



COMMERCIAL LOAN APPLICATION

Date: _____

PLEASE READ CAREFULLY: In completing this loan application and all financial statements and supporting schedules, you need not furnish any information concerning your spouse or former spouse unless: (1) your spouse will be contractually liable for the loan applied for; (2) you reside in a community property state or collateral for the loan is located in a community property state; (3) you are relying on your spouse's income or on alimony, child support, or separate maintenance payments from your spouse or former spouse as a basis for repayment of the loan applied for.

ASSOCIATION / LOCATION	ASSN NO.	LOAN NUMBER

APPLICANT	PLEASE TELL US ABOUT YOUR OPERATION BACKGROUND:
Name: _____	Where are your headquarters: State: ____ County: ____
Address: _____	Do not complete if this is an application for individual unsecured credit.
City: _____ State: _____ Zip: _____	Marital Status: ____ M- Married U- Unmarried (includes: single, divorced, widowed) SP - Separated
SSN/Tax ID: _____ Birthday: _____	0 - None 6 - Assn Employee or Director 1 - Joint Director 7 - Bank Employee 2 - FLBA/FLCA Dir. 8 - FCA Employee 3 - PCA Dir. 9 - Relative of Employee 4 - Farm Credit Bank Dir 10 - ACA Dir. 5 - Farm Credit Admin. Dir 11 - AgVantis Employee
Phone: _____ Bus Phone: _____ Ext. _____	Are you a(n): ____
FAX: _____ Mobile Phone: _____	
Email: _____	What year did you begin farming? ____ Acres Operated: ____ Primary Farm Product: ____

PLEASE TELL US ABOUT YOUR PRESENT EMPLOYMENT.

Employer: _____	Employer Phone Number: _____ Ext. _____
Address: _____	Years employed: _____
City: _____ State: _____ Zip: _____	Annual Salary wages: _____

PLEASE ANSWER THE FOLLOWING QUESTIONS. (If yes, attach letter of explanation.)

(1) Have you incurred liabilities to pay alimony, child support or separate maintenance? (If "YES," state the annual amount and years in explanation.)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
(2) Are there any outstanding judgments against you or have you had property foreclosed?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
(3) Have you ever had any debt forgiven by a lender?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
(4) Have you ever declared bankruptcy?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

PLEASE LIST YOUR CREDIT REFERENCES.

Name	Account	Address

ADDITIONAL APPLICANT

CO-APPLICANT				PLEASE DESCRIBE YOUR OPERATION BACKGROUND:			
Name:				Where are your headquarters: State: __ County: __			
Address:				Do not complete if this is an application for individual unsecured credit.			
City:		State:	Zip:	Marital Status: _		M- Married U- Unmarried (includes: single, divorced, widowed) SP - Separated	
SSN/Tax ID:		Birthday:		Are you a(n): __		0 - None 1 - Joint Director 2 - FLBA/FLCA Dir. 3 - PCA Dir. 4 - Farm Credit Bank Dir 5 - Farm Credit Admin. Dir	
Phone:		Bus Phone:	Ext.			6 - Assn Employee or Director 7 - Bank Employee 8 - FCA Employee 9 - Relative of Employee 10 - ACA Dir. 11 - AgVantis Employee	
FAX:		Email:		What year did you begin farming? __ Acres Operated: __			
				Primary Farm Product: ____			

PLEASE TELL US ABOUT YOUR PRESENT EMPLOYMENT.							
Employer:				Employer Phone Number:		Ext.	
Address:				Years employed:			
City:		State:	Zip:	Annual Salary wages:			

PLEASE ANSWER THE FOLLOWING QUESTIONS. (If yes, attach letter of explanation.)									
(1) Have you incurred liabilities to pay alimony, child support or separate maintenance? (If "YES," state the annual amount and years in explanation.						Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
(2) Are there any outstanding judgments against you or have you had property foreclosed?						Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
(3) Have you ever had any debt forgiven by a lender?						Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
(4) Have you ever declared bankruptcy?						Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

PLEASE LIST YOUR CREDIT REFERENCES.		
Name	Account	Address

PLEASE LIST THE PURPOSES FOR WHICH THE LOAN WILL BE USED. (To the nearest \$)

LOAN PURPOSE	COMMENT	APPLIED FOR
TOTAL PURPOSES REQUESTED		

PLEASE CHECK THE APPROPRIATE BOXES FOR OUR TRUTH-IN-LENDING DISCLOSURES.

Credit is primarily for business, commercial, or agricultural purposes.

The applicants expect to use the security as their principal residence.

Loan will be used for construction or purchase of the principal residence.

There is a dwelling located on collateral.

PLEASE INDICATE YOUR PREFERRED REPAYMENT PLAN. (To the nearest \$)

PROPOSED REPAYMENT PLAN

Source	Amount	Date
TOTAL PLANNED REPAYMENTS		

PLEASE INDICATE YOUR PREFERRED LOAN TYPE / TERMS BELOW.

Amortization Term: ____ Payment Frequency: ____ (Monthly, Quarterly, Semi-Annual, or Yearly)

Product Type Requested: First Payment Due: ____ Loan Processing:

Variable Operating Loan Variable Term Loan Revolving Line of Credit

Adjustable Operating Adjustable Term Property Offered For Collateral: Budgeted Loan

Fixed Operating Loan Fixed Term Loan Personal Property

Real Estate Requested Maturity Date: ____

PLEASE PROVIDE THE FOLLOWING ENVIRONMENTAL DISCLOSURES.

(1) Is any property you own or are acquiring subject to any governmental notice of hazardous waste properties? Yes No
If yes, please explain: _____

(2) Is there any existing or potential environmental contamination on any property you own or will acquire (toxic waste, asbestos, pesticide)? Yes No
If yes, please explain: _____

(3) Have you disposed of any substances considered as toxic or hazardous or that might cause environmental contamination? Yes No
If yes, please explain: _____

(4) To your knowledge, are there any adjacent or nearby properties subject to environmental notice or on a governmental list of hazardous properties? Yes No
If yes, please explain: _____

(5) Are there any known past practices on your property which would have contributed to hazardous waste contamination? Yes No
If yes, please explain: _____

(6) Are there underground storage tanks on your property? Yes No
If yes, have you obtained the proper permits? Yes No
What are their ages (years)? ____
Are they in use? Yes No
Number of Tanks ____
Location ____

REQUEST AND AUTHORIZATION

NOTICE TO APPLICANT

- 1) Do not sign this application and agreement before you read it.
- 2) You are entitled to a copy of this application and agreement.
- 3) We may order an appraisal to determine the property's value and charge you for this appraisal. If your loan is to be secured by a lien on a dwelling, you have the right to a copy of any appraisal completed in connection with your application for credit. We will promptly give you a copy of such appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

APPLICANT'S SIGNATURE

Applicant(s)	<input type="checkbox"/>	DOES	<input type="checkbox"/>	DOES NOT want credit life insurance	_____	(Initials)
Co-Applicant(s)	<input type="checkbox"/>	DOES	<input type="checkbox"/>	DOES NOT want credit life insurance	_____	(Initials)
Co-Signer(s)	<input type="checkbox"/>	DOES	<input type="checkbox"/>	DOES NOT want credit life insurance	_____	(Initials)
Applicant	<input type="checkbox"/>	DOES	<input type="checkbox"/>	DOES NOT want crop insurance	_____	(Initials)

I / We understand that optional Credit Life Insurance is offered under a separate application, subject to approval of the insurance company and that the Association will not discriminate against me if insurance is obtained elsewhere.

If you intend to apply for joint credit, please initial here:

Applicant

Co-Applicant

Date: _____
