

Applicant Eligibility

Do you have a gross farm income of \$1000 or more?

Yes

No

If the answer is No, please answer the question below:

If the equipment being purchased will be used for custom work, will 50% or more of your income be from furnishing farm-related services that are directly related to the agricultural production of farmers or ranchers?

Yes

No

Business Structure

If other than sole proprietorship, entity documents are required.

- Proprietorship
- General Partnership
- Limited Partnership
- Corporation
- Limited Liability Co.

If applicant is an entity, please provide the date of entity formation:

_____ Month

_____ Day

_____ Year

Financials

Total Assets _____

Gross Farm Income _____

Total Liabilities _____

Farm Expenses _____

Annual Interest Expense _____

Nonfarm Income _____

\$ Amount of Term Loan
Pmts Due Each Year (ie,
car, house, land loans) _____

Loan Amount Requested _____

Term of Loan (*in years*) _____

Date of First Payment _____

Collateral

Please provide a description of your collateral, including details such as Make, Model, Year, Hours, Serial No., Width, or any other relevant information. Additionally, please provide a copy of a Purchase Order, Invoice, or Picture.

Insurance Company the collateral will be insured with: _____

Insurance Agent: _____ E-Mail Address: _____

Insurance Agent's Physical Address: _____

Insurance Agent's Business Phone: _____

Have you ever filed for bankruptcy?

Yes

No

Do you have any liens, judgments, or lawsuits against you?

Yes

No

Borrower Privacy

Your privacy is important to us. We want you to know that we hold your financial and other personal information in strict confidence. Since 1972, Farm Credit Administration ("FCA") regulations have forbidden the directors and employees of Farm Credit institutions from disclosing personal borrower information to others without your consent. We do not sell or trade our customer's personal information to marketing companies or information brokers.

FCA rules allow us to disclose customer information to others only in these situations:

- We may give it to another Farm Credit institution that you do business with.
- We can be a credit reference for you with other lenders and provide information to a credit bureau or other consumer reporting agency. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
- We can, and in some cases are required to, provide information in certain types of legal or law enforcement proceedings.
- FCA examiners may review loan files during regular examinations of our association.
- If one of our employees applies to become a licensed real estate appraiser, we may give copies of real estate appraisal reports to the State agency that licenses appraisers when required. We will first remove as much personal information from the appraisal report as possible.

As a member/owner of this institution, your privacy and the security of your personal information are vital to our continued ability to serve your ongoing credit needs.

Information Disclosure Agreement

The undersigned hereby agree and authorize FARM CREDIT OF WESTERN OKLAHOMA, ACA, to solicit, inquire, and obtain from all the undersigned's associates, partners, stockholders, creditors, and Farm Service Agency all information and/or documentation necessary for the purpose of verifying the undersigned's assets, interests, liabilities, suits, judgments, government program participation and payments; also, said associates, partners, stockholders, and creditors are authorized to provide such information and/or documents as requested by FARM CREDIT OF WESTERN OKLAHOMA, ACA. The undersigned authorize FARM CREDIT OF WESTERN OKLAHOMA, ACA, to obtain a credit report, employment and income verification, and any other information relating to the financial position of the undersigned in conjunction with this transaction request. The undersigned authorize any person or firm to provide such information requested by FARM CREDIT OF WESTERN OKLAHOMA, ACA. The undersigned certify that the information provided is true and correct to the best of their knowledge and belief.

A copy of this Information Disclosure Agreement shall be treated as an original and shall be in effect as long as the undersigned has a business relationship with FARM CREDIT OF WESTERN OKLAHOMA, ACA.

Farm Credit Life Insurance

I/we understand that the optional Credit Life Insurance is offered under a separate application, subject to the approval of the insurance company and that the Association will not discriminate against me if insurance is obtained elsewhere.

Primary Applicant: Yes, interested No, not interested

Co-Applicant: Yes, interested No, not interested *If this is a co-application, this information about the co-applicant is required.*

Patronage Waiver

In consideration of receiving a preferred rate on this loan if approved, I hereby waive my right and claim to any future patronage distributions by the Farm Credit of Western Oklahoma, ACA, A Federal Land Credit Association (FLCA), and Production Credit Association (PCA). This Waiver only covers this loan application, and does not refer to any other loans I may or may not have with Farm Credit of Western Oklahoma, ACA.

Customer Authorization

Salesman: _____

I/We, the undersigned, authorize FCWOK to release information regarding the status of this loan request to the implement dealer or salesperson.

Dated: _____

By: _____ Date: _____

By: _____ Date: _____