



Loan Application

Pre-approval Request Date Received

Date Received

Date Completed

NMLS ID #

APPLICANT(S) INFORMATION

Loan Officer:

CIF NUMBER:

SSN

Date of Birth

NAME:

ADDRESS:

Secured Loans Only: ☐ Married ☐ Unmarried ☐ Separated

CITY

Phone Number

STATE

Zip Code

E-Mail Address

County of Residence

Current Address Since

Cell Phone

Are any of your assets in a trust? ☐ Yes ☐ No

Business Phone

If yes, trust name is:

Annual Income \$

Do you have a legal entity? ☐ Yes ☐ No

Receive Available Documents Electronically?

If yes, entity name is:

Employer

Principal Farm Product

Acres Owned

Acres Rented

Year Began Farming

Special Program:

CO-APPLICANT

CIF NUMBER:

SSN

Date of Birth

NAME:

ADDRESS:

(Do not complete address information if same as primary applicant)

Married

Unmarried

Separated

CITY

Cell Phone

STATE

Zip Code

E-Mail Address

County of Residence

Current Address Since

Annual Income \$

Employer

Receive Available Documents Electronically?

Year Began Farming

Special Program:

LOAN REQUEST - REAL ESTATE

TOTAL REQUESTED AMT. \$

IS THERE A HOME EQUITY OR 2ND MORTGAGE ON THE PROPERTY? YES NO

\$

PUR. PRICE \$

ACRES PURCHASED TOTAL

\$

ACRES REFINANCED

ACRES PLEDGED

\$

COLLATERAL INCLUDES A DWELLING?

YES NO If yes, dwelling value \$

\$

If yes, is Dwelling a Manufactured Home?

YES NO Number of Dwelling Units

\$

EST. LAND VALUE \$

EST. TOTAL COLLATERAL VALUE \$

STOCK

\$

SOURCE OF DOWN PAYMENT

CASH GIFT EQUITY LOAN

FEES

\$

DOWN PYMT \$

PAYMENT FREQUENCY (CHECK ONE ONLY)

DEPOSIT/EARNEST \$

MONTHLY QUARTERLY

PAYMENT TERM REQUESTED

YRS SEMI-ANNUAL OR ANNUAL

LOAN REQUEST - OTHER THAN REAL ESTATE

TOTAL REQUESTED AMT. \$

DESCRIBE PROPERTY PURCHASED

\$

DOWN PAYMENT ON THIS PURCHASE \$

\$

DESCRIBE COLLATERAL OFFERED

\$

ESTIMATED COLLATERAL VALUE \$

PAYMENT FREQUENCY (CHECK ONE ONLY)

STOCK

\$

MONTHLY

QUARTERLY

FEES

\$

PAYMENT TERM REQUESTED

YRS SEMI-ANNUAL OR ANNUAL

FINANCIAL INFORMATION (INFORMATION PRIOR TO LOAN CLOSING)

GROSS FARM INCOME \$

CHECKING & SAVINGS BALANCE \$

Additional Income from this purchase \$

OTHER LIQUID ASSETS** \$

GROSS ANNUAL WAGE INCOME \$

GROSS RENTAL INCOME \$

TOTAL ASSETS \$

GROSS BUSINESS INCOME \$

COGS \$

TOTAL LIABILITIES \$

NET ANNUAL OTHER INCOME* \$

MY BANK'S NAME

*(Describe other income)

* Alimony, child support, or separate maintenance need not be revealed if you do not wish it to be considered as a basis for repaying this loan.

**CD's, money market funds, readily marketable stocks, bonds, mutual funds, and cash value of life insurance.

ADDITIONAL INFORMATION

Please Explain any "YES" answers in the space provided

Are there any judgments of record against you?	Yes	No	_____
Have you been a debtor in bankruptcy in the last 10 years?	Yes	No	_____
Are you a party to a lawsuit?	Yes	No	_____
Are any of your taxes delinquent or under dispute?	Yes	No	_____
Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No	_____
Are you obligated as a cosigner or guarantor on any other obligations?	Yes	No	_____
Does anyone else own an interest in the property listed on the balance sheet?	Yes	No	_____
Are you or an immediate family member an employee or director of a Farm Credit entity?	Yes	No	_____
Do you have any underground storage tanks (if yes, describe size, contents, age), abandoned well, or hazardous waste sites?	Yes	No	_____
Is any of your property on any government hazardous waste list?	Yes	No	_____
Have you improperly disposed of any hazardous substances on your property or elsewhere?	Yes	No	_____
Are you aware of any potential hazardous waste located on your farm?	Yes	No	_____
Are you a citizen of a country other than the USA?	Yes	No	_____
Do you plan major changes in your operation in the next 12 months?	Yes	No	_____

DISCLOSURE AND SIGNATURES

Right under ECOA to Receive Copy of Appraisal: We may order an appraisal to determine the property's value and charge you for this appraisal. If your loan will be secured by a first lien on a dwelling, 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.

