



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

*If there are more than two co-applicants, please fill out additional pages for those borrowers or guarantors.*

Are there any unsatisfied judgments against you?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever declared bankruptcy?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a defendant in any lawsuits or pending lawsuits?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any accounts past due?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you had any property foreclosed or transferred by a deed in lieu in the past 7 years?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any assets pledged as security for debt of others?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any contingent liabilities or have you endorsed or guaranteed notes for others?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you obligated to pay alimony or child support?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If you answered "Yes" to any of the above questions, please provide details (use separate sheet if necessary):			
Do you have crop insurance? (Traditional only)		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, at what level do you carry crop insurance? _____			
If yes, what type of crop insurance do you carry? _____			
Do you have a $\geq 25\%$ interest in any other companies?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please list companies: _____			
Total Tillable Acres Owned:	Total Tillable Acres Rented:		
Gross Farm Income:	Net Farm Income:		
\$	\$		
Net Non-Farm Income:	Source of Non-Farm Income:		
\$			
Total Assets:	Total Liabilities:		
\$	\$		
Cash & Cash Equivalents: \$	Balance Sheet Date:		
Additional Comments:			

**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:		
<b>Purchase Real Estate Uses</b>	<b>Cash Out Uses</b>	<b>Refinance Real Estate Uses</b>
Amount	Amount	Amount
<b>Total</b>	<b>Total</b>	<b>Total</b>
<b>Loan Product Requested:</b>		
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 <b>OR</b> (2) Abbreviated Legal Description: (1) Section:                      Township:                      Range: (2) Abbreviated Legal Description:	
Additional Property Locations/Descriptions if applicable:	
Estimated Appraised Value:	
Land:	\$
Residence:	\$
All Other Improvements:	\$
Permanent Plantings:	\$
<b>Total Appraised Value</b>	<b>\$</b>
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.):		\$
<b>Total Acres</b>		<b>\$</b>

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:

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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:

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

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

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Are any environmental hazards known or suspected? ☐ Yes ☐ No

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

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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:

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

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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:

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*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 pair off 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.

## ***Important Information About Procedures for Opening a New Account and/or Applying for a Loan***

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 & Authorizations**

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