



AGRICULTURAL LOAN APPLICATION

REQUESTED LOAN AMOUNT \_\_\_\_\_ PURPOSE \_\_\_\_\_
APPLICANT TYPE [ ] INDIVIDUAL [ ] JOINT [ ] CORPORATION [ ] PARTNERSHIP [ ] OTHER
REQUESTED LOAN TYPE [ ] OPERATING LINE OF CREDIT [ ] TERM EQUIPMENT [ ] REAL ESTATE

INDIVIDUAL OR JOINT INFORMATION

BORROWER NAME \_\_\_\_\_ BIRTH DATE \_\_\_\_\_ SS # \_\_\_\_\_
CO BORROWER NAME \_\_\_\_\_ BIRTH DATE \_\_\_\_\_ SS # \_\_\_\_\_
ADDRESS \_\_\_\_\_ PHONE \_\_\_\_\_
E-MAIL ADDRESS \_\_\_\_\_ CELL PHONE \_\_\_\_\_
ANY OFF FARM EMPLOYMENT \_\_\_\_\_ ANNUAL INCOME \_\_\_\_\_

CORPORATION OR PARTNERSHIP INFORMATION

CORP OR PARTNERSHIP NAME \_\_\_\_\_ TIN \_\_\_\_\_
ADDRESS \_\_\_\_\_
CORP. OFFICERS & TITLES \_\_\_\_\_
OWNERS NAMES / % OWNERSHIP \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

BASIC CREDIT & LEGAL INFORMATION

HAS THE BORROWER EVER BEEN INVOLVED IN BANKRUPTCY? [ ] YES [ ] NO
HAVE YOU FILED ALL NECESSARY STATE & FEDERAL INCOME TAX RETURNS? [ ] YES [ ] NO
ARE ANY TAXES DELINQUENT OR UNDER DISPUTE? [ ] YES [ ] NO
ARE YOU A DEFENDANT IN A LEGAL ACTION, OR HAVE JUDGMENTS OR MECHANIC'S LIENS OUTSTANDING? [ ] YES [ ] NO
LIST ANY CONTINGENT LIABILITIES AS ENDORSER, COSIGNER, OR GUARANTOR (NAMES & AMOUNTS)

INSURANCE COVERAGES

Table with columns: AMOUNT, AGENCY. Rows: BUILDINGS \$, EQUIPMENT \$, CROPS \$, LIABILITY \$, LIFE (BORROWER) \$, LIFE (CO BORROWER) \$, MEDICAL \$, DISABILITY \$.

IF PURPOSE IS REAL ESTATE

[ ] PURCHASE [ ] REFINANCE [ ] CONSTRUCTION
PURCHASE PRICE \_\_\_\_\_ DOWN PAYMENT AVAILABLE \_\_\_\_\_
PAYMENT SCHEDULE [ ] ANNUAL [ ] SEMI ANNUAL [ ] QUARTERLY [ ] MONTHLY
REQUESTED TERM IN YEARS \_\_\_\_\_

To obtain and maintain credit from time to time, in any form whatsoever, with Alliance Bank (Alliance), for claims and demands against the undersigned, the undersigned submits this information as being a true and accurate statement of his/hers/its financial condition on the date signed, and agrees that if any change occurs that materially reduces the means and ability to pay all claims or demands against them, the undersigned will immediately notify Alliance Bank. Unless Alliance is so notified it may continue to rely upon the statement herein given as a true and accurate statement of the financial condition of the undersigned. Alliance is hereby authorized to make any and all inquiries it deems necessary to verify the accuracy of the statements herein made. Alliance is further authorized to answer any questions from third parties concerning the undersigned's experience with Alliance.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**31 CFR § 1020.230 CERTIFICATION REGARDING BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS**

**I. GENERAL INSTRUCTIONS**

**This is an optional form provided for your convenience. The required information may be provided in other formats. When completed, this form is provided to the financial institution where the account is opened. DO NOT SEND TO FinCEN.**

**Where may I obtain a copy of the form?**

A copy (pdf) may be downloaded from the FinCEN website at [www.fincen.gov](http://www.fincen.gov) under the “Filing Information” tab. The form may be completed on a computer using the free Adobe Reader software.