By signing below, we certify that this information, together with any accompanying schedule(s), is a true and correct and complete statement of our financial condition as of the date indicated and that our financial condition has not materially changed. We understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements in this application as applicable under the provisions of Title 18, United States Code, Section 1014. WE UNDERSTAND THAT IF INSURANCE IS REQUIRED AS A CONDITION OF OUR LOAN APPROVAL, SUCH INSURANCE MAY BE OBTAINED FROM AN INSURER OF OUR CHOICE. If this loan is approved, we agree to furnish at our expense such title evidence as may be required to establish the necessary lien position on the property offered as security for this loan. We consent to any credit and employment investigation necessary to act on or verify the supplied information and acknowledge that we may be asked to provide additional information.

The undersigned borrower(s) hereby authorize and direct the lender to disburse the loan proceeds of the loan in accordance with the application or the settlement statement. If any such disbursements are for purposes not listed in the loan application, such application is amended accordingly. PHOTOCOPIES OF THIS AUTHORIZATION MAY BE PRESENTED TO AND RELIED UPON AS OUR AUTHORIZATION TO RELEASE INFORMATION TO FCS Financial, as applicable, its agents, successors and assigns may report our name and information regarding this loan and all our past and future loans to credit reporting agencies.

These materials are provided by me, the undersigned, or based upon information provided by me to FCS Financial. FCS Financial is not responsible for the accuracy or completeness of the information provided. FCS Financial is not offering me any legal, tax, accounting or financial advice.

As this information is being provided by me to FCS Financial, FCS Financial makes no warranties of any kind with respect to this information, and it disclaims liability to me or any third party for any actions taken or omitted with respect to this information. FCS Financial shall not be liable to me or anyone else for damages of any kind based in whole or in part on the information contained in these reports.

These reports are not a substitute for a thorough review of my farming operation. Each farming operation is different, and I understand that I should consult my tax, legal or financial advisors for advice concerning my farming operation.

If the Applicant and Co-Applicant(s) do not intend to apply for joint credit, indicate by checking the following check box:

If the Applicants' intent is to apply jointly, Co-Applicant information must also be provided if the income or assets of another person (including Applicant's spouse) will be used as a basis for loan qualification.

Date

Application was taken:

Face-to-Face Interview (Includes Media w/Video Component)

Telephone Interview

FAX or Mail

Email or Internet



VOLUNTARY MONITORING INFORMATION

Loan No.

Received Application Date

Applicant Name

Co-Applicant Name

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant Information:

Ethnicity: Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino - *Print Origin, for example Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*
-
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaskan Native - *Print name of enrolled or principal tribe:*
-
- ☐ Asian
- ☐ Asian Indian ☐ Chinese ☐ Filipino
- ☐ Japanese ☐ Korean ☐ Vietnamese
- ☐ Other Asian - *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*
-
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro
- ☐ Other Pacific Islander - *Print race, for example, Fijian, Tongan, and so on:*
-
- ☐ White
- ☐ I do not wish to provide this information

Sex:

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Co-Applicant Information:

Ethnicity: Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino - *Print Origin, for example Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*
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- ☐ Not Hispanic or Latino
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- ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro
- ☐ Other Pacific Islander - *Print race, for example, Fijian, Tongan, and so on:*
-
- ☐ White
- ☐ I do not wish to provide this information

Sex:

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- ☐ Yes ☐ No

Was the race of the applicant collected on the basis of visual observation or surname?

- ☐ Yes ☐ No

Was the sex of the applicant collected on the basis of visual observation or surname?

- ☐ Yes ☐ No

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

- ☐ Yes ☐ No

Was the race of the co-applicant collected on the basis of visual observation or surname?

- ☐ Yes ☐ No

Was the sex of the co-applicant collected on the basis of visual observation or surname?

- ☐ Yes ☐ No



Additional Applicants

CO-APPLICANT

CIF NUMBER	SSN	Date of Birth	
NAME			
ADDRESS	Married	Unmarried	Separated
(Do not complete address information if same as primary applicant)			
CITY	Cell Phone		
STATE	Zip Code	Annual Income	\$
County of Residence	Current Address Since	Receive Available Documents Electronically?	
Employer	Special Program:		

CO-APPLICANT

CIF NUMBER	SSN	Date of Birth	
NAME			
ADDRESS	Married	Unmarried	Separated
(Do not complete address information if same as primary applicant)			
CITY	Cell Phone		
STATE	Zip Code	Annual Income	\$
County of Residence	Current Address Since	Receive Available Documents Electronically?	
Employer	Special Program:		

CO-APPLICANT

CIF NUMBER	SSN	Date of Birth	
NAME			
ADDRESS	Married	Unmarried	Separated
(Do not complete address information if same as primary applicant)			
CITY	Cell Phone		
STATE	Zip Code	Annual Income	\$
County of Residence	Current Address Since	Receive Available Documents Electronically?	
Employer	Special Program:		

CO-APPLICANT

CIF NUMBER	SSN	Date of Birth	
NAME			
ADDRESS	Married	Unmarried	Separated
(Do not complete address information if same as primary applicant)			
CITY	Cell Phone		
STATE	Zip Code	Annual Income	\$
County of Residence	Current Address Since	Receive Available Documents Electronically?	
Employer	Special Program:		

DISCLOSURES, SIGNATURES AND AUTHORIZATIONS

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Date Signed _____ Signature _____

Signature _____