



## AgPower LOS Tips and Takeaways

- “Share with Seller” is how you submit the loan to us. FIRST check with your Zions Ag Finance BDO before sharing.
- Tan colored fields are for data entry; gray colored fields are automatically filled based on selected products and payment frequency.
- You won’t see the tabs across the top until you finish the application page and then save.
- **Always SAVE the page before moving on to another page or you will get the opportunity to re-enter your data.**
- **When entering data that has a save button to the left, please click save when you have completed that line.**
- Use the Tab key and not the Enter key. Sometimes when you hit the Enter key, the screen will go back to the Queue page and your entries on that page will be lost and then would need to be re-entered.
- Some tan boxes have drop down arrows, use the drop down option.
- Borrower page: If there is more than one borrower, use the co-applicants option, not guarantee option.
- You do not need to complete the Conjunction, Name Affidavits, Power of Attorney or Separate Acknowledgement.
- You will be asked to enter the number of entities that will be borrowers. Spouses usually count as 1 borrower; however, the data entry requires you to enter them separately. Please use the same entity number for both spouses if they file a joint tax return.
- On the Pro-Forma Balance Sheet, when entering the new loan, you will add a new loan with the associated acres, market value etc. for the proposed new loan, whether or not it is a proposed refinance or purchase. If this is a refinance, please then edit the loan you are paying off and delete the acres, market value, balance, etc so as not to double count that information.
- Consolidated Inc/Exp Pro-Forma tab - Total Annual P&I row: Generally, for a refinance your historical numbers should be the same as your pro forma number. If the loan is a purchase you can adjust the historical numbers. If the loan is a purchase of land that your borrower has been farming, then leave the numbers the same and enter a positive adjustment for the cost of the historical land lease.
- If you make adjustments to a Pro-Forma Balance Sheet, please make sure those same changes are reflected on the balance sheet also. You should make corrections to the Balance Sheet and then they will flow through to the Pro-Forma Balance Sheet.
- When you have multiple entities, either borrowers or non-borrowers, you must enter the owner’s equity on the Balance sheet of the owner. The equity amount must match the net equity balance on the associated business’ balance sheet. If the business entity is a borrower, you will end up eliminating the owner’s equity on the consolidated balance sheet.
- If you have a non-borrower entity, you will enter that information on the Sub. Analysis tab. When attaching the non-borrower entity’s tax return, please click on the Document Category and then “Outside Entity”, do not save it under the tax return option.
- Please remember to attach all verifications before submitting the loan package.
- You do not need to submit State Tax Returns.
- Credit Reports should be less than 60 days old when submitting the application.
- The narrative should be in Word and not a PDF, when you attach it to the communications tab.
- Skip the Appraisal Tab and UW Ratio on AgPower LOS.
- The borrower’s origination fee payable to Zions Ag Finance should be mailed within one day of submitting the loan package online.