ZIONS[®] AG FINANCE

LIFESTYLE RANCH LOAN CERTIFICATION

I/We, _____, the applicant(s) for a loan (the "Loan"), hereby certify, as a condition for obtaining the Loan, The I/We understand this is a commercial agriculture real estate loan. The security for this loan has the potential for agricultural production and I/We intend to engage in agricultural production on the real property which is the security for this commercial agriculture real estate loan.

Dated this _____ day of _____, in the year 20___.

By: _____ Name of Applicant

By:___

Name of Applicant



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