



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

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:	Sole Proprietor		Partnership
	Corporation "S/C"		LLC/Other
Number of Employees at Time of Application			If Loan is Approved
Bank of Business Account & Address			

Nature of Business/Crops	

Business Ownership		Company Name	Location
Name:	%		
Name:	%		
Name:	%		
Name:	%		

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 copy of 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.

Company Name and Location		Business Ownership		
		Name:	%	
		Name:	%	
		Name:	%	
		Name:	%	
NATURE OF BUSINESS				
TYPES OF CROPS				
CUSTOMER PROFILE				
MARKETING		HOW PAID		
MAJOR SUPPLIERS/VENDORS		GEOGRAPHICAL SALES AREA		
FUTURE PLANS FOR GROWTH/EXPANSION				
HOW WILL THIS LOAN BENEFIT YOUR COMPANY?				
Will the Funding of the Loan Create New Employment Opportunities?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
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#	_____	_____	_____	_____	_____	_____	_____	_____

Submitted by: _____ Date: _____

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



BALANCE SHEET 1

Applicant Name: _____
Co-Applicant Name: _____

Balance Sheet as of _____
Date

(complete supplemental schedules where appropriate)

ASSETS		LIABILITIES			
I/we am/are the legal owner(s) of the following assets:		I/we owe the following debt:	Interest Rate	Total Annual Installments	Balance
Cash		Income Taxes (State & Federal)			
Savings		Real Estate Taxes			
Accounts Receivable		Other Taxes & Assessments			
Overage/Rebates		A/P			
Feed, Seed & Supplies (Sch. A)		Installation Debt (Credit Cards, etc.)			
Cash in Growing Crops (Sch. B)		Accrued Payables (list below)			
Inventories (Sch. C)					
Other Current Assets (Sch. D)					
Marketable Securities (Sch. E)					
Current Assets	\$				
Auto & Trucks		Current Liabilities			\$
Farm Machinery & Equipment (Sch. J)		Notes Payable (list below)			
Other Machinery					
Production Livestock (Sch. G)					
Contracts or Notes Receivable					
Cash Value of Life Insurance					
Retirement Accounts		Financial Leases			
Cooperative Stock, I.e. FCS					
Co-operative Retains					
Real Estate Owned (Sch. F)		Farm Mortgages & Leases (Sch. H)			
Other Real Estate					
Residence		Other Notes, Mortgages, etc. (Sch. I)			
Leasehold Improvements					
Contracts or Notes Receivable					
Fixed Assets	\$				
Total Assets	\$				
		Term Liabilities			\$
		Total Liabilities			\$
		Net Worth			\$

Certification	Contingent Liabilities
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By signature hereto, the undersigned certifies the information set forth above and on the attached schedules is true and correct and contains no material misrepresentations or omissions.

Applicant _____
Date _____
Co-Applicant _____
Date _____

Are there any lawsuits pending against you? yes no
 Have you endorsed / co-signed loans for other? yes no
 Other Contingent Liabilities?
 Annual alimony / child support \$ _____
 Annual operating lease payments \$ _____

Representation and Warranties:
 I understand that California Coastal is relying on the information in this financial statement (including the designation of my property as separate of Community Property) in deciding to give or continue the financial accommodation or extension of credit I have requested or received. I promise that this is true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. If this statement is not true in any material respect, or if I should die, file for bankruptcy, if any other credit tries to seize my property, or if any adverse change occurs in my financial condition, at your election any or all of my indebtedness and obligations to you, direct or contingent shall become immediately due and payable without demand or notice. You may retain and verify this statement. I understand that from time to time you may receive information about me from others and may answer questions and request from others seeking credit and experience information about me and my relationship with you; but will try to protect our confidential relationship.

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 possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).



BALANCE SHEET 2

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 A – Feed, Seed & Supplies			
Item	Quantity	\$/Unit	Value
Total			\$

Schedule B – Cash in Growing Crops			
Acres	Crop	Investment	Value
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
		@ \$ /acre	
Total			\$

Schedule C – Inventories (crops held for sale)			
Units	Commodity	Unit Price	Value
Total			\$

Schedule D – Other Current Assets		
Item	Value	
Prepaid rent		
Total		\$

Schedule E – Marketable Securities				
No. of Shares	Name of Issuer	Owner	Value per Share	Total Value
Total				\$

Schedule F – Real Estate Owned					
Acres	Property Location / Address	Title Vested in the Name(s) of	Percent Ownership	Year Acquired	Total Value
Total					\$



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									
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34									
35									

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