



All fields contained within this application are required, unless otherwise noted.

Business Applicant or Trust*

Title Holder: ☐ Yes ☐ No

☐ Borrower ☐ Co-Borrower ☐ Guarantor (List your relationship or check your Organization Type): _____

Organization Type: ☐ Corporation ☐ Limited Partnership ☐ Limited Liability Corporation ☐ General Partnership ☐ Estate ☐ Trust

Business Name: _____

Federal Tax ID #: _____

Business Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Description of Business: _____

Principal/Officer Name and Title: _____ Date of Birth: _____

Percent Ownership: _____ % Principal/Officer Home Address: _____

City: _____ State: _____ Zip: _____ County: _____

Email: _____ Phone #: _____

Trustee/Beneficiary Name(s): _____ Trust State: _____ Trust Date: _____

*A representative or trustee will need to sign on behalf of the business or trust.

Individual Applicant

☐ Borrower ☐ Co-Borrower ☐ Guarantor

Title Holder: ☐ Yes ☐ No

Last Name: _____ First Name: _____ Middle Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Email: _____ Phone #: _____

Soc. Sec. #: _____ Date of Birth: _____ Years at Current Address: _____

Marital Status: ☐ Married (or separated) ☐ Single (or divorced, unmarried, widowed)

What is your relationship to primary applicant? ☐ Spouse ☐ Sibling ☐ Parent ☐ Not Related ☐ Other, explain: _____

Are you a U.S. citizen or a permanent U.S. resident alien? ☐ Yes ☐ No

Individual Applicant

☐ Borrower ☐ Co-Borrower ☐ Guarantor

Title Holder: ☐ Yes ☐ No

Last Name: _____ First Name: _____ Middle Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Email: _____ Phone #: _____

Soc. Sec. #: _____ Date of Birth: _____ Years at Current Address: _____

Marital Status: ☐ Married (or separated) ☐ Single (or divorced, unmarried, widowed)

What is your relationship to primary applicant? ☐ Spouse ☐ Sibling ☐ Parent ☐ Not Related ☐ Other, explain: _____

Are you a U.S. citizen or a permanent U.S. resident alien? ☐ Yes ☐ No

► Complete Exhibit A for additional individual and/or business applicants.

❗ **IMPORTANT:** All title holders are required to be applicants.

At least one applicant must be a United States (U.S.) citizen or a lawfully admitted alien to the U.S. who maintains permanent residence in the U.S. or a corporate entity or partnership whose members, stockholders, or partners holding a majority interest in the corporate entity or partnership are citizens or lawfully admitted aliens. The following list of questions applies to all applicants.

- ☐ Yes ☐ No Have you had a bankruptcy discharged within the past 48 months?
- ☐ Yes ☐ No Do you have any judgments against you?
- ☐ Yes ☐ No Are you party to any lawsuits?
- ☐ Yes ☐ No Have you had property foreclosed or deed in lieu of foreclosure within the past 48 months?
- ☐ Yes ☐ No Are you in violation of any local, state, or federal zoning, operating, air quality, water, or environmental permits, laws, or requirements?
- ☐ Yes ☐ No Are any of the assets pledged as security for debts of others?
- ☐ Yes ☐ No Do you have any contingent liabilities?
- ☐ Yes ☐ No Have you endorsed or guaranteed notes for others?
- ☐ Yes ☐ No Are you obligated to pay alimony or child support?

If 'Yes' to any of the above, please provide a written explanation to the lender for inclusion with this application.

Loan Information

Requested Loan Amount: \$ _____ Desired Product: ☐ Fixed ☐ Variable Term (yrs): _____ Amortization (yrs): _____
(Max. loan amount \$3 million.)

Payment Frequency: ☐ Monthly ☐ Quarterly ☐ Semi-annual

Please provide a breakdown of how the loan funds will be used (e.g., similar to a HUD Settlement Statement).

Loan Purpose

Description	Amount
Total Loan Purpose Amount	\$

"Total Loan Purpose Amount" must equal "Requested Loan Amount" (Attach additional exhibits or descriptions as needed.)

If this is a purchase, please provide additional detail in the purchase section below. If the loan request includes more than one purchase, please provide one total (consolidated) purchase price amount in the field below and breakdown each purchase in the sources area provided.

Purchase Price: \$ _____ Is this an arm's length transaction*? ☐ Yes ☐ No

*An arm's length transaction is when the buyers and sellers act in their own self-interest to negotiate the best deal. The parties involved have no pre-existing relationship to each other.

