



AG AMERICA LENDING

Farm & Ranch Loan Application

Principal Borrower (A)		
Business Structure (corp., trust, individual, or partnership)		
Name	Birth Date	SSN / Tax ID #
Spouse	Birth Date	SSN / Tax ID #
Billing / Mailing Address		
Home Address		Year Began Farming
Home Phone	Bus. Phone	Primary Ag Product(s)
Fax	Email	
Are you a U.S. Citizen or Permanent Resident Alien?		
Additional Borrower (B)		
Business Structure (corp., trust, individual, or partnership)		
Name	Birth Date	SSN / Tax ID #
Spouse	Birth Date	SSN / Tax ID #
Billing / Mailing Address		
Home Address		Year Began Farming
Home Phone	Bus. Phone	Primary Ag Product(s)
Fax	Email	
Are you a U.S. Citizen or Permanent Resident Alien?		
Additional Borrower (C)		
Business Structure (corp., trust, individual, or partnership)		
Name	Birth Date	SSN / Tax ID #
Spouse	Birth Date	SSN / Tax ID #
Billing / Mailing Address		
Home Address		Year Began Farming
Home Phone	Bus. Phone	Primary Ag Product(s)
Fax	Email	
Are you a U.S. Citizen or Permanent Resident Alien?		
Additional Borrower (D)		
Business Structure (corp., trust, individual, or partnership)		
Name	Birth Date	SSN / Tax ID #
Spouse	Birth Date	SSN / Tax ID #
Billing / Mailing Address		
Home Address		Year Began Farming
Home Phone	Bus. Phone	Primary Ag Product(s)
Fax	Email	
Are you a U.S. Citizen or Permanent Resident Alien?		

Desired Loan Terms

Loan Amount Requested \$	Term (Years)	Max. Interest Rate
Fixed/ARM	Loan Product Description	
Payment Frequency (payments per year)	Amortization Years	
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance		
If a Purchase, Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

Proceeds of the Loan to be Used as Follows:

Use: (Current lender(s) payoff?)	Amount:
	\$
	\$
	\$
	\$
	\$
	Total \$

Real Property Offered As Security

Acres (total)	Acres (tillable)	Acres (irrigated)
County	State	
Accessible by public road? <input type="checkbox"/> yes <input type="checkbox"/> no (check one)	Annual lease amount (if leased) \$	
Dwellings on property? <input type="checkbox"/> yes <input type="checkbox"/> no	Title held in what name(s)?	
Is one of the dwellings your primary residence? <input type="checkbox"/> yes <input type="checkbox"/> no	Title will be held as (sole, joint tenants, etc.)	
Are there any underground tanks on the property? <input type="checkbox"/> yes <input type="checkbox"/> no	Estimated Market Value or Purchase Price for Subject Collateral \$	

Description of property and improvements:

Additional security:

(Include federal & state grazing leases, pivots, irrigation equipment, water rights & other equipment necessary to the operation of the security.)

Are there any outstanding liens or leases on pivots or irrigation equipment?

These questions apply to ALL applicants. If "yes" to any please explain.

Are any of the above property offered as collateral for the debts of others?	
Have you had a bankruptcy within the last seven (7) years?	
Do you have any judgments against you?	
Are you a party to any law suit?	
Do you have any contingent liabilities?	
Are you obligated to pay Alimony and/or Child Support?	
Have you endorsed or guaranteed notes for others?	
Are you a guarantor of any debts that are not reflected on your current balance sheet statement?	
Do you have any accounts that are past due by 30 days or more?	

Please note:

- If any of the above borrowers have $\geq 10\%$ **stake** in any given company, that company **must** provide their most recent business returns and K-1s.
- Any owner of offered collateral **must** be added as a borrower and all of the borrower's financial information must be provided.

Other Information

Describe any labor performed, materials furnished or contracts made in connection with erection or alteration or other improvements on the offered security within the past six months:

***** Have there been any changes in the farming operation over the past four (4) years?**

I/We intend to engage in agricultural production on the real property which is offered as security on this application. (Check one)
 yes no

List all Leases for Subject Property being offered as Collateral

Lease Expiration Date	Lessees	Amount	Property Leased
		\$	
		\$	
		\$	

If any additional debts are added during the loan process, this could result in the loan being denied or in preliminary loan approval being rescinded. Please keep us informed regarding your plans to add additional debts with any other lending institution.

Agreement

The undersigned applicants apply for the loan indicated on this application to be secured by a first mortgage or deed of trust on the property described herein. All persons and companies owning an interest in the property will sign all loan documents required by AgAmerica Lending (Lender) for closing. Applicant represents that it has no claims against, or defenses to obligations owing by applicant to Lender or its affiliates or waives all such claims and defenses to the extent allowed by law. This provision is subject to claims for performance of express contractual obligation owing to applicant by Lender or its affiliates. All disagreements arising as a result of this application or processing of the application shall be resolved by binding arbitration in accordance with Commercial Arbitration Rules of the American Arbitration Association. Everything stated in the application is true and correct to the best of my knowledge. Lender will retain this application whether or not it is approved. Lender is authorized to check credit and employment history and answer questions about my credit experience with Lender. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who applies for a loan. Your name, address, date of birth and other information used to identify you will be verified. You may also be asked to provide your driver's license or other identifying documents prior to closing your loan.

Lender will require the conveyance, termination or subordination of any junior lien holders, leases, or other liens as considered by the Lender necessary in perfecting its security position. All improvements presently and hereafter attached to the real estate are and will be part of the security. Applicant will carry hazard insurance on the improvements in an amount satisfactory to the lender and with a loss payable clause in favor of U. S. Bank National Association as Custodian/Trustee.

Applicant is required to pay all fees, taxes, and expenses in connection with closing the loan including title and escrow fees, credit report, UCC search, appraisal, attorney fees, and the cost of preparation, filing and recording of all loan documents. Applicant is required to pay all payoff fees on unclosed loans that are rate locked with AgAmerica Lending.

Loan Origination Fee: _____%

Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER A	BORROWER B
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
BORROWER C	BORROWER D
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

All applicants must sign

X _____ Date ___/___/___

X _____ Date ___/___/___

X _____ Date ___/___/___

X _____ Date ___/___/___