

Application for Credit with:

Risk Management Resources, Inc.

3826 S. 187th St., Omaha, NE 68130 Phone (402) 536-9770 / Fax (866) 979-6191 jradke@rmlending.com

GENERAL APPLICANT INFORMATION

Applicant is a (Check One) Individual(s) Corporation Partnership Limited Liability Company
 If applying as corporation or partnership, include a copy of Partnership Agreement/Articles of Incorporation and Bylaws must be included with this application.

Referred to Risk Management Resources By:		IF INDIVIDUAL, MARITAL STATUS OF APPLICANT: Married: ___ Separated: ___ Unmarried: ___ (EX:single, divorced, widowed)			
Applicant's Full Legal Name (Please Print)		Dates: Birth/Incorporation		Social Security #/Tax ID #	
Mailing Address		City	State	Zip	County
Home Phone	Business Phone	Mobile Phone	FAX	E-Mail Address	Year Began Farming

CO-APPLICANT (SPOUSE) INFORMATION

Co-Applicant's Full Legal Name (Please Print)	Dates: Birth / Incorporation	Social Security # / Tax ID #
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Partnership/Corporation Information (List all partners – all corporate officers)

Name	Interest	Title	Address	Phone #	Birthdate	SS# / Tax ID #

All of the following information is assumed to be that of both the Applicant and Co-Applicant; if that assumption is incorrect or if there is different information or responses for the Applicant and Co-Applicant, please add such information on a separate sheet.

Are you enrolled in the Current FSA Farm Program? Yes No
 Under what name are you enrolled at the FSA Office? Same as above: _____ Other: _____
 Do you have any obligations due to FSA? Yes No If so, Amount \$ _____ Due: ___/___/___
 Please list all counties that you will be farming in this coming year.

County	State	County	State

INSURANCE INFORMATION

Do you have MPC I Insurance or Federal Crop Insurance in force? Yes No

Are all prior years MPC I or Federal Crop Insurance Premiums Paid? Yes No
 If not, please state year _____ and amount currently due: \$ _____

Did you have an MPC I or Federal Crop Insurance claim in any of the last five years? Yes No
 If yes, which years: 14 15 16 17 18

Crop Insurance Company	Crop Insurance Agent	Phone	Fax
Address:	City	State	Zip

Farm Policy Insurance Company	Farm Policy Agent	Phone	Fax
Address:	City	State	Zip

LAND SCHEDULE

List individually the properties that you farm, whether owned or rented. For each landlord, please list various rent payments separately. Use the following codes to identify type of lease such as: CR – Cash Rent CS – Crop Share BU – Bushel Share OWN – Land You Own. Add any attachments if necessary to explain in more detail. (Please attach copies of all leases and if verbal indicate so below landlord's name)

Landlord Name	County	FSA #	Total Acres	Tillable Acres	Share Type	Share Percent	Annual Payment	Payment Dates	Amount Due
1.Ex. John Smith	Iowa	69	100	95	CR	100	9,000	01/15/99	4,500
Address: 112 Hilltop Dr		Anytown	USA 51222	SEC: 9	TWN: 23	RANGE: 104		07/15/99	4,500

2.									
Address:				SEC:	TWN:	RANGE:			

3.									
Address:				SEC:	TWN:	RANGE:			

4.									
Address:				SEC:	TWN:	RANGE:			

5.									
Address:				SEC:	TWN:	RANGE:			

6.									
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8.									
Address:				SEC:	TWN:	RANGE:			

9.									
Address:				SEC:	TWN:	RANGE:			

10.									
Address:				SEC:	TWN:	RANGE:			

11.									
Address:				SEC:	TWN:	RANGE:			

12.									
Address:				SEC:	TWN:	RANGE:			

13.									
Address:				SEC:	TWN:	RANGE:			

14.									
Address:				SEC:	TWN:	RANGE:			

BALANCE SHEET – YOU MAY ATTACH YOUR OWN BALANCE SHEET IF COMPILED WITHIN THE LAST 90 DAYS

NAME:	Balance Sheet as of date:
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This balance sheet must reflect all assets and liabilities. Failure to do so will result in a delay of our approval process until all needed information is furnished to Risk Management Resources. A signed balance sheet may be attached if compiled within the last 90 days. (Schedules attached on following page.) If partnership/corporation, please include both a partnership/corporate balance sheets along with personal financial statements for all individuals involved.

