

FCS Financial Loan Application

Applicants

Primary Applicant
SSN _____
Date of Birth _____/_____/_____
Address _____
City, State, ZIP _____
County _____
At Address Since _____/_____/_____
Home Phone (_____) _____-_____
Cell Phone (_____) _____-_____
Email Address _____
Marital Status Married ☐ Unmarried ☐ Separated ☐
Year Began Farming _____
Major Ag Product _____
Acres Owned _____
Acres Rented _____
Employer _____
Annual Income \$ _____
Trust or Legal Entity? Yes ☐ No ☐
If Yes, Trust/Entity Name _____
Receive Electronic Docs? Yes ☐ No ☐

Co-Applicant
SSN _____
Date of Birth _____/_____/_____
Address _____
City, State, ZIP _____
County _____
At Address Since _____/_____/_____
Home Phone (_____) _____-_____
Cell Phone (_____) _____-_____
Email Address _____
Marital Status Married ☐ Unmarried ☐ Separated ☐
Year Began Farming _____
Major Ag Product _____
Acres Owned _____
Acres Rented _____
Employer _____
Annual Income \$ _____
Trust or Legal Entity? Yes ☐ No ☐
If Yes, Trust/Entity Name _____
Receive Electronic Docs? Yes ☐ No ☐

Loan Information

Loan Amount Requested \$ _____
Down Payment Amount \$ _____
Est. Collateral Value \$ _____
Payment Term (months) _____
Property Purchased /
Purpose of Loan _____

Purchase Price \$ _____
Down Payment Source Cash ☐ Gift ☐ Equity ☐ Other ☐
Payment Frequency Mthly ☐ Qtrly ☐ Semi-Ann ☐ Annual ☐

Describe Collateral
Offered (if real estate,
include # of acres &
dwelling info) _____

Financial Summary

Total Assets \$ _____
Gross Farm Income \$ _____

Total Liabilities \$ _____
Non-Farm Income \$ _____

Application Questions

If you answer "yes" to any of the questions (with the exception of the last question regarding citizenship) please provide comments below.

	Yes	No
Are there any judgments of record against you?	<input type="checkbox"/>	<input type="checkbox"/>
Have you been a debtor in bankruptcy in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>
Are any of your taxes delinquent or under dispute?	<input type="checkbox"/>	<input type="checkbox"/>
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>
Are you obligated as a cosigner or guarantor on any other obligations?	<input type="checkbox"/>	<input type="checkbox"/>
Does anyone else own an interest in the property listed on the balance sheet?	<input type="checkbox"/>	<input type="checkbox"/>
Are you or an immediate family member an employee or director of a Farm Credit entity?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a citizen of the USA?	<input type="checkbox"/>	<input type="checkbox"/>

Comments:

Disclosures

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 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.

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.

Signatures

Date of Application _____

_____	_____	_____
_____	_____	_____
_____	_____	_____

VOLUNTARY MONITORING INFORMATION

Loan No.

Received Application Date

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

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

VOLUNTARY MONITORING INFORMATION

Loan No.

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Applicant Name

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Applicant Information:

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- ☐ 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

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

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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

Additional Applicants

Co-Applicant
SSN _____
Date of Birth _____/_____/_____
Address _____
City, State, ZIP _____
County _____
At Address Since _____/_____/_____
Home Phone (_____) _____ - _____
Cell Phone (_____) _____ - _____
Email Address _____
Marital Status Married ☐ Unmarried ☐ Separated ☐
Year Began Farming _____
Major Ag Product _____
Acres Owned _____
Acres Rented _____
Employer _____
Annual Income \$ _____
Trust or Legal Entity? Yes ☐ No ☐
If Yes, Trust/Entity Name _____
Receive Electronic Docs? Yes ☐ No ☐

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Annual Income \$ _____
Trust or Legal Entity? Yes ☐ No ☐
If Yes, Trust/Entity Name _____
Receive Electronic Docs? Yes ☐ No ☐

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