**What is this form?**

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

**Who has to complete this form?**

This form must be completed by any person opening a new account on behalf of a **legal entity** with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; and (v) an introducing broker in commodities.

For the purposes of this form, a **legal entity** includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

**What information do I have to provide?**

When you open a new account on behalf of a legal entity, the financial institution will ask for information about the legal entity’s **beneficial owner(s)**, including their name, address, date of birth and social security number (or passport number or other similar information, in the case of Non-U.S. persons). The financial institution may also ask to see a copy of a driver’s license or other identifying document for each beneficial owner listed on this form.

Beneficial owners are:

- (1) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (*e.g.*, each natural person that owns 25 percent or more of the shares of a corporation; **and**
- (2) An individual with significant responsibility for managing the legal entity customer (*e.g.*, a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of “beneficial owner” may vary. Under section (1), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (1), you must provide the identifying information of one individual under section (2). It is possible that in some circumstances the same individual might be identified under both sections (*e.g.*, the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (2)), and up to five individuals (*i.e.*, one individual under section (2) and four 25 percent equity holders under section (1))

***a legal entity may have multiple “beneficial owners,” this form requires you to list only those that own 25% or more (up to five) under each of the two prongs of the definition above. If appropriate, the same individuals may be listed under both prongs.***

## CERTIFICATION OF BENEFICIAL OWNER(S)

***The information contained in this Certification is sought pursuant to Section 1020.230 of Title 31 of the United States Code of Federal Regulations (31 CFR 1020.230).***

**All persons opening an account on behalf of a legal entity must provide the following information:**

1. Last Name of Natural Person Opening Account	1a. Title	2. First Name	3. Middle Initial
4. Name of Legal Entity for Which the Account is Being Opened		4a. Type of Legal Entity	
4b. Legal Entity Address	4c. City	4d. State	4e. ZIP/Postal Code

### SECTION I

(To add additional individuals, see page 3)

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above. **Check here**  **if no individual meets this definition and complete Section II.**

5. Last Name	6. First Name	7. M.I.	8. Date of birth <small>(MM/DD/YYYY)</small>
9. Address	10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons)	15. For Non-U.S. persons (SSN, Passport Number or other similar identification number)	
15a. Country of issuance:			

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

### SECTION II

Please provide the following information for an individual with significant responsibility for managing or directing the entity, including, an executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or Any other individual who regularly performs similar functions.

16. Last Name	17. First Name	18. M.I.	19. Date of birth <small>(MM/DD/YYYY)</small>
20. Address	21. City	22. State	23. ZIP/Postal Code
24. Country	25. SSN (U.S. Persons)	26. For Non-U.S. persons (SSN, Passport Number or other similar identification number)	
26a. Country of issuance:			

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**I, \_\_\_\_\_ (name of person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I also agree to notify Alliance Bank of any change in such Beneficial Ownership information (Ownership or Management changes).**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Legal Entity Identifier (Optional) \_\_\_\_\_

**Additional Section 1 - Second Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above.

5. Last Name		6. First Name	7. M.I.	8. Date of birth <small>(MM/DD/YYYY)</small>
9. Address		10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons)	15. For Non-U.S. persons (SSN, Passport Number or other similar identification number)		
		15a. Country of issuance:		

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**Additional Section 1 - Third Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above.

5. Last Name		6. First Name	7. M.I.	8. Date of birth <small>(MM/DD/YYYY)</small>
9. Address		10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons)	15. For Non-U.S. persons (SSN, Passport Number or other similar identification number)		
		15a. Country of issuance:		

**Additional Section 1 - Fourth Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above.

5. Last Name		6. First Name	7. M.I.	8. Date of birth <small>(MM/DD/YYYY)</small>
9. Address		10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons)	15. For Non-U.S. persons (SSN, Passport Number or other similar identification number)		
		15a. Country of issuance:		

