



INFORMATION CHECKLIST

THE FOLLOWING INFORMATION IS REQUIRED TO PROCESS YOUR LOAN APPLICATION. SOME INFORMATION MAY NOT BE APPLICABLE TO YOUR BUSINESS. IF YOU ARE UNCERTAIN, PLEASE CONTACT THE LOAN OFFICER.

- 1. **Brief History of Your Business** – (form enclose if desired) the nature of business, number of employees, location, and how long you have operated. If this is a loan request for a start up business and you have developed a business plan, much of this information is probably incorporated in that document. Please provide a copy if one has been prepared.
- 2. **Brief Resume of Management** – (primarily yourself) to demonstrate that you have the skills to operate this business. Include any information on special licenses or degrees obtained.
- 3. **Personal Financial Statement** – (form enclosed) one for each 20% or greater owner of the business.
- 4. **Personal Tax Returns** – three years for all persons completing the personal financial statement form, even if income and circumstances have changed substantially.
- 5. **Interim Business Financial Statement** – this should include a balance sheet and an income statement and be dated within 60 day of application.
- 6. **Year End Business Financial Statements** – three years if applicable and both balance sheet and income statements if available.
- 7. **Business Tax Returns** – if you do not operate as a sole proprietor – submit 3 years.
- 8. **Projections** – financial projections for 3 years if the business is a start up or is substantially changing its strategy.
- 9. **Debt Schedule** – (form provided) lists of all business debt including leases.
- 10. **Organizational Documents** – fictitious name statement, partnership agreement and/or articles for incorporation, whichever is appropriate for your business.
- 11. **Description of Project** – include all costs associated with project and all sources of funding. Also include any purchase agreements, cost breakdowns or vendor's estimates as applicable.
- 12. **Copy of Lease Contracts** – include a copy of all land leases.

YOU MAY BE REQUESTED TO PROVIDE ADDITIONAL INFORMATION DEPENDENT UPON YOUR PARTICULAR SITUATION.



APPLICATION FOR FARM LOAN

SECTION 1

Business Financial Statement

| | | | |
|--|---|------------------------------|--|
| Individual Completing Application | | Address of Individual | |
| | | | |
| Name of Business | | Tax I.D. or SS# | |
| Full Street Address | | Telephone | |
| City/County | | Zip | |
| Type of Crop(s) | | Date Established | |
| Business Structure: | <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Corporation "S/C" <input type="checkbox"/> Partnership <input type="checkbox"/> LLC/Other | | |
| Number of Employees at Time of Application | | If Loan is Approved | |
| Bank of Business Account & Address | | | |

SECTION 2

| |
|---------------------------------|
| Nature of Business/Crops |
| |

SECTION 3

| Business Ownership | Company Name | Location |
|---------------------------|---------------------|-----------------|
| Name: % | | |
| Name: % | | |
| Name: % | | |
| Name: % | | |

SECTION 4

| Use of Loan Proceeds | Total Cost | Cal Coastal Loan | Other Funding | Borrower's Investment |
|--|-------------------|-------------------------|----------------------|------------------------------|
| Farm Operating Loan | | | | |
| Farm Equipment Purchase | | | | |
| Farm Land Purchase | | | | |
| Hard Construction Costs (Refinance of existing farm debt) | | | | |
| Other | | | | |

NOTE: Please provide a copy of the purchase agreement. If loan proceeds are to pay off existing debt, please provide a copy of last statement and reason for pay off request.

You are applying for a USDA/FSA Guaranteed loan. As part of the requirements for this loan you will be asked to submit annual financial information. Your signature below acknowledges your understanding of this requirement. You are also certifying that all information provided on this form is true and correct to the best of your knowledge.

I authorize Cal Coastal RDC to make inquiries as necessary to verify the accuracy of the statements made and to determine my credit worthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand that FALSE statements may result in forfeiture of benefits and possibly prosecution by the U.S Attorney General (Reference 18 U.S.C. 101).

Business Owner/Partner or Corporate Officer

Date



BUSINESS INFORMATION

If your business is a start-up (two years or less in operation) more information may be necessary. A Business plan outline is available upon request. Use a separate sheet to answer questions if necessary.

| SECTION 1 | | Company Name and Location | | Business Ownership | | | |
|---|--|----------------------------------|--|---------------------------|-----|--------------------------|----|
| | | Name: | | | % | | |
| | | Name: | | | % | | |
| | | Name: | | | % | | |
| | | Name: | | | % | | |
| NATURE OF BUSINESS | | | | | | | |
| | | | | | | | |
| TYPES OF CROPS | | | | | | | |
| | | | | | | | |
| SECTION 2 | | | CUSTOMER PROFILE | | | | |
| | | | | | | | |
| MARKETING | | | HOW PAID | | | | |
| | | | | | | | |
| MAJOR SUPPLIERS/VENDORS | | | GEOGRAPHICAL SALES AREA | | | | |
| | | | | | | | |
| SECTION 3 | | | FUTURE PLANS FOR GROWTH/EXPANSION | | | | |
| | | | | | | | |
| HOW WILL THIS LOAN BENEFIT YOUR COMPANY? | | | | | | | |
| | | | | | | | |
| Will the funding of the loan create new employment opportunities? | | | | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| If yes, please state how: | | | | | | | |
| | | | | | | | |



