

Bear Mountain Financial Services

("Company")

Agricultural Financing Application

GENERAL INFORMATION			
First Name _____ Middle Initial _____ Last Name _____ _____ _____	Soc. Sec. # _____ _____ _____	Birth date _____/_____/_____ _____/_____/_____ _____/_____/_____	U.S. Citizen <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No
Business Name: _____ Tax ID #: _____ <input type="radio"/> Assumed Business Name <input type="radio"/> General Partnership <input type="radio"/> Limited Partnership <input type="radio"/> Corporation <input type="radio"/> Limited Liab. Co. <input type="radio"/> Trust			
Authorized Party (Indicate Title – General Partner, President, etc.) _____ _____		Soc. Sec. # _____ _____	Birth date _____/_____/_____ _____
Business Address _____ City: _____ State: _____ Zip: _____ County: _____		Home: (____) _____ Bus: (____) _____ Fax: (____) _____	
OTHER INFORMATION:			
Primary Product Produced: (Example: Wheat, Cotton, Livestock) _____ Counties where products are grown or raised: _____ Year Began Farming: _____ Years Managing this Operation: _____ Acres Owned: _____ Acres Rented: _____ Acres Custom Work: _____			
Farm Casualty Insurance Agent/Company: _____ Telephone: _____ Crop Insurance Agent/Company: _____ Telephone: _____			
If you answer "yes" to any of the following questions, please attach explanation. Are any accounts past due? <input type="radio"/> Yes <input type="radio"/> No Are you party to a lawsuit? <input type="radio"/> Yes <input type="radio"/> No Have you had any judgments against you? <input type="radio"/> Yes <input type="radio"/> No Have you declared bankruptcy in last 10 years? <input type="radio"/> Yes <input type="radio"/> No Have you had equipment repossessed? <input type="radio"/> Yes <input type="radio"/> No	<h3 style="text-align: center;">CREDIT REFERENCE</h3> Operating Lender: _____ City: _____ State: _____ Phone: _____ Contact Person: _____		
PLEASE AUTHORIZE US TO PROCESS YOUR APPLICATION:			
Ÿ I (we) certify that the information provided is true and correct to the best of my (our) knowledge and belief. I (we) may be required to supply additional information and to provide security for the financing requested.			
Ÿ I (we) agree and consent that Company or its designated agents may obtain a credit report or any other information relating to income, employment history or financial position. By signatures below, I (we) acknowledge such signatures represent both Authorized Agent for any business noted above and individually. I (we) authorize Company or its designated agents and all past or present creditors to release any and all necessary credit information. From time-to-time you may verify and exchange information on me (us) with credit reporting agencies.			
Ÿ I (we) understand this is a non-consumer loan: ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE.			
Ÿ I (we) certify that the taxpayer identification number(s) above are my (our) correct numbers and I (we) am/are not subject to backup withholding as defined in IRS form W-9.			
Ÿ I (we) consent and direct Company or its designated agents to, at their election, disburse, withhold and pay all such fees not paid at closing at the time of the first disbursement or advance under the loan being applied for. If no such disbursement or advance occurs, I (we) agree to pay such fees upon demand.			
Total Credit Requested: \$ _____		I/We are applying for _____ individual or _____ joint credit. The financial information reflects _____ individual / _____ joint assets.	
Applicant's Signature (As Authorized Agent and Individually) _____	Date _____	Co-Applicant's Signature (Spouse or Other Owner; As Authorized Agent and Individually) _____	Date _____
For Office Use Only			
Secured Yes <input type="radio"/> No <input type="radio"/>	Collateral Description if Secured _____ _____		
Interest Rate _____	Maturity Date _____	Branch _____	Date _____
Recommended by: _____			

THE FOLLOWING INFORMATION IS REQUIRED ON ALL FINANCING REQUESTS

NOTE: ADDITIONAL FINANCIAL INFORMATION MAY BE REQUIRED

BALANCE SHEET

DATE: _____

Current Assets		Amount	Current Liabilities		Balance
Cash, Checking Accounts, and Savings			Operating Loans:		
Accounts Receivable			Amount Approved \$ _____ Balance owing 0		
• Name:					
• Name:			Open Farm Accounts (Fertilizer/Chemicals/Feed/Fuel)		
Stored Crops and Feed on Hand: Unsold and/or Inventory			Taxes		
Investment in Growing Crops (Fertilizer/Chemicals/Seed)			Rent		
Farm Supplies on Hand			Credit Cards/Charge Accounts (Farm/Personal)		
Livestock for Sale					
Total Current Assets		\$	Total Current Liabilities		\$
Non Current Assets		Amount	Non Current Liabilities		Balance
Farm Machinery			<u>List all loans (Land/Equipment/Auto)</u>		<u>Payment Amt.</u>
Vehicles			Real Estate Lender(s):		
Retirement Accounts			Equipment Lender(s)		
Real Estate and Buildings (Farm/Personal)			Other Lender(s)/Purpose:		
Breeding Livestock					
Total Non Current Assets		\$	Total Non Current Liabilities		\$
Total Assets		\$	Total Liabilities		\$

Crop	Unit/ Acre	# Acres	Landlord Share	Price/ Unit	Total Crop Value **	Proceeds Rec'd by Loan Maturity
					\$	
Total					\$	

0 0

Projected Income Statement:	
Crop Sales (** SEE CROP PLAN)	
Plus: Milk Sales	+
# Producing Cows _____	
Avg. LB Production/cow _____	
Plus: Livestock Sales	+
# Head _____ Type _____	
Avg. Wt. _____ Est. Sale date(s) _____	
Plus: Government Program Payments	+
Plus: Other Farm Income	+
Equals Subtotal: Gross Farm Income	=
Less: Farm Operating Expense (exclude principal debt payments, depreciation)	-
Less: Other Farm Expenses	-
Equals Subtotal: Net Farm Earnings	=
Plus: Non-Farm Income	+
Less: Income and Social Security Taxes	-
Equals Total: Net Earnings	=

**NOTE: FOR FINANCING REQUESTS \$100,000 AND OVER, PLEASE
ATTACH CURRENT THREE YEARS EARNINGS RECORDS (REQUIRED)**