



Farm Credit of Enid, ACA

LOAN APPLICATION FOR AGRICULTURAL LOANS AND POINT OF SALE FINANCING

Contact

Farm Credit of Enid, ACA
1605 West Owen K. Garriott Rd.
(580) 233 - 3489
1 - 800 - 814 - 6407
(580) 233 - 3499 FAX

APPLICANT'S INFORMATION

Are you a U. S. Citizen? [ ] YES [ ] NO

First, Middle Initial, Last (Legal Name) Soc. Sec. Or Tax ID #

Current Street Address City State Zip Code County

( ) ( )

Home Telephone Business Telephone Date of Birth Year Began Farming

CO-APPLICANT'S INFORMATION

Are you a U. S. Citizen? [ ] YES [ ] NO

First, Middle Initial, Last (Legal Name) Soc. Sec. Or Tax ID #

Current Street Address (If Different) City State Zip Code County

( ) ( )

Home Telephone Business Telephone Date of Birth Year Began Farming

BUSINESS STRUCTURE

[ ] Proprietorship [ ] General Partnership [ ] Limited Partnership [ ] Corporation [ ] Limited Liability Company

If other than Sole Proprietorship, entity documents will be required.

Gross Agricultural Income Greater Than \$250,000 Yes [ ] No [ ]

Total Assets \$ Total Liabilities \$

Loan Amount Requested \$ Collateral Value \$

COLLATERAL DESCRIPTION

Is it for custom use? Yes [ ] No [ ]

Make, Model, Year, Hours, Serial #, Width, Additional Description:

Have you ever filed bankruptcy? [ ] Yes [ ] No Any current liens, judgments, or lawsuits against you? [ ] Yes [ ] No

Are you a relative of an Employee or Director? 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 customers' personal information to marketing companies or information brokers.

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.

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.

**INFORMATION DISCLOSURE AGREEMENT**

The undersigned hereby agree and authorize FARM CREDIT OF ENID, 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 ENID, ACA.

The undersigned authorize FARM CREDIT OF ENID, ACA to obtain credit reports, employment and income verifications, debt and asset verifications, including though not limited to verification of ownership interests and obligations in corporations, limited liability companies, trusts, partnerships, or other business or asset holding entities, and any other information relating to the financial position of the undersigned in conjunction with this transaction request and for the duration of this Agreement. This authorization shall remain valid and effective for all future renewals, extensions, loan servicing actions, loan monitoring and analysis.

The undersigned authorize any person or firm to provide such information requested by FARM CREDIT OF ENID, ACA.

The undersigned certify that the information provided is true and correct to the best of their knowledge and belief.

A photocopy of this signed 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 ENID, ACA.

**FARM CREDIT INSURANCE**

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

Primary Applicant:  Does  Does not want credit life insurance \_\_\_\_\_ Initial

Co-Applicant:  Does  Does not want credit life insurance. \_\_\_\_\_ Initial

**PATRONAGE WAIVER**

In consideration of receiving a preferred Fixed Rate on this loan if approved, I hereby waive my right and claim to any future patronage distributions by the Farm Credit of Enid Agricultural Credit Association (ACA), 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 Enid, ACA.

**AUTHORIZATION**

Dated \_\_\_\_\_, 20\_\_

By: \_\_\_\_\_

By: \_\_\_\_\_

By: \_\_\_\_\_

By: \_\_\_\_\_