**Farm Real Estate Application**

Under the Equal Credit Opportunity Act and Regulation B, Originator must verify how you intend to apply for credit.

If there is more than one party to this loan, the following individuals intend to be a joint applicant:

Initials

**APPLICANT INFORMATION - INDIVIDUAL**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Select One:  Primary Applicant  Co-Applicant If co-applicant, provide relationship to primary applicant: | | | | | | |
| Last Name: | First Name: | | | | Middle Name: | |
| E-mail: | Telephone: | | | | Fax: | |
| Street Address: | City: | State: | | Zip: | | County: |
| Social Sec. #: | Date of Birth: | | Marital Status:  Married (includes Separated)  Single (includes Divorced, Widowed, and Unmarried) | | | |
| Year Began Farming: | Years at Current Address: | | Are you a US Citizen or a Permanent Alien?  Yes  No | | | |

**APPLICANT INFORMATION – INDIVIDUAL**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Select One:  Primary Applicant  Co-Applicant If co-applicant, provide relationship to primary applicant: | | | | | | |
| Last Name: | First Name: | | | | Middle Name: | |
| E-mail: | Telephone: | | | | Fax: | |
| Street Address: | City: | State: | | Zip: | | County: |
| Social Sec. #: | Date of Birth: | | Marital Status:  Married (includes Separated)  Single (includes Divorced, Widowed, and Unmarried) | | | |
| Year Began Farming: | Years at Current Address: | | Are you a US Citizen or a Permanent Alien?  Yes  No | | | |

**APPLICANT INFORMATION - BUSINESS ENTITY**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Select One:  Primary Applicant  Co-Applicant If co-applicant, provide relationship to primary applicant: | | | | | | |
| Business Name: | Federal Tax ID #: | Telephone #: | | | | Fax #: |
| Street Address: | City: | State: | | Zip Code: | | County: |
| Contact Name & Title: | | | | | | |
| Description of Business &/or Custom Services: | | | | | | |
| Corporation  Limited Partnership  Limited Liability Corporation  General Partnership  Estate  Trust  Other | | | | | | |
| Principal/Officer: | Home Address: | | % Owned: | | Title: | |
| Principal/Officer: | Home Address: | | % Owned: | | Title: | |

**\*If you have more than two co-applicants please fill out additional page 2’s of the application.**

**LOAN INFORMATION**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Amount Requested:  $ | | | | Projected Loan To Value:       % | | | | | | | | Requested Close Date: | | | | | | |
| Payment Frequency:  Monthly  Quarterly  Semi-Annual  Annual | | | | | | | | | | | | | | | | | | |
| Loan Purpose:  Purchase Real Estate  Refinance Real Estate  Cash Out  Other | | | | | | | | | | | | | | | | | | |
|  | | | Use of Funds: | |  |  |  |  | | --- | --- | --- | --- | | **Source of Cash:** |  | **Use of Cash:** |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | | **TOTAL:** |  | **TOTAL:** |  | | | | | | | | | | | | | | | |
|  | | | Loan Product: |  | | | | | | Requested Years Amortized: | | | | |  | | | |
|  | | | \_\_\_\_\_     \_\_\_\_\_  (ie. 20 yr Fixed) |  | | | | | | 5  10 | | | | |
|  | | |  | | | | | | 15  20 | | | | |
|  | | |  | | | | | | 25  30 | | | | |
| **ADDITIONAL APPLICANT INFORMATION** | | | | | | | | | | | | | | | | | | |
| **The following questions apply to all applicants.** | | | | | | | | | | | | | | | | | | |
|  | | | | | Yes | | No | | |  | | | | | | Yes | No | |
| Are there any unsatisfied judgments against you? | | | | |  | |  | | | Have you ever declared bankruptcy? | | | | | |  |  | |
| Are you a defendant in any lawsuits or pending lawsuits? | | | | |  | |  | | | Are any accounts past due? | | | | | |  |  | |
| Have you had any property foreclosed or transferred by a deed in lieu in the past 7 years?  Yes  No | | | | | | | | | | | | | | | | | | |
| If you answered “Yes” to any of the above questions, please provide details (use separate sheet if necessary): | | | | | | | | | | | | | | | | | | |
| Existing Client of originator?  Yes (Year Began:      )  No | | | | | | | | Total Acres Owned: | | | Total Acres Rented: | | | | Additional Comments: | | | |
|  | Gross Farm Income:  $ | | | | | Net Farm Income:  $ | | | | | | | Net Non-Farm Income:  $ | | | | | | |
|  | Source of Non- Farm Income? | | | | | Total Assets:  $ | | | | | | | Total Liabilities:  $ | | | | | | |

