

STEP 1: APPLICANT INFORMATION

Individual #1
 Involvement in Agriculture: Full-Time Part-Time
 Retired Other _____
 Year Began Farming: _____ # Years Owned this Business: _____
 Name: _____ Birthdate: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Residence County: _____ # Years at this address: _____
 Phone#: (____) _____ SS#: _____
 Email Address: _____
 US Citizen Yes No If No, provide documentation of legal residency.
 Non-Farm Income: _____ Personal Net Worth: _____

Individual #2
 Involvement in Agriculture: Full-Time Part-Time
 Retired Other _____
 Year Began Farming: _____ # Years Owned this Business: _____
 Name: _____ Birthdate: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Residence County: _____ # Years at this address: _____
 Phone#: (____) _____ SS#: _____
 Email Address: _____
 US Citizen Yes No If No, provide documentation of legal residency.
 Non-Farm Income: _____ Personal Net Worth: _____

Are any accounts past due? Yes No
 Have you declared bankruptcy in the last 10 years? Yes No
 Are you party to a lawsuit? Yes No

Have you had any judgments against you? Yes No
 Have you had equipment repossessed? Yes No

If any applicant answered Yes to any of the above, please explain and indicate which applicant(s) on separate page.

STEP 2: BUSINESS INFORMATION

Business Name: _____ Tax ID #: _____ State of Formation: _____
 General Partnership Limited Partnership Corporation Limited Liab. Co. Trust DBA: _____
 Business Address _____ Bus Phone: (____) _____
 City: _____ State: _____ Zip: _____ County: _____ Fax: (____) _____
 Primary Contact: _____

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

Do you have crop insurance? Yes No Crop Insurance Agent/Company _____ Telephone: (____) _____

STEP 3: CREDIT REFERENCE

Operating Lender: _____ Contact Person: _____ Phone: (____) _____
 Fax: (____) _____ City: _____ State: _____ Savings/Checking (DDA) Account Balance: \$ _____
 Operating line amount approval \$ _____ Current Balance \$ _____

STEP 4: PRIOR YEAR INCOME

Prior Year Gross Farm Income: \$ _____ Net Earnings: \$ _____

STEP 5: PROJECTED INCOME STATEMENT (_____) Crop Year (Complete Where Applicable)

Counties where income is derived: _____
 Acres Owned: _____ Acres Rented: _____ Acres Custom Work: _____

| Crops Grown/Product Sales | Unit/Acre Units Sold | # Acres | Landlord Share | Price/Unit | Total Value |
|--|----------------------|---------|----------------|------------|-------------|
| | | | | | \$ |
| | | | | | |
| | | | | | |
| Total Crop Sales | | | | | \$ |
| Plus: Milk Sales - # Producing Cows _____ Avg. lb Production/Cow _____ | | | | | + |
| Plus: Government Payments/Livestock Sales/Other | | | | | + |
| Subtotal: Projected Gross Farm Income | | | | | = |
| Less: Total Operating Expenses & Taxes (Income & Social Security) | | | | | - |
| Total: Projected Net Earnings | | | | | = |

Applicant(s) signature is required on page 2

STEP 6: 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: | | | Other Accounts Payable | | |
| Product Inventory/Crops/Feed on Hand | | | Operating: Amount Approved: \$ _____ | | |
| Product: | Quantity: | \$/Unit: | Operating Lender: _____ Balance Due: _____ | | |
| | | | CCC Loans: | | |
| | | | Taxes/Rent Due and Payable: | | |
| | | | Current Portion of Long Term Debt: | | |
| | | | Credit Cards/Charge Accounts (Farm/Personal): | | |
| Investment in Growing Crops: | | | Total Current Liabilities: | | |
| Farm Supplies: | | | Non Current Liabilities | | Balance |
| Total Current Assets: | | | Equipment Notes (less current portion) | | |
| Non Current Assets | | Value | Creditor: Rate: Term: Payment: Last Paid: | | |
| 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: | Last Paid: | |
| Real Estate and Buildings: | | | Other Contingent Liabilities: | | |
| | | | Total Non Current Liabilities: | | |
| Total Non Current Assets: | | | Total Liabilities: | | |
| Total Assets: | | | Net Worth: | | |

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

STEP 7: 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 <input type="checkbox"/> individual or <input type="checkbox"/> joint credit. | |
| Requested Maturity Due Date _____ | | The financial information reflects <input type="checkbox"/> individual / <input type="checkbox"/> 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 |

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 |