



LOAN APPLICATION

Applicant Personal Information

Name* _____ SSN/EIN _____
 D.O.B. /Date Organized _____ Email Address _____
 Home No. _____ Work No. _____ Mobile No. _____ Fax No. _____
 Address (City, County, State, Zip) _____
 Employer _____ Position _____
 How long have you been employed by your current employer? (yrs/mos) _____ Annual Income** _____
 Amount of Life Insurance _____ Are you a US Citizen? Yes No No. of Dependents _____
 Marital Status*** Married Unmarried Separated If presently married, Date of Marriage _____
 Do you own or rent your home? Own Rent Total acres in your agricultural operation that you now own _____
 Method of operation of agricultural land owned Operator Landlord Combination Year Began Farming _____

** If the applicant is an entity, include the name of the entity and the name and title of the person completing the Application on behalf of said entity.*

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

**** This information is used for title purposes, not for credit evaluation.*

Co-Applicant/Spouse Personal Information

Note: If you are married but are applying for credit individually and are *not* relying on the creditworthiness of your spouse, then the only information about your spouse that is required to be furnished in connection with this Application is: (1) his/her home address; (2) whether you are separated from him/her; and (3) the obligations and amount of debt for which he/she is liable and for which your property or income is or may become liable under applicable law.

Name* _____ SSN/EIN _____
 D.O.B. /Date Organized _____ Email Address _____
 Home No. _____ Work No. _____ Mobile No. _____ Fax No. _____
 Address (City, County, State, Zip) _____
 Employer _____ Position _____
 How long have you been employed by your current employer? (yrs/mos) _____ Annual Income** _____
 Amount of Life Insurance _____ Are you a US Citizen? Yes No Year began Farming _____

Loan Request

Loan request is for Real Estate Operating Livestock Equipment Rural Home Loan Other _____
 Amount requested (not including stock and fees) _____ Loan Purpose: Purchase Refinance Other _____
 Requested term of loan (years) _____ Requested date of first payment _____
 Requested interest rate Fixed ARM Requested payment frequency Monthly Quarterly Semiannually Annually
 Description of offered security (including number of acres, if real estate) _____
 Location of offered security (County, State) _____
 The security will be/is owned by Individual Entity Name of Owner (if other than applicant) _____
 Is there a dwelling on the offered security? Yes No If so, will the dwelling be your primary residence? Yes No
 Will the offered security be your homestead? Yes No Do you plan to rent/lease the offered security? Yes No
 Are there any liens against the offered security? Yes No If so, please list all liens _____

Will the loan proceeds be used to purchase the offered security? Yes No
 If so, what is the purchase price? _____ What is the Seller's name? _____

Power of attorney is hereby given to _____ to act for and on behalf of all applicants in all matters pertaining to this Application and any loan made hereunder, including the right to vote the Association stock and to receive payment of dividends or patronage and the proceeds of refunded stock or participation certificates, as well as the distribution or retirement of any allocated or unallocated equities. In the event of a conflict with regard to who is authorized to act on behalf of the stockholders, the Association may pay such proceeds to any stockholder, and **SUCH STOCKHOLDER AGREES TO INDEMNIFY THE ASSOCIATION AGAINST ANY CLAIMS, COSTS, LOSS, OR EXPENSES RELATING TO SAID PAYMENT.**

Miscellaneous

	Applicant		Co-Applicant	
• Is any part of the down payment borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are you liable on any agreement or other obligation not disclosed herein?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Have you been declared bankrupt in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Have you had property foreclosed upon, have you given a deed in lieu of foreclosure, or have you been the beneficiary of debt forgiveness in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are you presently delinquent or in default on any loan, mortgage, or financial obligation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are you currently a party to, or is the offered security the subject of, any lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are you obligated to pay alimony, child support, or separate maintenance? <i>If yes, then what is the amount that you are required to pay monthly? _____</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are crops insured (if yes, amount of insurance _____)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are you liable on any notes by endorsement or guaranty in relation to any entities or businesses in which you claim an interest or to accommodate other people?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Do you own interest in a Partnership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Do you own interest in a Corporation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Do you own interest in a Trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Do you own interest in an Estate?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are you or any recipient of the loan proceeds a director, an employee, or a relative of a director or employee of the Farm Credit Administration or any Farm Credit association or Farm Credit bank? <i>If yes, then please specify the relationship and relevant organization: _____</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Are you currently, or have you previously been, a borrower of a Farm Credit Association other than Lone Star Ag Credit? If so, please provide the name of the Association. _____

