

## **Credit Application**

APPLICANT INFORMATION											
Primary Applicant											
Last Name /	/ Company or Entity		First Name:			Middle:					
Email:				Phone:			Fax:				
Address:			(	Gender: □ F	emale City:		State:	Zip:	County:		
Date of Birth: Social Security #:			rity #:		Years at Current Address			Year Began Farming:			
Status:	□Married	□Single	□ Divorced			□Male	US Citizen o	or permanen	t resident alien?	□ Yes □ No	
					Co-Applica	ant					
Last Name:				First Name:				N	Middle:		
Email:			Phone	e:		Mobile:			Fax:		
Address:					City:		State:	Zip:	County:		
Date of Birth	า:	Social Secu	rity #:			Years at Cu	ırrent Address:		Year Begar	n Farming:	
Relationship	o to Primary Applica	nt:		Gender:	□Female	□ Male	US Citizen o	or permanen	t resident alien?	□ Yes □ No	
					Co-Applica	ant					
Last Name:				First Name:			Middle:				
Email:			Phone	Phone:			e: Fax:				
Address:					City:		State:	Zip:	County:		
Date of Birth	ר:	Social Secu	rity#:			Years at Cu	ırrent Address:		Year Begar	n Farming:	
Relationship to Primary Applicant:				Gender: □ Female □ Male US Citizen or permanent resident alien?				□ Yes □ No			
		*IF ADDIT	IONAL CO-APP				RATE CREDIT	APPLICATI	ON*		
BUSINESS INFORMATION											
Liability Insurance:				Insurance Agent:				Phone:			
Crop Insura	nce:			Insurance Agent:				Phone:			
				LOAN R	EQUEST DE	SCRIPTION					
Real Estate Loan Amount: \$ Ag Equity Line of Credit: \$											
Term (Years): Amortization (Years): Payments Per Year:   Monthly  Quarterly  Semi-Annual  Annua					Annual						
Purpose of I	Loan(s):	□ Real Esta	ite-Purchase		□ Cash Out	-		□ Real E	Estate-Refinance		
				FINAN	NCIAL INFOR	RMATION					
Gross Farm	Income:		Net Farm Inco	me:		Net Non-Fa	arm Income:		Source:		
Total Assets: Total Liabilities:					Cash and Cash Equivalents:						
Total Acres			Total Acres Re								

				COLLA	TERAL INFOR	MATION				
Property Address: County:										
Title to vest in what name(s)?:				Title will be held as (Sole/Joint/Tenants/etc):						
Principal Residence? ☐ Yes ☐ No Access			Accessib	ible by Public Road? □ Yes □ No Name of Public Road?				ublic Road?		
Complete Either	(1) - Section/T	ownship/Rang	ge <b>OR</b> (2) - Abbre	viated Legal De	scription:					
(1)	Section:			Township:			Ran	ge:		
(2)	Abbreviated Le	egal Descriptio	n:							
Estimated Appr	aised Value:									
Land:			Residence:	All Other Improvements:						
Estimated Annual Real Estate Tax:				Estimated Gross Rent/Income:						
Tillable Acres:		Irrigated	Acres:	Pasture Acre	98:	Permanen	t Planting Acr	es:	CRP Acres:	
Timberland Acre	res: Wooded Acres: Building Site Acres: Other (Roads, Waste, etc)		tc)	Total Acres:						
Describe any improvements and/or permanent plantings on the collateral:										
If there are any	water, irrigation	n or well rights	/restrictions, pleas	se provide a brie	ef description:					
Are there any u	nderground sto	orage tanks or	the property?	□Yes	□No					
			DECLA	RATION REP	RESENTATIO	NS AND W	ARRANTS			
Are there any outstanding judgements against you? If yes, please explain: □ Yes □ No										
Explanation:										
Have you, or any entity in which you have greater than a 10% ownership, been declared bankrupt within the past seven years?							□ No			
If yes, please indicate the type of bankruptcy, date of filing and date of discharge, if any:										
Applicant:	□ Yes	□ No	□ Chapter 7	□ Chapter 11	□ Chapter 12	□ Chapter 13	Date Filed/[	Discharged:		
Co-Applicant:	□ Yes	□ No	□ Chapter 7	□ Chapter 11	□ Chapter 12	□ Chapter 13	Date Filed/[	Discharged:		
Have you, or any entity in which you have greater than 10% ownership, had property foreclosed upon or given title or deed in lieu thereof in the last seven years?										
Applicant:	□Yes	□No	Explanation:							
Co-Applicant:	□Yes	□No	Explanation:							
Do you have Mi	PCI Insurance o	or Federal Crop	o Insurance in forc	e?	Applicant:	∶ □Yes	□No	Co-Applicant:	□Yes	□No
Are you a guarantor of any debts that are not reflected on current balance sheet statements? If yes, please explain:										
Applicant:	□Yes	□No	Explanation:							
Co-Applicant:	□Yes	□No	Explanation:							
Do you have any accounts that are past due by 30 days or more? If yes, please explain:										
Applicant:	□Yes	□No	Explanation:							
Co-Applicant:	□Yes	□No	Explanation:							

## **AUTHORIZATION TO RELEASE INFORMATION**

Federal law requires all financial institutions to obtain, verify, and record information that identifies each loan applicant. The names, addresses, dates of birth, and other identifying information used in this application will be verified. Applicant(s) may also be asked to provide driver's licenses or other identifying documents prior to closing the loan. Applicant(s) authorize Ag Financial Funding and its affiliated lenders ("Lender"), to make all inquiries deemed necessary to verify the accuracy of the information contained herewith to determine applicant(s) creditworthiness. The information contained in this application is provided for the purpose of obtaining business (non-consumer) credit with Lender on behalf of Applicant(s). Applicant(s) represent and declares that the proceeds of the loan will be used solely for business purposes. Applicant(s) intend that all credit data submitted to Lender be considered as part of this application. In addition, Applicant(s) are aware that the documentation supplied will be relied on by Lender in making its credit decision and is subject to re-verification after the date of the loan disbursement and hereby authorize the same. Lender is hereby authorized to answer any questions from third parties concerning the Applicant(s) experience with Lender. Applicant(s) further agree and consent that Lender may obtain an appraisal of, and evidence of title to, and existing liens on, the property offered as security and that Applicant(s) are responsible for the payment of all costs of obtaining this information. Ag Financial Funding will not disclose any non-public personal information about you or your operation except as authorized by you or as required by law.

No commitment is binding unless confirmed in writing. Applicant(s) warrant and represent the information herein submitted is true, correct and complete to the best of their knowledge in all aspects and Lender may consider this representation continuing until written notice to the contrary is received by the Lender from Applicant(s).

EQUAL CREDIT OPPORTUNITY ACT: If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact our Customer Service Department at, P.O. Box 80321 Bakersfield, CA. 93380 or by phone at 661-440-1749 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006 and Washington DC 20006 and the Federal Trade Commission, Equal Credit Opportunity, Washington DC 20580.

Applicant(s) grant to Lender the option to use its likeness in any format now known or later developed, for any business purpose related to Lender. Applicant(s) understand that its likeness may not necessarily be used by virtue of this agreement. Applicant(s) waive the right to receive any payment, royalties, or other compensation in connection with the use of its likeness for these purposes.

## I HAVE READ, UNDERSTOOD AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTS:

Primary Applicant Signature:		Date:	
Co-Applicant Signature:		Date:	
f a Partnership, Corporatior	n or other entity:		
Name:		Date:	
Title:			
By:			