ = **Total Equity** \$ \_\_\_\_\_

**Consolidated Income Statement**

Most recent income statement for the period of: (MM/DD/YY) \_\_\_\_\_ to \_\_\_\_\_

Gross Farm Income	\$
Net Farm Income (Plus interest and depreciation)	\$
Net Non-farm Income	\$
<b>Total Net Income</b> (Net Farm + Net Non-farm)	<b>\$</b>

Do you have a current operating loan?  Yes  No

Current Operating Lender: \_\_\_\_\_

Years with Lender: \_\_\_\_\_

Committed Operating Loan Amount: \$ \_\_\_\_\_

**Collateral — Property Information**

Property Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

**Commodities Grown on Property/Security** (check top two if applicable)

- Corn  
  Soybeans  
  Alfalfa  
  Almonds  
  Dairy Cattle & Calves  
  Feedlot Cattle and Calves  
  Grapes  
  Hay  
 Horses  
  Ranch Cattle & Calves  
  Timber  
  Wheat  
  Other: \_\_\_\_\_

**Land Information**

Description	Number of Acres	Value per Acre	Total Acre Value
Dryland Tillable Acres	X	\$ _____	= \$ _____
Irrigated Tillable Acres	X	\$ _____	= \$ _____
Pasture Acres	X	\$ _____	= \$ _____
CRP Acres	X	\$ _____	= \$ _____
Permanent Plantings Acres	X	\$ _____	= \$ _____
Timberland Acres	X	\$ _____	= \$ _____
Other/Woods/Waste Acres	X	\$ _____	= \$ _____
Buildings/Improvements	X	\$ _____	= \$ _____
<b>Total Acres:</b>			<b>Total: \$ _____</b>

**Collateral — Irrigation Information**

1. Is your property irrigated?  Yes  No  
 Describe any water, irrigation, or well right/restrictions:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

2. What is the source of the water?  
 Groundwater/Well    Irrigation District  
 If groundwater/well, what is the quantity (gallons per minute) and quality of the water?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

3. Is the source located off the property?  Yes  No  
 If yes, is a Water Use Agreement in place? (please describe)  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

4. Is your property located in an irrigation district?  
 Yes  No  
 What is the irrigation district?  
 \_\_\_\_\_

5. What percentage of the water supply is provided by the irrigation district and what percentage/cost is supplemented by water exchanges or ground water?  
 Irrigation District: \_\_\_\_\_% Supplement: \_\_\_\_\_%  
 Supplement Cost: \$ \_\_\_\_\_

6. What is the quantity and quality of groundwater?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

7. What is the quantity and quality of any exchange water?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

8. What is the cost (\$/acre foot) for the total water used on the proposed security? \$ \_\_\_\_\_ /acre foot

## Collateral — Improvements, Lease, and Rental Agreement

1. Are there any improvements (  Yes  No ) or permanent plantings (  Yes  No ) on the collateral?

Please provide a description of any improvements and/or plantings:

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2. Have any improvements, repairs, or work taken place on the property within the last six months (including any that are currently underway or that will commence shortly)?  Yes  No

If yes, please explain:

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3. Is there a residence on the collateral?  Yes  No

If yes, is this your primary residence?  Yes  No

4. Are there any lease or rental agreements on the property?  Yes  No

If yes, are there any lease or rental agreements for which the remaining term (including any unexercised renewal options or rights) is three years or more?  Yes  No

5. Are there any manure easements, wind leases, cell towers, or other easements or agreements?  Yes  No

### Signatures and Authorizations

**SIGNATURES:** By signing below, applicant certifies that this application and the information provided is for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Applicant acknowledges that representations made in this application will be relied on by the lender and Farmer Mac in evaluating this application and, if approved, in extending credit. Applicant represents that none of the parties named in this application have relied on advice from the lender or Farmer Mac in applying for or receiving any credit. Applicant acknowledges that neither lender nor Farmer Mac have made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Each of lender and Farmer Mac are authorized to conduct any inquiries they decide are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the applicant. Each of lender and Farmer Mac are also authorized to answer any questions from others about lender's and/or Farmer Mac's credit experience with the parties in this application. Applicant will promptly notify lender of any subsequent changes which would affect the accuracy of this application and will provide all documents and information that lender decides are necessary to complete this application. Applicant authorizes each of lender and Farmer Mac to retain this application, whether or not lender or Farmer Mac approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

**In addition, each applicant signing below authorizes each of lender and Farmer Mac to check applicant's individual or business credit scores and have a credit reporting agency prepare a consumer credit report on them. Each applicant signing below authorizes each of lender and Farmer Mac to use and share with one another such consumer credit reports and credit scores for purposes of determining whether or not to approve the applicant's application.**

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Loan Officer Name (please print): \_\_\_\_\_ Loan Officer Signature: \_\_\_\_\_

Lending Institution (i.e., Seller): \_\_\_\_\_ Date: \_\_\_\_\_

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