ASSETS		LIABILITIES	
CURRENT ASSETS		CURRENT LIABILITIES (Due within 12 months)	
Cash Accounts	\$	Accounts Payable	\$
Marketable Securities – Schedule B	\$		\$
Crops/Feed Inventories – Schedule C	\$		\$
Livestock Held For Sale – Schedule D	\$	Notes Due Within One Year. Sch – H	\$
Accounts Receivable	\$		\$
Cash Investment in Growing Crops. – Sch. E	\$	Portion Intermediate & Long Term Debt Due within 12 months	\$
Cash Value of Life Insurance	\$	Taxes – Income, Real Estate, Etc.	\$
Other Current Assets	\$	Other Debts Due within 12 months	\$
Prepaid Expenses	\$		\$
TOTAL CURRENT ASSETS	\$	TOTAL CURRENT LIABILITIES	\$
INTERMEDIATE TERM ASSETS		INTERMEDIATE TERM LIABILITIES	
Breeding Stock – Schedule F	\$	Loans – Life Insurance	\$
Investments in Cooperatives	\$	Breeding Stock – Schedule I	\$
Investment in Other Entities – Farm Only	\$		\$
Machinery & Equipment – Schedule G	\$	Machinery & Equipment – Sch. I	\$
Vehicles – Schedule G	\$	Vehicles – Schedule I	\$
	\$	Lease Payments Due Beyond 1 Year	\$
Other Intermediate Farm Assets	\$	Other Intermediate Liabilities – Sch. I	\$
	\$		\$
TOTAL INTERMEDIATE FARM ASSETS	\$	TOTAL INTERMEDIATE LIABILITIES	\$
LONG TERM OR FIXED ASSETS		LONG TERM LIABILITIES	
Farm Real Estate – Schedule A	\$	Real Estate Loan Over 12 Months	\$
Buildings & Improvements	\$	Other Long Term Liabilities – Sch. J	\$
TOTAL FIXED ASSETS	\$	TOTAL LONG TERM LIABILITIES	\$
TOTAL FARM ASSETS	\$	TOTAL FARM LIABILITIES	\$
NON-FARM ASSETS	\$	NON-FARM LIABILITIES	\$
Household Furnishings	\$		\$
IRA/Retirement Accounts	\$		\$
Non-Farm Real Estate	\$		\$
Other Non-Farm Assets	\$		\$
TOTAL NON-FARM ASSETS	\$	TOTAL NON-FARM LIABILITIES	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$
		TOTAL EQUITY	\$
		TOTAL LIABILITIES & EQUITY	\$

The above information and supporting schedules or attached signed balance sheet as of the date indicated are furnished for the purpose of securing and maintaining credit and are certified to be complete and accurate. I (or we) agree to notify Risk Management Resources of any material change herein.

Credit Application and Authorization for Release of Credit Information

The attached and enclosed information is furnished for the purpose of securing and maintaining credit and is certified to be complete and accurate. We authorize Risk Management Resources, Inc. and Hanover Leasing Corp (LENDER) to make all inquiries deemed necessary to verify the accuracy of the information contained herewith, to determine our credit worthiness and to answer questions about their experience with us. We agree to notify LENDER promptly of any material change in our financial statement or cash flow projections or planting intentions. If material changes occur, a new financial statement or cash flow must be submitted and this may cause a change in our available credit.

We hereby authorize LENDER, its successors and assigns to verify our past and present employment records, bank accounts, stock holdings and any other information regarding assets or debt balances that are needed to process our loan application. We further authorize LENDER, its successors and assigns to order consumer credit reports and verify other credit information, including past and present loans and landlord references and any information from any insurance agent required for the processing of this loan application. The information LENDER obtains is only to be used in the processing of our application for a loan or in the conduction of a Quality Control Audit of our loan file.