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

BALANCE SHEET OF: \_\_\_\_\_

DATED: \_\_\_\_\_

Prepared for **ALLIANCE BANK**



CURRENT ASSETS					VALUE
CASH & SAVINGS					
ACCOUNTS RECEIVABLE (SCHEDULE A1)					
CASH VALUE OF LIFE INSURANCE (SCHEDULE A2)					
STORED GRAIN	UNITS	WT.	\$/UNIT	CONTRACT	
CORN					
BEANS					
ADDITIONAL GRAIN INVENTORY (SCHEDULE A3)					
FEEDER LIVESTOCK	UNITS	WT.	\$/UNIT	CONTRACT	
ADDITIONAL LIVESTOCK (SCHEDULE A4)					
INVESTMENT IN GROWING CROPS (SCHEDULE A6)					
SUPPLIES & PREPAID EXPENSES (SCHEDULE A7)					
<b>TOTAL CURRENT ASSETS</b>					
INTERMEDIATE ASSETS					VALUE
BREEDING LIVESTOCK	UNITS	WT	\$/UNIT		
ADDITIONAL BREEDING LIVESTOCK (SCHEDULE A5)					
OTHER INTERMEDIATE TERM ASSETS (SCHEDULE B1)					
EQUIPMENT (SCHEDULE A8)					
VEHICLES (SCHEDULE A8)					
<b>TOTAL INTERMEDIATE ASSETS</b>					
LONG TERM ASSETS					VALUE
HOW TITLED	ACRES	YEAR ACQUIRED	ORIGINAL COST	MTG Y/N	
ADDITIONAL ACREAGE (SCHEDULE B5)					
OTHER LONG TERM ASSETS (SCHEDULE B2)					
<b>TOTAL LONG TERM ASSETS</b>					
<b>NON-FARM ASSETS (SCHEDULE B6)</b>					
<b>TOTAL ASSETS</b>					

CURRENT LIABILITIES						AMOUNT	
ACCOUNTS PAYABLE & OPEN ACCOUNTS							
PRINCIPAL DUE ON INTERMEDIATE TERM DEBT (NEXT 12 MOS.)							
PRINCIPAL DUE ON LONG TERM DEBT (NEXT 12 MOS.)							
ACCRUED INTEREST DUE ON INTERMEDIATE TERM DEBT							
ACCRUED INTEREST DUE ON LONG TERM DEBT							
NOTES TO:	SECURITY	DUE	RATE	PRIN. BAL.	INT.		
ALLIANCE							
ADD. CURRENT LIABILITIES (SCHEDULE B3)							
<b>TOTAL CURRENT LIABILITIES</b>							
INTERMEDIATE LIABILITIES							
NOTES TO:	SECURED BY	PAYMENT DUE	RATE	BALANCE	P&I Payment	PRIN. DUE 12 MONTHS	AMOUNT
ALLIANCE							
ADDITIONAL INTERMEDIATE LIABILITIES (SCHEDULE B4)							
<b>TOTAL INTERMEDIATE LIABILITIES</b>							
LONG TERM LIABILITIES							
NOTES TO:	SECURED BY	PAYMENT DUE	RATE	BALANCE	P&I Payment	PRIN. DUE 12 MONTHS	AMOUNT
ALLIANCE							
OTHER REAL ESTATE DEBTS (SCHEDULE B5)							
<b>TOTAL LONG TERM LIABILITIES</b>							
<b>NON-FARM LIABILITIES (SCHEDULE B7)</b>							
<b>TOTAL LIABILITIES</b>							
<b>NET WORTH</b>							

By my signature on this form, I hereby acknowledge that the information contained in this financial statement is provided for the purpose of obtaining credit from Alliance Bank. It is understood that Alliance will rely on the information provided in making its credit decision. Those signing this statement warrant and represent the information herein submitted is true and correct in all respects and Alliance may consider this representation continuing until written notice to the contrary is received by Alliance from the undersigned. Alliance is authorized to make all inquiries it deems necessary to verify the accuracy of the statements herein made, or in its discretion, to further determine the undersigned's credit standing. Alliance is hereby authorized to answer any questions from third parties concerning the undersigned's experience with Alliance.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_



