



AG Lending Group Agricultural Real Estate Loan Application Package

In order to expedite your loan request, we ask that you submit a fully completed Loan Application Package. Below is an outline of your Application Package and instruction for submission.

Your Loan Application Package includes:

1. Agricultural Real Estate Application
2. Credit Underwriting Submission Checklist

Submitting the Loan Application Package:

Submit the Loan Application Package to AG Lending Group using any one of the following methods listed below.

- Upload to AG Lending Group Dropbox.
- OR Fax to: (480) 393-7012
- Or mail to: 8390 E. Via Ventura Suite F 110 Scottsdale, AZ 85258
- Or email to Madison@aglendinggroup.com

If you have questions regarding the Loan Application Package please contact us at (515) 497-0164.

Agricultural Real Estate Application

If there is more than one party to this loan, the following individuals intend to be a joint applicant:
 Initials _____

APPLICANT INFORMATION - INDIVIDUAL

Select One: <input type="checkbox"/> Primary Applicant <input type="checkbox"/> Co-Applicant If co-applicant, provide relationship to primary applicant:				
Last Name:		First Name:		Middle Name:
E-mail:		Telephone:		Fax:
Street Address:		City:	State:	Zip: County:
		Date of Birth:	Marital Status: <input checked="" type="checkbox"/> Married (includes Separated) <input type="checkbox"/> Single (includes Divorced, Widowed, and Unmarried)	
Year Began Farming:		Years at Current Address:	Are you a US Citizen or a Permanent Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No	

APPLICANT INFORMATION - INDIVIDUAL

Select One: <input type="checkbox"/> Primary Applicant <input type="checkbox"/> Co-Applicant If co-applicant, provide relationship to primary applicant:				
Last Name:		First Name:		Middle Name:
E-mail:		Telephone:		Fax:
Street Address:		City:	State:	Zip: County:
		Date of Birth:	Marital Status: <input type="checkbox"/> Married (includes Separated) <input type="checkbox"/> Single (includes Divorced, Widowed, and Unmarried)	
Year Began Farming:		Years at Current Address:	Are you a US Citizen or a Permanent Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No	

APPLICANT INFORMATION - BUSINESS ENTITY

Select One: <input type="checkbox"/> Primary Applicant <input type="checkbox"/> Co-Applicant If co-applicant, provide relationship to primary applicant:				
Business Name:		Federal Tax ID #:		Telephone #:
Street Address:		City:	State:	Zip Code: County:
Contact Name & Title:				
Description of Business &/or Custom Services:				
<input type="checkbox"/> Corporation <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Estate <input type="checkbox"/> Trust <input type="checkbox"/> Other				
Principal/Officer:		Home Address:		% Owned: Title:
Principal/Officer:		Home Address:		% Owned: Title:

***If you have more than two co-applicants please fill out additional page 2's of the application.**

LOAN INFORMATION

Amount Requested: \$ _____	Projected Loan To Value: _____ %	Requested Close Date: _____	
Payment Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Annual			
Loan Purpose: <input type="checkbox"/> Purchase Real Estate <input type="checkbox"/> Refinance Real Estate <input type="checkbox"/> Cash Out <input type="checkbox"/> Other _____			
Use of Funds:	Source of Cash:	Use of Cash:	
	TOTAL:	TOTAL:	
<u>Loan Product:</u> _____ (ie. 15 yr Fixed)		<u>Requested Years Amortized:</u> <input type="checkbox"/> 5 <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25	

ADDITIONAL APPLICANT INFORMATION

The following questions apply to all applicants.					
	Yes	No		Yes	No
Are any assets pledged as security for other debts?			Have you ever declared bankruptcy? (past 7 years)		
Do you have any judgments against you?			Are you a party to any lawsuit?		
Do you have any contingent liabilities?			Have you endorsed or guaranteed notes for others?		
Are you obligated to pay alimony or support?			Have you ever been convicted of a felony?		
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
If you answered "Yes" to any of the above questions, please provide details (use separate sheet if necessary):					
Existing Client of originator? <input type="checkbox"/> Yes (Year Began: _____) <input type="checkbox"/> No		Total Acres Owned: _____		Total Acres Rented: _____	
				Additional Comments:	

COLLATERAL INFORMATION

State of Property Location: _____	County of Property Location: _____	
Please complete one of the following (Section, Township and Range OR Abbreviated Legal Description):		
Section: _____	Township: _____	Range: _____
Abbreviated Legal Description: _____		
Estimated Appraised Value Of:		
Land:	\$ _____	
Residence:	\$ _____	
All other Improvements:	\$ _____	
Permanent Plantings:	\$ _____	
Total Value:	\$ _____	
Are there any leases or rental agreements on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, are there any leases or rental agreements for which the remaining term (including any unexercised renewal options or rights) is 3 years or more? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are there any agreements for the property (including but not limited to leases and rental agreements) that include a purchase option, purchase right, right of first refusal, right of first offer or any similar right or offer? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, please provide copies of the signed documents.		

