

APPLICATION FOR LOAN

NUMBER	ASSOCIATION, DBA	Ass'n & Br. Office Code No.

PERSONAL INFORMATION

1. Name: _____ Soc. Sec./Taxpayer ID No: _____
 2. Spouse's name: _____ Soc. Sec. No: _____
 3. Mailing Address: _____ City: _____ State: _____ Zip: _____
 4. Phone No. Home: _____ Work: _____
 5. Total acres in your agricultural operation that you now own: _____; Lease _____.
 6. Year you began farming: _____ Principal agricultural product produced: _____
 7. Method of operation of agricultural land owned (O-Operator,L-Landlord,C-Combination): _____
 8. Employer: _____ How long _____(yrs/mos) Annual Salary: \$ _____
 Position/Title/Type of Business _____
 Employer address: _____ City: _____ State: _____ Zip: _____
 If less than two yrs., Previous Employer _____
 9. Spouse's Employer: _____ How long _____(yrs/mos) Annual Salary: \$ _____
 Position/Title/Type of Business _____
 Employer address: _____ City: _____ State: _____ Zip: _____
 If less than two yrs., Previous Employer _____
 10. Amount of child support and/or alimony paid by me per month \$ _____. I/we carry \$ _____ Life Insurance.
 11. U.S. Citizen (Y/N): _____ Date of Birth: _____ Spouse's date of birth: _____
 - 12.*Marital Status (M-Married, U-Unmarried, S-Separated): _____ Date of Marriage to Present Spouse: _____
 - 13.*Louisiana only: Parish/County of Residence: _____ Maiden name: _____
 14. Number of children living at home: _____
 - 15.*Previously Married (Y/N) _____ Spouse Previously Married (Y/N) _____ (Louisiana Only:) If yes, give name and date of death or divorce (state which) of each former spouse: _____
 16. I claim the following legally described property as my homestead (use attachments if necessary): _____
 17. I currently live on: this security _____; other property I own _____; rented property _____.
 18. Will you occupy the offered security as your year-round residence (Y/N)? _____
 19. Are you or any recipient of the loan proceeds one of the following: Federal Land Bank Association director or employee, Federal Land Credit Association director or employee, Production Credit Association director or employee, Farm Credit Bank director or employee, Farm Credit Administration employee, Farm Credit Administration Board director, or a relative of any such director or employee? If so, specify relationship and organization: _____
 20. I (am/am not) _____ a member of a Production Credit Association.
- * This information is used for title purposes not for credit evaluation.

LOAN INFORMATION

21. I (we) the undersigned, hereby apply for a loan from the above-named Association in the amount of \$ _____ plus the required Association stock or participation certificates, and processing and closing fees. (The total loan will be rounded to the next \$100.)
 22. Requested loan plan (V-Variable, F-Fixed, A-Adjustable): _____ Requested Loan Term in years (5 - 40) _____
 23. Requested maturity (A-Annual,S-Semiannual,Q-Quarterly,M-Monthly): _____ On first day of _____
- Purpose of Loan**
24. Refinance (Specify Name of Creditor(s)) _____ \$ _____
 25. Purchase _____ acres of land (to be/not) _____ included in the mortgage. \$ _____
 26. Improvements (dwelling, barns, fences, wells, etc.)(Specify): _____ \$ _____
 27. Other purposes (Specify): _____ \$ _____
 28. If the title to the property offered herein is owned jointly, power of attorney is hereby given _____ to act for and on behalf of all joint owners in all matters pertaining to this application and any loan made thereunder, including the right to receive dividends, refunded stock or participation certificates proceeds and to vote said Association stock.
 29. **DETAIL of DEBTS TO BE REFINANCED WHICH ARE NOT LIENS AGAINST THE LAND TO BE MORTGAGED.**

Name of Lien Holder or Creditor	Date Debt Incurred	Int. Rate	Purpose	Amount

30. Where did you hear of the Association (N - Newspaper, M - Magazine, R - Radio Station, T - Television, B - Billboard, S - Tradeshow, O - Other)? _____ Name/Location/Description _____

SECURITY INFORMATION

31. PLEASE PROVIDE THE LEGAL DESCRIPTION AND PLAT OF THE OFFERED SECURITY.

32. I offer as security a first mortgage on _____ acres of land situated in/mostly in _____, _____ State.
Parish/County State

33. Security ownership will be:

Individual ____; Partnership ____; Corp ____; Estate ____; Trust ____; Guardian ____; Combination ____.