**\*\*NOTE:** Use these forms only for information which does not fit on the main Balance Sheet form!

SCHEDULE A1: ACCOUNTS RECEIVABLE		
OWED BY	WHEN DUE	AMOUNT
TOTAL		

SCHEDULE A2: CASH VALUE OF LIFE INSURANCE		
COMPANY	INSURED	CASH VALUE
TOTAL		

SCHEDULE A3: STORED GRAIN & FEED			
DESCRIPTION	UNITS	\$/UNIT	VALUE
TOTAL			

SCHEDULE A6: INVESTMENT IN GROWING CROPS		
DESCRIPTION	# ACRES	INVESTMENT
VALUE		

SCHEDULE A4: FEEDER LIVESTOCK			
DESCRIPTION	UNITS	\$/UNIT	VALUE
VALUE			

SCHEDULE A7: SUPPLIES / PREPAID EXPENSES		
DESCRIPTION	QUANTITY	VALUE
VALUE		

SCHEDULE A5: BREEDING LIVESTOCK			
DESCRIPTION	UNITS	\$/UNIT	VALUE
VALUE			



FARM EQUIPMENT DESCRIPTION	MAKE	MODEL	YEAR	SECURITY HELD BY	OWNER'S VALUATION	NAEDA VALUATION ADJUSTMENT
<b>SUB TOTAL FARM EQUIPMENT</b>						
<b>SUB TOTAL FARM VEHICLES</b>						
<b>SUB TOTAL PERSONAL VEHICLES</b>						
<b>GRAND TOTAL</b>						

I AM THE OWNER OF THE PROPERTY DESCRIBED ABOVE AND HEREBY AGREE THAT THESE ITEMS ARE GIVEN AS COLLATERAL FOR CREDIT OBTAINED FROM ALLIANCE BANK. I FURTHER AGREE THAT THE ABOVE DESCRIPTION OF COLLATERAL SERVES AS AN EXHIBIT OR SUPPLEMENT TO ALL SECURITY AGREEMENTS COVERING SAID PROPERTY.

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_  
 SIGNED \_\_\_\_\_ DATED \_\_\_\_\_



**\*\*NOTE:** Use these forms only for information which does not fit on the main Balance Sheet form!

SCHEDULE B1: OTHER INTERMEDIATE ASSETS	
DESCRIPTION	VALUE
TOTAL	

SCHEDULE B3: CURRENT LIABILITIES			
OWED TO	RATE	BALANCE	ACCRUED INTEREST
TOTALS			

SCHEDULE B2: OTHER LONG TERM ASSETS	
DESCRIPTION	VALUE
TOTAL	

SCHEDULE B4: INTERMEDIATE LIABILITIES					
OWED TO	RATE	CURRENT BALANCE	PRIN. DUE 12 MONTHS	DATE DUE	ACCRUED INTEREST
TOTALS					

SCHEDULE B5: FARM REAL ESTATE										
HOW TITLED	ACRES	YEAR ACQUIRED	ORIGINAL COST	OWNER'S VALUE	LIEN HELD BY	PAYM'T DUE	INTEREST RATE	CURRENT BALANCE	PRIN. DUE 12 MONTHS	ACCRUED INTEREST
TOTALS										

SCHEDULE B6: NONFARM ASSETS	
DESCRIPTION	VALUE
TOTAL	

SCHEDULE B7: NONFARM LIABILITIES			
TO WHOM OWED	RATE	BALANCE	ACCRUED INTEREST
TOTALS			





ACREAGE PLAN OF: \_\_\_\_\_ DATED: \_\_\_\_\_

FARM NAME	TILLABLE ACRES	SHARE	Rent/Acre	CORN ACRES	YIELD	QUANTITY (MY SHARE)	BEANS ACRES	YIELD	QUANTITY (MY SHARE)	_____ ACRES	YIELD	QUANTITY (MY SHARE)	FSA BASE ACRES	FSA YLD	DEF.
TOTAL PRODUCED													BEFORE LIMITATION		
AMOUNT USED ON THE FARM													SUBJECT TO LIMIT		
AVAILABLE FOR SALE													AMOUNT OVER LIMIT		
ESTIMATED PRICE/UNIT													ELIGIBLE PAYMENTS		
VAL. OF PROD. FOR SALE													ADVANCE		
													REMAINDER		



CASH FLOW LOAN PROJECTION FOR: \_\_\_\_\_

PERIOD: \_\_\_\_\_ THROUGH \_\_\_\_\_

(From Current Balance Sheet for 1 Year)