Sources for Purchase

Description	Amount
Total Sources to Complete Purchase	\$

"Total Sources to Complete Purchase" must equal "Purchase Price"

Collateral — Property Information

Property Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Commodities Grown on Property/Security (Check top two if applicable.)

☐ Corn ☐ Soybeans ☐ Alfalfa ☐ Almonds ☐ Dairy Cattle & Calves ☐ Feedlot Cattle and Calves ☐ Grapes ☐ Hay
☐ Horses ☐ Ranch Cattle & Calves ☐ Timber ☐ Wheat ☐ Other: _____

Land Information

In the section below, provide an estimate and breakdown of the **total collateral value**. Please only list the dwellings/improvements in the field provided, and do not duplicate their value in the structural improvements field.

Description	Number of Acres	Value per Acre	Total Value
Bare Land	X	\$	= \$
Permanent Plantings Acres	X	\$	= \$
Dwellings/Residences			\$
Structural Improvements			\$
Total Acres:			Total: \$

The maximum loan-to-value (LTV) is 55%. Please be advised, for the purposes of calculating LTV the following contributory values apply: 100% of bare land, permanent plantings, and irrigation; up to a maximum of \$750,000 for dwellings/residences; non-residential structural improvements value (not to exceed 25% of the total collateral value).

Collateral — Improvements, Lease, and Rental Agreement

1. Is your property irrigated? ☐ Yes ☐ No

If yes, the Agricultural Water Supply Questionnaire (Form 1020) is required. The questionnaire should be completed by the applicant(s) and provided to the appraiser prior to the start of the appraisal. The lender may access the questionnaire at eFarmerMac.com within the Resource Library.

2. Are there any improvements on the collateral? ☐ Yes ☐ No

Please provide a description of any improvements.

3. Are there any permanent plantings on the collateral? ☐ Yes ☐ No

Please provide a description of any permanent plantings.

4. 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

If yes, please explain.

5. Is there a residence on the collateral? ☐ Yes ☐ No

If yes, is this your primary residence? ☐ Yes ☐ No

6. Are there any lease or rental agreements on the property? ☐ Yes ☐ No

If yes, are there any lease or rental agreements for which the remaining term (including any unexercised renewal options or rights) is three years or more? ☐ Yes ☐ No

7. Are there any manure easements, wind leases, cell towers, or other easements or agreements? ☐ Yes ☐ No

8. Are there any solar panels currently on the collateral? ☐ Yes ☐ No

General Information

Please provide a brief description (size and scope) of your current business operation. If no business operation exists, provide a brief background of the applicant(s).

Financial Information

Please provide consolidated balance sheet and income statement information for all applicants below (including businesses and individuals).

Consolidated Balance Sheet

Financial statement as of: (MM/DD/YY) _____ (Within 90 days of application date preferred.)

Assets	\$XX.XX	Liabilities	\$XX.XX
Cash, Savings, Securities, etc.	\$	Operating Debt	\$
Accounts Receivable	\$	Credit Card Debt	\$
Crop Inventory	\$	Accounts Payable, Trade Debt	\$
Market Livestock Inventory	\$	Equipment Debt, Vehicle Debt	\$
Breeding Livestock Inventory	\$	Long-term Debt	\$
Machinery	\$	Other Liabilities (_____)	\$
Real Estate Market Value	\$		\$
Other Assets	\$		\$
Total Assets:	\$	Total Liabilities:	\$

Total Assets \$ _____ (-) Total Liabilities \$ _____ = Total Equity \$ _____

Consolidated Income Statement

For loan requests and/or total AgXpress exposure above \$1.5 million (not to exceed \$3 million), applicants must provide 2 years of tax returns for each individual and entity. Please provide a consolidated income statement for all applicants (including businesses and individuals). List the most recent income statement year: (YYYY) _____

Gross Farm Income	\$
Net Farm Income (Plus interest and depreciation)	\$
Net Non-farm Income	\$
Total Net Income (Net Farm + Net Non-farm)	\$

Do you have a current operating loan? ☐ Yes ☐ No

Current Operating Lender: _____

Years with Lender: _____

Committed Operating Loan Amount: \$ _____

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Consents and Authorizations

The undersigned applicants apply for the loan indicated on this application to be secured by a first mortgage or deed of trust on the property described herein. All persons and companies owning an interest in the property will sign all loan documents required by Zions First National Bank (Lender) for closing. Applicant represents that it has no claims against, or defenses to obligations owing by applicant to Lender or its affiliates or waives all such claims and defenses to the extent allowed by law. This provision is subject to claims for performance of express contractual obligation owing to applicant by Lender or its affiliates. All disagreements arising as a result of this application or processing of the application shall be resolved by binding arbitration in accordance with Commercial Arbitration Rules of the American Arbitration Association.