CAL COASTAL
RURAL DEVELOPMENT CORPORATION

DEBT SCHEDULE

| | |
|---------|---------------------|
| As of*: | For (Company Name): |
|---------|---------------------|

| Payable to (Institution and Account #) | Original Amount | Original Date | Present Balance | Rate of Interest | Maturity Date | Monthly Payment | Security | Current or Past Due |
|---|--------------------|------------------|--------------------|---------------------|------------------|--------------------|----------|------------------------|
| Instit./ Acct# | | | | | | | | |
| Instit./ Acct# | | | | | | | | |
| Instit./ Acct# | | | | | | | | |
| Instit./ Acct# | | | | | | | | |
| Instit./ Acct# | | | | | | | | |
| Instit./ Acct# | | | | | | | | |
| Instit./ Acct# | | | | | | | | |
| Instit./ Acct# | | | | | | | | |
| Instit./ Acct# | | | | | | | | |

Submitted by: _____ Date: _____

*NOTE: Dates and amounts should match information shown on current Financial Statement (Balance Sheet).



BALANCE SHEET 3

SUPPLEMENTARY BALANCE SHEET SCHEDULES

These schedules are used to provide additional, detailed financial information necessary to assure the lender has a realistic understanding of your business and financial position. All totals must be transferred to the balance sheet to the sections corresponding.

| Schedule G – Production Livestock | | | | |
|-----------------------------------|---------------------|----------------|------------|-----------|
| No. Head | Kind | Average Weight | \$ / Pound | Value |
| | Dairy Cows | | | |
| | Dairy Bulls | | | |
| | Bred Dairy Heifers | | | |
| | Open Dairy Heifers | | | |
| | Dairy Heifer Calves | | | |
| | Beef Cows | | | |
| | Beef Bulls | | | |
| | Bred Heifers (Beef) | | | |
| | Open Heifers (Beef) | | | |
| | Yearlings (Beef) | | | |
| | Calves (Beef) | | | |
| | Steers | | | |
| | Sheep (list below) | | | |
| | | | | |
| | | | | |
| | Swine (list below) | | | |
| | | | | |
| | | | | |
| | Horses (list below) | | | |
| | | | | |
| | | | | |
| Total | | | | \$ |

| Schedule H – Farm Mortgages & Leases | | | | | | |
|--------------------------------------|--------------|-------------|-----------------|--------------------|---------------------------|-----------|
| Creditor | Loan Purpose | Date Closed | Original Amount | Repayment Schedule | Total Annual Installments | Balance |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total | | | | | | \$ |

| Schedule I – Other Notes, Mortgages & Leases Payable | | | | | | |
|--|--------------|---------------|-----------------|--------------------|---------------------------|-----------|
| Creditor | Loan Purpose | Date Incurred | Original Amount | Repayment Schedule | Total Annual Installments | Balance |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total | | | | | | \$ |



BALANCE SHEET 4

Schedule J – Farm Machinery & Equipment Inventory List

Grower: _____
 Location: _____ Date _____

| Item | Qty. | Description | Manufacturer | Year | Size/ Type | Condition | Serial#/ Motor | Present Value | Previous Lien(s) |
|------|------|-------------|--------------|------|---------------|-----------|-------------------|------------------|---------------------|
| 1 | | | | | | | | | |
| 2 | | | | | | | | | |
| 3 | | | | | | | | | |
| 4 | | | | | | | | | |
| 5 | | | | | | | | | |
| 6 | | | | | | | | | |
| 7 | | | | | | | | | |
| 8 | | | | | | | | | |
| 9 | | | | | | | | | |
| 10 | | | | | | | | | |
| 11 | | | | | | | | | |
| 12 | | | | | | | | | |
| 13 | | | | | | | | | |
| 14 | | | | | | | | | |
| 15 | | | | | | | | | |
| 16 | | | | | | | | | |
| 17 | | | | | | | | | |
| 18 | | | | | | | | | |
| 19 | | | | | | | | | |
| 20 | | | | | | | | | |
| 21 | | | | | | | | | |
| 22 | | | | | | | | | |
| 23 | | | | | | | | | |
| 24 | | | | | | | | | |
| 25 | | | | | | | | | |
| 26 | | | | | | | | | |
| 27 | | | | | | | | | |
| 28 | | | | | | | | | |
| 29 | | | | | | | | | |
| 30 | | | | | | | | | |
| 31 | | | | | | | | | |
| 32 | | | | | | | | | |
| 33 | | | | | | | | | |
| 34 | | | | | | | | | |
| 35 | | | | | | | | | |

| | | |
|----------------------------------|--|----|
| A. Total Present Appraised Value | | \$ |
| B. Total Prior Liens | | \$ |
| C. Remaining Equity (A-B) | | \$ |