Where did you hear about Lone Star Ag Credit? _____

Declarations, Representations, & Warranties

By my signature below, I understand, acknowledge, and agree that:

1. I will provide all financial and income information required by Lone Star, ACA, Lone Star, FLCA, and/or Lone Star, PCA (individually and collectively, the "Association") to evaluate this Application;
2. If I am approved for a loan in an amount agreeable to me, then I will furnish, at my expense, a mortgagee's title insurance policy or other evidence of title acceptable to the Association covering the property being offered as security and any easements required for access;

3. I agree to pay all costs and other amounts associated with the preparing and recording of any and all legal instruments and other documents required in connection with the loan approved in connection with this Application, whether or not such loan is ultimately closed;

4. I agree to pay any fee or other amount charged by the Association in connection with this Application;

5. I am applying for membership in the Association as required by the Association's bylaws and agree to: (a) purchase the required shares of capital stock or participation certificates in the Association; and (b) be bound by the bylaws and actions of the Board of Directors of the Association;

6. I have received the proper disclosure regarding Stock or Participation Certificates and understand the risk associated with said investment;

7. The Association may, and is authorized to, obtain and review a copy of my credit report and verify my employment, income, and other information provided by me in connection with this Application or in connection with any loan resulting from this Application, including any and all renewals and extensions thereof, and I hereby instruct any credit reporting agency or other person to provide such credit report or other information as requested by the Association;

8. (a) The Association may, without liability, withdraw from negotiations regarding, or deny, this Application at any time; (b) approval for a loan in any amount resulting from this Application will be evidenced only by a written notice from the Association; and (c) I will not rely upon any oral representations or statements made by any person regarding the likelihood that this Application will be approved; and

9. If the loan for which I have applied (a) is for any purpose and secured by a first lien on my dwelling or (b) is for a consumer purpose, secured by any lien on my principal dwelling, and will have an interest rate that is higher than certain average rates in the market, then THE ASSOCIATION MAY ORDER AN APPRAISAL TO DETERMINE THE PROPERTY'S VALUE AND CHARGE ME FOR THIS APPRAISAL. THE ASSOCIATION WILL GIVE ME A COPY OF THE APPRAISAL, EVEN IF MY LOAN DOES NOT CLOSE, AS REQUIRED BY LAW. I CAN PAY FOR AN ADDITIONAL APPRAISAL FOR MY OWN USE AT MY OWN COST.

Further, by my signature below, I represent and warrant that:

1. All of the information provided and statements contained in this Application are true and correct;

2. No information has been withheld or suppressed by me that would adversely affect the value of, or my title to, the property being offered as security;

3. There are no suits pending or unsatisfied judgments against me or regarding the property being offered as security other than those that I have disclosed to the Association in a writing submitted to the Association with this Application;

4. There are no encumbrances or liens against the property being offered as security other than those which I have disclosed to the Association in writing in this Application;

5. I understand that the Association is a lending institution and that the Association will rely on the information provided by me in this Application in making lending and other decisions;

6. (For an entity applicant) I am an authorized representative of the entity applicant and have the requisite authority and consent to make and sign this Application on behalf of said entity; and

7. I have completed, reviewed, and understood this Application.

NOTE: PURSUANT TO 18 USC § 1014, IT IS A CRIME TO KNOWINGLY MAKE A FALSE STATEMENT OR REPORT OR TO WILLFULLY OVERVALUE ANY LAND, PROPERTY, OR SECURITY FOR THE PURPOSE OF INFLUENCING IN ANY WAY THE ACTION OF THE ASSOCIATION IN CONNECTION WITH THIS APPLICATION.

Applicant (incl. name and title of representative, if applicant is an entity)

Co-Applicant/Spouse

Date

Date

NOTICE OF JOINT CREDIT

By signature below, we affirm that we intend to apply for joint credit by submitting this Application to Lone Star Ag Credit.

Applicant

Co-Applicant