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 and consents that Lender may provide the information contained in this application and any supplemental financial or other information provided by Applicant in connection herewith, if any, and to electronically submit application to Farmer Mac for credit analysis purposes according to the signatures terms stated below.

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.

Lender will require the reconveyance, termination or subordination of any junior lien holders, leases, or other liens as considered by the Lender necessary in perfecting its security position. All improvements presently and hereafter attached to the real estate are and will be part of the security. Applicant will carry hazard insurance on the improvements in an amount satisfactory to the Lender and with a loss payable clause in favor of the Lender.

Applicant is required to pay all fees, taxes and expenses in connection with closing the loan including title and escrow fees, credit report, UCC search, appraisal, attorney fees, and the cost of preparation, filing and recording of all loan documents. Applicant is required to pay all payoff fees on loans that are rate locked with the Lender and not closed.

Applicant is required to submit to Zions Ag Finance a loan origination fee. The fee will be refunded only if a Preliminary Loan Approval Notice is not issued.

Notice of Right to Appraisal: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Electronic Communication Consent: You agree and consent to receive electronically communications, agreements, documents and disclosures in connection with this loan application. Your consent gives permission to communicate with you electronically in regard to this loan inquiry or transaction.

Important information about procedures for opening a new account and/or applying for a loan: To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each business entity and/or person who opens an account. What this means for you: When you open an account or apply for a loan, we will ask for your Federal Tax Identification Number, full legal name of your business, the physical address of your business; if you are an individual, we will ask for your full name, physical address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents that will aid in confirming this information. The applicant agrees to promptly notify the Bank (A) of any change in direct or indirect ownership interests in the Applicant as reported in the Application, or (B) if the individual with significant managerial responsibility identified immediately below cease to have that responsibility, or if the information reported about that individual changes.

Signatures

SIGNATURES: By signing below, applicant certifies that this application and the information provided is for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Applicant acknowledges that representations made in this application will be relied on by the Lender and Farmer Mac in evaluating this application and, if approved, in extending credit. Applicant represents that none of the parties named in this application have relied on advice from the Lender or Farmer Mac in applying for or receiving any credit. Applicant acknowledges that neither Lender nor Farmer Mac have made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Each of Lender and Farmer Mac are authorized to conduct any inquiries they decide are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine and monitor the creditworthiness of the applicant. Each of Lender and Farmer Mac are also authorized to answer any questions from others about Lender's and/or Farmer Mac's credit experience with the parties in this application. Applicant will promptly notify Lender of any subsequent changes which would affect the accuracy of this application and will provide all documents and information that Lender decides are necessary to complete this application. Applicant authorizes each of Lender and Farmer Mac to retain this application, whether or not Lender or Farmer Mac approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each applicant signing below authorizes each of Lender and Farmer Mac to check applicant's individual or business credit scores and have a credit reporting agency prepare a consumer credit report on them. Each applicant signing below authorizes each of Lender and Farmer Mac to use and share with one another such consumer credit reports and credit scores for purposes of determining whether or not to approve the applicant's application.

Applicant's Signature: _____

Date: _____

Applicant's Signature: _____

Date: _____

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Organization Type: ☐ Corporation ☐ Limited Partnership ☐ Limited Liability Corporation ☐ General Partnership ☐ Estate ☐ Trust

Business Name: _____

Federal Tax ID #: _____

Business Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Description of Business: _____

Principal/Officer Name and Title: _____ Date of Birth: _____

Percent Ownership: _____ % Principal/Officer Home Address: _____

City: _____ State: _____ Zip: _____ County: _____

Email: _____ Phone #: _____

Trustee/Beneficiary Name(s): _____ Trust State: _____ Trust Date: _____

*A representative or trustee will need to sign on behalf of the business or trust.

Individual Applicant

☐ Borrower ☐ Co-Borrower ☐ Guarantor

Title Holder: ☐ Yes ☐ No

Last Name: _____ First Name: _____ Middle Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Email: _____ Phone #: _____

Soc. Sec. #: _____ Date of Birth: _____ Years at Current Address: _____

Marital Status: ☐ Married (or separated) ☐ Single (or divorced, unmarried, widowed)

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Title Holder: ☐ Yes ☐ No

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