

ZAF Ag Loan Application

Under the Equal Credit Opportunity Act and Regulation B, Lender must verify how borrower intends to apply for credit.

Applicant Information – Individual(s)

One applicant must be an individual to use the Scorecard scoring method. Primary Applicant must be involved in day-to-day farm management.

Application Type: Portfolio Direct Z-Standard

Select One: <input type="checkbox"/> Primary Applicant <input type="checkbox"/> Co-Applicant if Co-Applicant, provide relationship to Primary Applicant: _____ <input type="checkbox"/> Guarantor (Traditional only)				
Last Name:		First Name:		Middle Name:
Phone:		Fax:		Email:
Address:		City:	State:	Zip: County:
At Current Address Since:		Date of Birth:		Social Security #:
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced, and widowed) <input type="checkbox"/> Separated		Are you a US Citizen or a Permanent Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male
Existing Client of Originator? <input type="checkbox"/> Yes (How many years? _____) <input type="checkbox"/> No				

Select One: <input type="checkbox"/> Primary Applicant <input type="checkbox"/> Co-Applicant if Co-Applicant, provide relationship to Primary Applicant: _____ <input type="checkbox"/> Guarantor (Traditional only)				
Last Name:		First Name:		Middle Name:
Phone:		Fax:		Email:
Address:		City:	State:	Zip: County:
At Current Address Since:		Date of Birth:		Social Security #:
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced, and widowed) <input type="checkbox"/> Separated		Are you a US Citizen or a Permanent Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male
Existing Client of Originator? <input type="checkbox"/> Yes (How many years? _____) <input type="checkbox"/> No				

Loan Information

Amount Requested: \$	Projected Loan-to-Value: %	Requested Closing Date:
Payment Frequency: <input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Monthly
Loan Purpose: <input type="checkbox"/> Purchase Real Estate	<input type="checkbox"/> Cash Out	<input type="checkbox"/> Refinance Real Estate
Maximum Interest Rate: %		
Use of Funds:		
Purchase Real Estate Uses	Cash Out Uses	Refinance Real Estate Uses
Amount	Amount	Amount
\$	\$	\$
\$	\$	\$
\$	\$	\$
Total	Total	Total
\$	\$	\$
Loan Product Requested:		
Requested Amortization: <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 20 years <input type="checkbox"/> 25 years		
<input type="checkbox"/> 30 years		

Collateral Information

State of Property Location:	County of Property Location:
Complete either (1) Section, Township and Range OR (2) Abbreviated Legal Description:	
(1) Section: _____	Township: _____
(2) Abbreviated Legal Description: _____	
Additional Property Locations/Descriptions if applicable:	
Estimated Appraised Value:	
Land:	\$
Residence:	\$
All Other Improvements:	\$
Permanent Plantings:	\$
Total Appraised Value	\$
Who owns (or will own) the collateral?	
Estimated Gross Rent Income from Security to be Pledged: \$	Estimated Annual Real Estate Taxes on Security to be Pledged: \$

	Number of Acres	Value per Acre
Tillable Non-Irrigated Acres:		\$
Tillable Irrigated Acres:		\$
Pasture Acres:		\$
CRP Acres:		\$
Wooded Acres:		\$
Permanent Planting Acres:		\$
Timberland Acres:		\$
Building Site Acres:		\$
Other (roads, waste, etc.):		\$
Total Acres		\$

Is there a residence on the collateral? Yes No

I/we intend to engage in agricultural production on the real property which is the security for this application. Yes No

Additional Security (Include federal & state grazing leases, irrigation equipment, water rights & other equipment necessary to the operation of the security (i.e. pivot sprinkler, irrigation motor and pump).

Yes No

Provide a brief description:

Are there any improvements and/or permanent plantings on the collateral? Yes No

If there are any improvements and/or permanent plantings, provide a brief description:

Are there any water, irrigation or well rights/restrictions? Yes No

If there are water, irrigation or well rights/restrictions, provide a brief description:

Are any environmental hazards known or suspected? Yes No

If there are environmental hazards known or suspected, provide a brief description:

Are there any manure easements on the property? Yes No

Are there any wind leases, easements or agreements on the property? Yes No

Are there any cell towers on the property? Yes No

Are there any oil/mineral or gas lease(s) on the property? Yes No

Are there any other leases and/or encumbrances on the property? Yes No

If yes on other leases and/or encumbrances, provide a brief description and copy of documents:

If there are environmental hazards known or suspected, provide a brief description:

Describe any labor performed, materials furnished or contracts made in connection with the erection or alteration or other improvements on the offered security within the past six months:

Please provide copies of related documents for any leases and/or easements.

Signatures & 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. Everything stated in the application is true and correct to the best of my knowledge. Lender will retain this application whether or not it is approved.

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.

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.

DISCLOSURE OF RIGHT TO COPY OF AN APPRAISAL

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

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.

Loan Origination Fee: \$_____

X _____
Primary Applicant's Signature

Date

X _____
Co-Applicant's Signature

Date

X _____
Co-Applicant's Signature

Date

X _____
Co-Applicant's Signature

Date