**COLLATERAL INFORMATION**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| State of Property Location: | | | | | | | | County of Property Location: | | | |
| **Please complete one of the following (Section, Township and Range OR Abbreviated Legal Description):** | | | | | | | | | | | |
| Section:       Township:       Range: | | | | | | | | | | | |
| Abbreviated Legal Description: | | | | | | | | | | | |
| Estimated Appraised Value Of:  Land:  Residence:  All other Improvements:  Permanent Plantings:  Total Value: | | | | $  $  $  $  $ | | | | | | | |
| Are there any leases or rental agreements on the property?  Yes  No | | | | | | | | | | | |
| If yes, are there any leases or rental agreements for which the remaining term  (including any unexercised renewal options or rights) is 3 years or more?  Yes  No | | | | | | | | | | | |
| Are there any agreements for the property (including but not limited to leases and  rental agreements) that include a purchase option, purchase right, right of first refusal,  right of first offer or any similar right or offer?  Yes  No | | | | | | | | | | | |
| **If yes, please provide copies of the signed documents.** | | | | | | | | | | | |
| **COLLATERAL INFORMATION (Continued)** | | | | | | | | | | | |
| **Leases and Encumbrances**  Manure Easements  Wind Leases, Easements or Agreements  Cell Tower  Oil/Mineral or Gas Leases(s)  Other (describe): | | | | | Yes  No  Yes  No  Yes  No  Yes  No  Yes  No  **If yes, please provide copies of the signed documents.** | | | | | | |
| Who owns (or will own) the collateral? | | | | | | | | | | | |
| Estimated Cash Rent/Acre: $       Estimated Real Estate Taxes/Acre: $ | | | | | | | | | | | |
|  | | | | **Number of Acres:** | | | | **Value Per Acre:** | | | |
| Tillable Acres: | | | |  | | | |  | | | |
| Irrigated:  Yes  No | | | |  | | | |  | | | |
| Pasture Acres: | | | |  | | | |  | | | |
| CRP Acres: | | | |  | | | |  | | | |
|  | Yrs Remaining on Contract: | | |  | | | |  | | | |
|  | $/Acre: | | |  | | | |  | | | |
| Wooded Acres: | | | |  | | | |  | | | |
| Permanent Plantings Acres: | | | |  | | | |  | | | |
| Timberland Acres: | | | |  | | | |  | | | |
| Buildings: | | | |  | | | |  | | | |
| Other: | | | |  | | | |  | | | |
| **Total Acres** | | | |  | | | |  | | | |
| **Improvements** | | | | | | | | | | | |
|  | Are there any improvements on the collateral? | | | | | | | | Yes | No | |
| Are there any permanent plantings on the collateral? | | | | | | | | Yes | No | |
|  | If yes, do the improvements represent a significant portion of repayment income? | | | | | | | | Yes | No | |
|  | If yes, do the permanent plantings represent a significant portion of repayment income? | | | | | | | | Yes | No | |
|  | 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 | |
|  | Is there a residence on the collateral? | | | | | | | | Yes | No | |
|  | If there are any improvements and/or permanent plantings, provide a brief description. | | | | | | | | | | |
|  |  | | | | |  | | | | | |
|  | Water, Irrigation or Well Rights/Restrictions:  Yes  No  If yes, please describe: | | | | | | | | | | |
|  |  | | | | | | | | | | |
|  |  | | | | | | | | | | |
|  | Environmental Hazard, Known or Suspected:  Yes  No  If yes, please describe: | | | | | | | | | | |
|  | | | | | | | | | | | |
|  |  |  | | | | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **SIGNATURES AND AUTHORIZATIONS** | | | | | | |
| I (We) certify that the information provided is correct to the best of my (our) knowledge. I (We) understand that I (We) may be required to supply additional information and to provide security for the requested financing. In conjunction with this application, I (We) agree and consent that lender may obtain a credit report or and any other information relating to my (our) financial position. Any person or firm is hereby authorized to provide such information requested by lender. Applicant hereby authorizes Financial Institution to provide the information contained in this application and any supplemental financial or other information provided by Applicant in connection herewith, if any, to other financial institutions for credit analysis purposes.  This application may be executed in any number of counterparts, each of which shall be deemed to be an original, but all of which, taken together, shall constitute one and the same agreement. The manually executed, electronically submitted signatures of the parties hereto shall be deemed an original. | | | | | | |
| **X** |  |  |  | **X** |  |  |
|  | Applicant’s Signature | Date |  |  | Applicant’s Signature | Date |
| **X** |  |  |  | **X** |  |  |
|  | Applicant’s Signature | Date |  |  | Applicant’s Signature | Date |

|  |  |
| --- | --- |
| Loan Officer Name: |  |

Under the Equal Credit Opportunity Act and Regulation B, Originator must verify how you intend to apply for credit.

If there is more than one party to this loan, the following individuals intend to be a joint applicant:

Initials

**APPLICANT INFORMATION - INDIVIDUAL**

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| E-mail: | Telephone: | | | | Fax: | |
| Street Address: | City: | State: | | Zip: | | County: |
| Social Sec. #: | Date of Birth: | | Marital Status:  Married (includes Separated)  Single (includes Divorced, Widowed, and Unmarried) | | | |
| Year Began Farming: | Years at Current Address: | | Are you a US Citizen or a Permanent Alien?  Yes  No | | | |

**APPLICANT INFORMATION – INDIVIDUAL**

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**APPLICANT INFORMATION - BUSINESS ENTITY**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Select One:  Primary Applicant  Co-Applicant If co-applicant, provide relationship to primary applicant: | | | | | | |
| Business Name: | Federal Tax ID #: | Telephone #: | | | | Fax #: |
| Street Address: | City: | State: | | Zip Code: | | County: |
| Contact Name & Title: | | | | | | |
| Description of Business &/or Custom Services: | | | | | | |
| Corporation  Limited Partnership  Limited Liability Corporation  General Partnership  Estate  Trust  Other | | | | | | |
| Principal/Officer: | Home Address: | | % Owned: | | Title: | |
| Principal/Officer: | Home Address: | | % Owned: | | Title: | |

**\*If you have more than two co-applicants please fill out additional page 2’s of the application.**