We expressly acknowledge and agree that neither the execution or submission of this agricultural credit application nor the execution by us of any instruments or agreements evidencing indebtedness or granting a security interest as required in connection with the processing of this application shall constitute or be deemed to constitute a commitment or agreement on the part of LENDER to extend any credit to the undersigned in any amount whatsoever. We further authorize LENDER to obtain information and to make other inquiries deemed necessary from our legal counsel and to request confirmation of financial information or any other additional information of any kind whatsoever directly from any third party having dealings with us or anyone who otherwise knows us.

We authorize LENDER to obtain an investigative report, including information as to character, general reputation, personal characteristics, and mode of living, and to make all other inquiries deemed necessary from any source whatsoever, to verify the accuracy of the statements made herein. The recipient of this authorization is authorized to answer questions about any credit experience with the undersigned. We agree that the application fee must be paid before consideration will be given to submitted application, unless later payment is otherwise consented by LENDER.

THE APPLICATION FEE IS \$85.00 (NO EXCEPTIONS). We understand that the application fee will not be refunded given any circumstances. **We also agree that the 4.0% Loan Closing Fee charged by LENDER is based upon the entire amount of the loan commitment and understand that it will not be refunded. We understand that LENDER may charge my account 1% to 3% of the original loan commitment if the entire loan is not repaid by dates specified on the Agricultural Loan Agreement of approved loans. These dates are normally earlier than the maturity date of the loan because LENDER wishes to incentivize pre-payment of most loans in order to avoid the crop going out of condition or being sold or fed without LENDER'S knowledge or consent. LENDER fully intends to have proceeds from sales of all collateral to be made co-payable with LENDER.**

Associated legal and filling fees that are related to securing all collateral (crops, machinery, equipment, real estate, etc.) that may be required by LENDER will be charged to the customer. We agree that any bank overdrafts received, whether or not the cause or perceived cause of LENDER, will not be the responsibility of LENDER. We understand LENDER's policy is to make payments directly to suppliers, thereby avoiding the risk of overdrafts to customers.

WE FURTHER UNDERSTAND THAT THE COLLATERAL FOR THIS LOAN MAY NOT AND CANNOT BE FED TO LIVESTOCK OR CUT FOR SILAGE PRIOR TO LENDER BEING FULLY REPAYED ALL OF THE PRINCIPAL PLUS INTEREST AND PENALTIES.

We understand that the interest rate for this loan will range based upon financial information received, regarding this application.

We understand and agree that as a condition to LENDER's approval of this application, we will be required to execute and furnish to LENDER certain instruments and agreements in order to evidence and secure such extension of credit, including but not limited to, a promissory note, security agreement, financing statement, guaranty (if applicable) and such other forms and agreements as required or necessary to comply with LENDER's policy and procedures concerning the extension of agricultural credit.

We further agree and acknowledge that this application for credit may only be approved in writing by an authorized officer of LENDER at its office in Omaha, NE and that credit will not be extended until the written approval of the undersigned's application and the satisfaction and performance by the undersigned of all conditions and requirements imposed by LENDER in connection with.

This application and any schedules, explanations, or additional information attached, is submitted on behalf of the undersigned for the purpose of procuring, establishing and maintaining credit from time to time with LENDER. The undersigned has carefully read the information contained herein and warrants it to be complete, true, and correct as of the dates set forth below and that LENDER may continue to rely upon this application continuing to be true and correct until a written notice of change is given by the undersigned.

We hereby authorize LENDER, its successors and assigns or its agent to obtain information from the county Farm Service Agency Office regarding any anticipated payments to be made to our operation or us and any information regarding the farms we farm including legal descriptions and farm numbers. We realize that this information may be protected by the government under the Freedom of Information and Financial Privacy Acts and may require our authorization to release. We hereby authorize the release of said information and relieve the county FSA Office of any liability regarding the release of this information to LENDER. We further authorize any bank or creditor with whom we are doing or have done business to give any and all necessary information requested by LENDER.

It is understood that a photocopy or facsimile of this form will also serve as authorization.

Date

Signature of Applicant

Witness

Signature of Co-Applicant

Partnership or Corporation

By:

Title:

Risk Management Resources

Crop Input Financing

Multi-Peril Crop Insurance

Crop Hail Insurance

Long-Term Financing

Hanover Leasing Corp

Leasing New & Used Equipment

We Can Buy Your Equipment and Lease Back

(402) 536-9770

Fax (866) 979-6191

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