

Real Estate Application

Under the Equal Credit Opportunity Act and Regulation B, Originator must verify how you intend to apply for credit.

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:
Social Sec. #:		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 - 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:
Social Sec. #:		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 #: Fax #:
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. 20 yr Fixed)		<u>Requested Years Amortized:</u> <input type="checkbox"/> 5 <input type="checkbox"/> 10 XXXXXXXXXX <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30

ADDITIONAL APPLICANT INFORMATION

The following questions apply to all applicants.					
	Yes	No		Yes	No
Are there any unsatisfied judgments against you?			Have you ever declared bankruptcy?		
Are you a defendant in any lawsuits or pending lawsuits?			Are any accounts past due?		
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:	
Gross Farm Income: \$ _____		Net Farm Income: \$ _____		Net Non-Farm Income: \$ _____	
Source of Non-Farm Incom:		Total Assets: \$ _____		Total Liabilities: \$ _____	

COLLATERAL INFORMATION

State of Property Location:	County of Property Location:	
Please complete one of the following (Section, Township and Range <u>OR</u> 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:

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 $\geq 25\%$ interest in any other companies? Yes No

If yes, please list each company: _____

Disclosures, Signatures and Authorizations

By signing below, I/we certify that this information, together with any additional information provided, is a true, correct and complete statement of our financial condition as of the date indicated and that our financial condition has not materially changed. I/We hereby authorize AgQuest/ Northland Capital to request any Protected Information and/or Personally Identifiable Information including but not limited to my farming operation, insurance policies acquired from Policy Company, USDA, Comprehensive Information Management System, or any agent that is protected from disclosure by the Privacy Act, section 502(c) of the Federal Crop Insurance Act (Act) or any applicable statute. I/We consent to any credit and employment investigation (both in the current and future years) necessary to act on or verify the supplied information. Upon receipt of the application, applicant(s) shall be notified by a representative of AgQuest or the Participating Retailer as to any additional information needed to formalize applicant's loan request.

X _____
Applicant's Signature Date

X _____
Applicant's Signature Date

X _____
Applicant's Signature Date

X _____
Applicant's Signature Date

BRM Name:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.