

## Authorization to Release Information

To Whom It May Concern:

I/We have applied for a loan from **United Bank**. As part of the application process, **United Bank** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide to **United Bank** any and all information that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances and/or loan payoffs; credit history; and copies of income tax returns.

**United Bank** may address this authorization to any party name in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to **United Bank** is appreciated.

\_\_\_\_\_  
Borrower's Signature

Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Borrower's Signature

Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Borrower's Signature

Date

\_\_\_\_\_  
Social Security Number

Amount \$ \_\_\_\_\_  
 Date of Note: \_\_\_\_\_  
 Maturity Date: \_\_\_\_\_  
 Loan # \_\_\_\_\_

## COMMERCIAL LOAN APPLICATION

Loan Grade \_\_\_\_\_  
 Loan Officer # \_\_\_\_\_  
 Branch #: \_\_\_\_\_

Borrower Name(s): \_\_\_\_\_ Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Occupation \_\_\_\_\_ Date(s) of Birth: \_\_\_\_\_ Soc Sec /Tax ID #(s): \_\_\_\_\_

Address (Primary) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Address (Secondary) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Type Entity:  Individual  Corporation  Partnership  DBA  LLC  Other

Guarantor Name: \_\_\_\_\_ Address: \_\_\_\_\_

Purpose of Loan: \_\_\_\_\_ Purpose Code: \_\_\_\_\_

New  Renewal - (Borrower Paid \$ \_\_\_\_\_ Principal \$ \_\_\_\_\_ Interest) Loan Type \_\_\_\_\_ Class \_\_\_\_\_ CollCode \_\_\_\_\_

Source of Repayment: \_\_\_\_\_

Repayment Plan: \_\_\_\_\_

Pricing:  Variable, \_\_\_\_\_ %  
 Ceiling \_\_\_\_\_ %, Floor \_\_\_\_\_ %  Fixed @ \_\_\_\_\_ %

Credit Life  Yes  No, A&H  Yes  No, Other Insurance Requirements: \_\_\_\_\_

Collateral Information: \_\_\_\_\_ Brief Description: \_\_\_\_\_ Value \_\_\_\_\_

LOAN TO COLLATERAL VALUE RATIO:					TOTAL COLLATERAL VALUE:					
Credit References Creditor	Type of Debt	Name in Which Carried	High	Balance	Terms	Past Due				

Comments: \_\_\_\_\_

Borrower Direct Debt to Us: \$ \_\_\_\_\_ Borrower Related Debt to Us \$ \_\_\_\_\_

Loan Number	Original Date	Original Amount	Current Balance	Purpose	Collateral	Value
	Maturity Date	Terms	Rate			

Deposit Information:		Total Deposits	\$ _____		\$ _____
Account Type	Account No.	Current Balance	Average QTD	Average YTD	

Financial Information Summary	
Name	
Statement Date	
Prepared by	
Statement Type	
Total Assets	
Total Liabilities	
Net Worth	
Debt/Worth	
Income/Revenues	
Profit After Tax	
Depreciation	
Cash Flow	

Loan Committee Action \_\_\_\_\_ Date: \_\_\_\_\_  Approved - Second By: \_\_\_\_\_

Denied- Reason for Denial \_\_\_\_\_

Everything I have stated in this Application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about the credit applied for and your credit experience with me. We intend to apply for joint credit. (Applicant) \_\_\_\_\_ (Co-Applicant) \_\_\_\_\_

Applicants Signature \_\_\_\_\_ Date \_\_\_\_\_ Other Signature (where applicable) \_\_\_\_\_ Date \_\_\_\_\_

### FARM FINANCIAL STATEMENT

Name:

Statement Date:

SSN/Taxpayer ID Number:

CURRENT ASSETS		Sch.#	Value	CURRENT LIABILITIES (LESS THAN ONE YEAR)			
Asset				Lender	Rate	Payment	Amount
Cash (checking accounts)							
Savings and C.D.'s							
Stocks/Bonds/Commodities	1						
Receivables	2						
Livestock for Sale	3						
Farm Products Inventory	4						
Investment in growing crops				Operating Loan (UB)			
Other: Personal Property							
Other:							
Other:							
Cash Value of life insurance				Loan on Life insurance			
<b>TOTAL CURRENT ASSETS</b>				<b>TOTAL CURRENT LIABILITIES</b>			

INTERMEDIATE ASSETS		Sch.#	Value	INTERMEDIATE LIABILITIES (1-7 YEARS)			
Asset				Lender	Rate	Payment	Amount
Machinery and Equipment	5						
Breeding Livestock	6						
Stock in Cooperative							
Household Goods							
Vehicles	7						
Other:							
Other:							
Other:							
<b>TOTAL INTERMEDIATE ASSETS</b>				<b>TOTAL INTERMEDIATE LIABILITIES</b>			

