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## Loan Application

### CUSTOMER INFORMATION:

Applicant

Co-Applicant

Name: \_\_\_\_\_  
          First          Middle          Last

\_\_\_\_\_   
          First          Middle          Last

Social Security No: \_\_\_\_\_

\_\_\_\_\_

Date of Birth: \_\_\_\_\_

\_\_\_\_\_

U.S. Citizen:   Yes   No

U.S. Citizen:   Yes   No

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_                      State: \_\_\_\_\_                      Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Employer: \_\_\_\_\_

Employer: \_\_\_\_\_

Length of time employed: \_\_\_\_\_

Length of time employed: \_\_\_\_\_

Marital Status (Married/Single/Separated): \_\_\_\_\_

Date of Marriage: \_\_\_\_\_

Previous Marriage (Y/N): \_\_\_\_\_

Previous Marriage (Y/N): \_\_\_\_\_

### General Information:

What is your Primary Farm Product: \_\_\_\_\_ Gross Ag Income: \_\_\_\_\_

What year did you begin Farming: \_\_\_\_\_

How long have you owned your current business: \_\_\_\_\_

I claim the following property as my homestead: \_\_\_\_\_ County: \_\_\_\_\_

Do you currently have a loan with Legacy Ag Credit, ACA: \_\_\_\_\_

Where did you hear of Legacy Ag Credit ACA: \_\_\_\_\_

### Loan Information:

Loan amount requested: \_\_\_\_\_

How many years would you like your loan to be for (term): \_\_\_\_\_ (i.e. 5/10/15/20/30)

How would you like your payments billed: \_\_\_\_\_ (i.e. monthly/quarterly/semi-annual/annual)

Property to be Purchased or Refinanced: \_\_\_\_\_ Acres: \_\_\_\_\_

Sales Price/Collateral Value: \_\_\_\_\_

What county is the property located in: \_\_\_\_\_

**Financial Information:**

Average cash in all checking and savings accounts: \_\_\_\_\_

Total Assets: \_\_\_\_\_

Total monthly income: \_\_\_\_\_

Total Liabilities: \_\_\_\_\_

Annual interest expenses: \_\_\_\_\_

Net Worth: \_\_\_\_\_

Annual depreciation: \_\_\_\_\_

Have you been the beneficiary of a loan restructuring, debt forgiveness, deed in lieu of foreclosure or subject to foreclosure in the past 7 years? \_\_\_\_\_  
Have you ever gone through bankruptcy? \_\_\_\_\_ If yes, when was it discharged? \_\_\_\_\_  
Any judgments and/or suits pending against you? \_\_\_\_\_

I (we) agree to provide all financial and income information required by Legacy Ag Credit, ACA to evaluate my (our) credit request and the same legal effect of sworn representation; that no information has been withheld or suppressed which would adversely affect the value of, or my title to, the property offered as security; that there are no suits pending or unsatisfied judgments against me other than those shown on my financial statement, and that all encumbrances or liens against said property are valid and have been shown. If this application is approved for a loan in an amount agreeable to me, I agree to furnish at my expense a mortgagee's title insurance policy, or other evidence of title acceptable to said Association, covering the property offered as security, and any easements required for access. I agree to pay all costs incident to the obtaining and recording of legal instruments required in connection with the loan approved hereunder, whether or not such loan is ultimately closed, and I agree to pay the fee properly charged in connection with this application. I apply for membership in Legacy Ag Credit, ACA herein named and agree to (1) purchase the required shares of capital stock or participation certificates of said Association, (2) be bound by the bylaws and actions of the Board of Directors of said Legacy Ag Credit, ACA. I authorize you to obtain such credit reports, employment and income verification, or any other information relating to Applicant's financial position as the Association may require in connection with this loan application, and any and all future renewals and extensions of any loan resulting from this application, and hereby instruct any credit reporting agency or other person or firm to provide such credit reports or other information requested by the Association for such purposes. If you are applying for credit individually and not relying on the creditworthiness of your spouse, the only information about your spouse required to be furnished is: (1) his/her address; (2) whether you are separated from him/her; and (3) the obligations and amount of debt owed by him/her for which your property or income is or may become liable under applicable State law.

I hereby certify that I have received the proper disclosure of Stock or Participation Certificates and the risk associated with said investment.

I (We) understand and agree that Legacy Ag Credit, ACA may without liability withdraw from negotiations regarding this loan application at any time and that the approval for a loan in any amount resulting from this loan application will be evidenced ONLY by a written notice from Legacy Ag Credit, ACA and that I am not entitled to rely upon any oral statements regarding the likelihood that this application will be approved.

NOTE: Pursuant to 18 USCS 1014, it is a crime to knowingly make a false statement or report or to willfully overvalue any land, property or security in connection with this loan application. By execution hereof I (we) have completed and reviewed all of the application.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date