34. If ownership type is individual and you are married, is the property: Community/Joint ____; Separate ____; Mixed ____.

35. Is security rented or leased? ____Yes ____ No. If yes, furnish a copy of the written lease(s).

36. PURCHASE TERMS OF FARM: I acquired, or am about to acquire, this property in the following manner:

Date Acquired	Acres	Acquired From (if relative, state relationship)	Cash Payment	Mtg. or Contract	Trade	Total Purchase Price

37. I certify that the following are all encumbrances, mortgages, liens, etc., against the land to be mortgaged.

Name of Lien Holder	Date Debt Incurred	Date Debt Due	Purpose of Loan	Balance Due (including interest)	To Be Paid From This Loan (Yes-No)

PERSONAL FINANCIAL STATEMENT DATE _____

ASSETS	AMOUNT	LIABILITIES	Rate	Maturity Date	Payment	AMOUNT
Cash on Hand		Current: (less than 1 yr)				
Savings / CDs		Credit Cards (List)				
Marketable Securities						
Retirement Accounts						
Livestock for Sale						
Crop Inventory		Other Current Liab.(List) :				
Other Current Assets : (List)						
Total Current Assets		Total Current Liab.				
		Intermediate: (1 to 7 yrs)				
Machinery & Equip.						
Automobiles						
Breeding Livestock						
Stock in Cooperatives						
Other (List)						
Total Int. Assets		Total Int. Liab.				
Real Estate		Real Estate Liens				
Proposed Security						
Other R. E. (List)						
Other Fixed Assets		Other Long-Term:				
Total Fixed Assets		Total Long-Term Liab.				
		Total Liabilities				
Total Assets						
		Net Worth (TA - TL)				

38. Have you filed for bankruptcy in the past seven years? Yes ____ No ____ When? _____.

39. Are there any outstanding judgments or suits pending against you? Yes ____ No ____ Describe: _____.

40. Have you had property foreclosed upon, given title or deed in lieu thereof, or been the beneficiary of debt forgiveness in the last seven years? Yes ____ No ____.

41. Do you own an interest in a: ____Partnership ____Corporation ____Trust or ____Estate.

42. Are you a co-maker or endorser on any notes not included on the above financial statement? ____Yes ____No. Detail _____.

PERSONAL INCOME SUMMARY For the Year Ending _____

Note: In lieu of the following, a complete copy of your most recent US Tax Return may be provided.

Your Salary		Gross Ptshp./S Corp Income	
Spouse' s Salary		Net Ptshp./S Corp Income	
Interest Income		Gross Farm Income	
Dividends		Net Farm Income	
Capital Gains		Gross Business Income	
Gross Rental Income		Net Business Income	
Net Rental Income		Other Income (specify)*	
Gross Royalties			
Net Royalties			

* **Note: Alimony, child support, or separate maintenance income need not be included if you do not wish to have it considered for repaying this loan.**

43. I (we) agree to provide all financial and income information required by the Association to evaluate my (our) credit request and hereby represent that all of the statements contained herein are true and correct, having the same legal effect of a 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 these shown on my financial statement, and that all encumbrances or liens against said property are valid and have been shown. (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 home 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.) 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 the Association 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 Association. I authorize you to obtain such credit reports, employment and income verifications and other information as may be required in connection with this loan application or in connection with the review or collection of any loan resulting therefrom or any and all future renewals and extensions thereof, and hereby instruct any credit reporting agency or other person to provide such credit reports or other information requested by the Association.

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

45. I (we) understand and agree that the Lender 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 the Lender 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) acknowledge I (we) have completed and reviewed lines 1-45 of this application.

Signed: _____

Signed: _____

Date of Application _____

AUTHORIZATION FORM

TO WHOM IT MAY CONCERN:

I/We have applied for a real estate loan with the Panhandle-Plains Land Bank, FLCA. I authorize Panhandle-Plains Land Bank, FLCA to obtain such credit reports, employment and income verifications and other information as may be required in connection with this loan application or in connection with the review or collection of any loan resulting there from or any and all future renewals and extensions thereof, and hereby instruct any credit reporting agency or other person to provide such credit reports or other information requested by the association.

A photographic copy of this authorization (being a photographic copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your *prompt reply* will help expedite my transaction.

Thank you!!

Date	Signature	Social Security No.
Date	Signature	Social Security No.

Please list each institution for which you have depository and/or credit accounts (use attachment if necessary):

Name	Address	Account Number	For PPLB Use only

Please list present employer's name, and contact person:

Employer Name	Contact Person	For PPLB Use only