



Recreational and Large Tract Land Loan Application Checklist

To process your application, AgAmerica Lending will need the following items:

The sooner we receive the requested documents, the faster we can provide you with our decision. Please be aware that we will have additional questions and need additional items to fully process your loan application.

- **Collateral:** description, value, number of acres, improvements, surveys; an old appraisal can be helpful
- **Application:** completed, signed, and dated application for all parties (please write legibly)
- **Borrower's Authorization and Certification:** completed, signed, and dated form for all individuals who are either signing for the loan or have an ownership interest in the property
- **Consumer/Background Report Authorization:** completed, signed, and dated form for all individuals who are either signing for the loan or have an ownership interest in the property
- **Personal Tax Returns:** most recent three years of complete tax returns, including all schedules and statements
- **Business Tax Returns:** most recent tax returns for each entity in which you own 10% or more or if you receive a K-1 (even if this business is a non-borrowing entity)
 - Most recent three years for any entity being included in the loan application
 - Most recent tax return for unrelated subsidiary entities
- **Balance Sheets:** provide both personal and business Balance Sheets (current within 60 days)

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debts during the loan process, this could result in the loan being denied or the preliminary loan approval being rescinded.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