COLLATERAL INFORMATION (Continued)

Leases and Encumbrances

- Manure Easements Yes No
 Wind Leases, Easements or Agreements Yes No
 Cell Tower Yes No
 Oil/Mineral or Gas Leases(s) Yes No
 Other (describe): _____ Yes No

If yes, please provide copies of the signed documents.

Who owns (or will own) the collateral? _____

Estimated Cash Rent/Acre: \$ _____

Estimated Real Estate Taxes/Acre: \$ _____

	Number of Acres:	Value Per Acre:
Tillable Acres:		
Irrigated: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Pasture Acres:		
CRP Acres:		
Yrs Remaining on Contract:		
\$/Acre: _____		
Wooded Acres:		
Permanent Plantings Acres:		
Timberland Acres:		
Buildings:		
Other:		
Total Acres		

Improvements

- Are there any improvements on the collateral? Yes No
 Are there any permanent plantings on the collateral? Yes No
 If yes, do the improvements represent a significant portion of repayment income? Yes No
 If yes, do the permanent plantings represent a significant portion of repayment income? Yes No
 Have any improvements, repairs or work taken place on the property within the last six months
 (including any that are currently underway or that will commence shortly)? Yes No
 Is there a residence on the collateral? Yes No

If there are any improvements and/or permanent plantings, provide a brief description.

Water, Irrigation or Well Rights/Restrictions: Yes No

If yes, please describe:

Environmental Hazard, Known or Suspected: Yes No

If yes, please describe:

SIGNATURES AND AUTHORIZATIONS

I (We) certify that the information provided is correct to the best of my (our) knowledge. 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 and originator 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 or originator. Applicant hereby authorizes Ag Lending Group 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.

X _____
Applicant's Signature Date

X _____
Applicant's Signature Date

X _____
Applicant's Signature Date

X _____
Applicant's Signature Date

Crops (Select Crop Type)	Projected		APH Yield	Actual		Actual		Actual	
	20__			20__		20__		20__	
	Acres	Yield		Acres	Yield	Acres	Yield	Acres	Yield
Crops									
Crops									
Crops									
Crops									
Total Land									
Owned Land									
Cash Rented									
Rent Expense									
Rent/acre									

Do you have any assets pledged as security for debt of others? Yes No

Do you have any contingent liabilities or have you endorsed or guaranteed notes for others? Yes No

Are you obligated to pay alimony or child support? Yes No

If you answered "Yes" to any of the above questions, please use separate sheet to provide details.

Do you have crop insurance? Yes No

If yes, at what level do you carry crop insurance? _____

If yes, what type of crop insurance do you carry? _____

For each applicant, what year are tax returns filed through? _____

Do you have a ≥ 25% interest in any other companies? Yes No

If yes, please list each company: _____

For each applicant that is an entity or any entity in which an applicant owns 25% or more interest, please provide financial information for the entity including the following items:

- ◆ Credit Bureau Report
- ◆ Expanded current Balance Sheet with Schedules
- ◆ Previous 4 year-end Balance Sheets
- ◆ Previous 3 years Tax Returns or CPA prepared profit & loss statements
- ◆ Operation Cash Flow
- ◆ Plat map and aerial photo detailing property & showing legal access



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**AG Lending Group
Credit Underwriting – Traditional Submission Checklist**

Application Submission Checklist

- _____ Signed Application
- _____ Description of; operation, management and property
- _____ Rental Information (Average dollar of rent per acre)
- _____ Expanded current balance sheet with schedules (see attachment)
- _____ Previous 3 year-end balance sheets
- _____ Previous 3 yrs tax returns or CPA prepared profit and loss statements
- _____ Operation Cash Flow
- _____ Email address for credit report