		MONTH:											
		TOTAL											
<b>INCOME</b>													
1	CORN												
2	SOYBEANS												
3	GOVERNMENT PAYMENTS												
4													
5													
6													
7	<b>TOTAL CASH FARM RCPTS.</b>												
8	NON-FARM INCOME												
9	OTHER BORROWINGS												
10	<b>TOTAL CASH RECEIPTS</b>												
<b>EXPENDITURES</b>													
11	CHEMICALS												
12	CUSTOM HIRE												
13	FEED PURCHASED												
14	FERTILIZERS & LIME												
15	FREIGHT & TRUCKING												
16	GASOLINE, FUEL, & OIL												
17	INSURANCE												
18	INTEREST												
19	LABOR												
20	RENT OR LEASE												
21	REPAIRS & MAINTENANCE												
22	SEEDS												
23	STORAGE & WAREHOUSING												
24	SUPPLIES												
25	TAXES (EXCLUDING INCOME TAX)												
26	UTILITIES												
27	VETERINARY, BREEDING, & MEDICINE												
28	LIVESTOCK PURCHASES												
29	OTHER												
30	<b>TOTAL CASH FARM EXPENSE</b>												
31	LIVING EXPENSE												
32	INCOME TAXES												
33	CAPITAL PURCHASES												
34	DEBT PAYMENTS (PRINCIPAL)												
35	<b>TOTAL EXPENDITURES</b>												
36	<b>LOAN BALANCE</b>												

PROJECTED ENDING INVENTORIES AS OF: \_\_\_\_\_ STORED GRAIN: \_\_\_\_\_ MKT LIVESTOCK: \_\_\_\_\_ ACCR'D INTEREST: \_\_\_\_\_

BREEDING LIVESTOCK: \_\_\_\_\_ PREPAID EXPENSES: \_\_\_\_\_ ACCT'S REC.: \_\_\_\_\_ ACCT'S PAY.: \_\_\_\_\_ SIGNED: \_\_\_\_\_ DATED: \_\_\_\_\_

COST PER ACRE: \_\_\_\_\_



DATE OF LAST YEAR'S BALANCE SHEET	
DATE OF THIS YEAR'S BALANCE SHEET	
<b>--FARM INCOME--</b>	
1 CORN	
2 SOYBEANS	
3 GOVERNMENT PAYMENTS	
4	
5	
6	
7	
<b>8 TOTAL CASH FARM INCOME</b>	
<b>--FARM EXPENSES--</b>	
COINCIDES WITH TAX FORM SCH. F	
9 CAR & TRUCK EXPENSE	
10 CHEMICALS	
11 CONSERVATION EXPENSES	
12 CUSTOM HIRE	
13 DEPRECIATION	
14 EMPLOYEE BENEFIT PROGRAMS	
15 FEED PURCHASED	
16 FERTILIZERS & LIME	
17 FREIGHT & TRUCKING	
18 GASOLINE, FUEL, & OIL	
19 INSURANCE	
20 INTEREST	
21 LABOR	
22 PENSION & PROFIT SHARING PLANS	
23 RENT OR LEASE	
24 REPAIRS & MAINTENANCE	
25 SEEDS	
26 STORAGE & WAREHOUSING	
27 SUPPLIES	
28 TAXES (EXCLUDING INCOME TAX)	
29 UTILITIES	
30 VETERINARY, BREEDING, & MEDICINE	
31 OTHER	
<b>32 TOTAL CASH FARM OPERATING EXPENSE</b>	
<b>33 NET FARM INCOME FROM OPERATIONS</b>	
34 GAIN OR LOSS ON CAPITAL SALES	
<b>35 NET FARM INCOME</b>	
<b>--NON-FARM INCOME--</b>	
36 SALARY/WAGES	
37 INTEREST/DIVIDEND INCOME	
38 OTHER	
<b>--INCOME TAX &amp; LIVING EXPENSES--</b>	
39 CASH INCOME TAX EXPENSE	
40 FAMILY LIVING	
41 EXTRAORDINARY ITEMS (i.e. COLLEGE)	
<b>42 NET INCOME</b>	

SUM LINES 1 THRU 7

SUM LINES 9 THRU 31

LINE 8 - LINE 32

LINE 33 - LINE 34

LINE 35 + 36 + 37 + 38 - 39 - 40 - 41

**\*\*\*\*\*IMPORTANT\*\*\*\*\***

Please use this space to detail any capital purchases and/or sales since your last financial statement.

Examples: Traded 4020 tractor for 4430 (\$18,000 "boot")      Built pole barn (\$16,000 cost)      Sold grain wagon (\$2,000)