

APPLICATION CHECKLIST

In order to expedite the loan process and to provide the highest level of service, it is important to obtain as much of the needed information as possible upfront with the loan application.

This Application Checklist is provided to assist you in gathering and submitting the required loan documentation as follows:

- Signed Zions Ag Finance Application
- Signed Credit Authorization or Credit Report
- Signed Environmental Disclosure Form
- Signed Ag Water Supply Questionnaire (if applicable)
- Copy of Photo ID's
- Loan Narrative Form to Include 5 C's of Credit
- Required Origination Fee's

Supporting financial information and verifications include:



FINANCIAL INFORMATION

- Current Balance Sheet and/or Personal Financial Statement from All Borrowers
- Last 3 to 4 years Historical Personal and/or Business Balance Sheets (if not available, please note in Narrative)
- Last 3 to 4 years signed and complete Tax Returns for each Borrower
- Income Expense Pro Forma or Budget
- Debt Schedule



VERIFICATIONS

- Asset Verifications (Bank Statements, 401K, etc)
- Liability Verifications (Loan Statements, Printouts, Credit Verifications, etc)
- Verification of Non-Farm Income (2 Most Recent Paystubs or W2's)
- Written Mortgage Verification for Past 24 Months



LEGAL ENTITY DOCUMENTATION

- Articles of Incorporation and By Laws
- Partnership Agreements
- Trust Agreements



OTHER IF APPLICABLE

- Purchase Agreement with property description
- Signed marketing contracts (livestock, grapes, etc)
- Signed Agreements (leases or rentals)
- _____

ZIONS AG FINANCE

CONTACT US TODAY

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