

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:

- | | |
|---|---|
| <input type="checkbox"/> Signed Zions Ag Finance Application | <input type="checkbox"/> Signed Credit Authorization or Credit Report |
| <input type="checkbox"/> Signed Environmental Disclosure Form | <input type="checkbox"/> Signed Ag Water Supply Questionnaire (if applicable) |
| <input type="checkbox"/> Copy of Photo ID's | <input type="checkbox"/> Loan Narrative Form to Include 5 C's of Credit |
| <input type="checkbox"/> 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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