LONG-TERM ASSETS		Sch.#	Value	LONG-TERM LIABILITIES (OVER 7 YEARS)			
Asset				Lender	Rate	Payment	Amount
Real Estate (acres/county)	8						
Retirement Accounts							
Other:							
Other:							
Partnerships & Corporations	9						
<b>TOTAL LONG-TERM ASSETS</b>				<b>TOTAL LONG-TERM LIABILITIES</b>			
<b>TOTAL ASSETS</b>				<b>TOTAL LIABILITIES</b>			
				<b>NET WORTH</b>			

Are you liable on any notes by endorsement or guaranty in relation to any entities or businesses in which you claim an interest or to accommodate other people (Yes or No) If Yes, show lender, interest rate, maturity date, payment and amount (not included in the above statement).

Lender	Interest Rate	Maturity Date	Payment	Amount

By signing below, we certify that this information, together with any accompanying schedule(s), is a true and correct complete statement of our financial condition as of the date indicated and that our financial condition has not materially changed. We understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement, in this application as applicable under the provisions of Title 18, United States code, Section 1014. We consent to any credit investigation necessary to act on or verify the supplied information and acknowledge that may be asked to provide additional information to United Bank

Signature

Date

Signature

Date

# SCHEDULES 1-9

SCHEDULE 1- STOCKS/BONDS/COMMODITIES			
NAME	NUMBER OF SHARES	VALUE/SHARE	MARKET VALUE
<b>TOTAL STOCKS/BONDS/COMMODITIES</b>			

SCHEDULE 2- RECEIVABLES				
DEBTOR	COLLATERAL	MATURITY DATE	INTEREST RATE	BALANCE
<b>TOTAL RECEIVABLES</b>				

SCHEDULE 3- LIVESTOCK FOR SALE		
TYPE	QUANTITY	MARKET VALUE PER UNIT
<b>TOTAL LIVESTOCK FOR SALE</b>		

SCHEDULE 4- FARM PRODUCTS INVENTORY		
TYPE	QUANTITY	MARKET VALUE PER UNIT
Cotton		
Peanuts		
Corn		
Wheat		
Hay		
Other		
<b>TOTAL FARM PRODUCTS INVENTORY</b>		

SCHEDULE 6- BREEDING LIVESTOCK			
TYPE	BREED	NUMBER OF HEAD	\$ PER HEAD
<b>TOTAL BREEDING LIVESTOCK</b>			

SCHEDULE 7- VEHICLES	
DESCRIPTION	MARKET VALUE
<b>TOTAL VEHICLES</b>	

SCHEDULE 9- PARTNERSHIPS AND CORPORATIONS		
ENTITY NAME	TYPE	NATURE OF BUSINESS
<b>TOTAL PARTNERSHIPS AND CORPORATIONS</b>		

**TOTAL PARTNERSHIPS AND CORPORATIONS**

**% OWNED**

**MARKET VALUE**



## Additional Required Information

Please give us the name of your crop insurance company:

Please give us the name of the equipment insurance company:

Do you have Life Insurance?  
 If no, would you like to meet with a life insurance representative?  
 If yes, please list

Name of Insurance Company	Amount of Coverage	Cash value	Beneficiary


Do you receive financing for your farm operation from any source other than United Bank?  
 (such as Farm Plan, CPS, Helena ...)

If yes, please list:

Name of lender	Amount of Credit	Outstanding Balance	Due Date

Signature \_\_\_\_\_

\_\_\_\_\_ Date

United Bank  AGRICULTURE CASH FLOW PROJECTIONS

NAME: \_\_\_\_\_

CROP	SCHEDULE A- CROP INCOME						PROJECTED	
	'09 YIELD ACRES/YIELD	'10 YIELD ACRES/YIELD	'11 YIELD ACRES/YIELD	'12 YIELD ACRES/YIELD	ACRES '14	AVG YIELD '14	AVG PRICE '14	TOTAL
COTTON	/ /	/ /	/ /	/ /				
PEANUTS	/ /	/ /	/ /	/ /				
SOYBEANS	/ /	/ /	/ /	/ /				
CORN	/ /	/ /	/ /	/ /				
WHEAT	/ /	/ /	/ /	/ /				
OTHER	/ /	/ /	/ /	/ /				
<b>SUB-TOTAL</b>								

TYPE	DESCRIPTION	AMOUNT
RENTAL PROPERTY		
2013 GOVERNMENT PAYMENTS	Direct & Counter Cyclical Payments	
2012 GOVERNMENT PAYMENTS (REMAINING)	Direct & Counter Cyclical Payments	
WAGES AND SALARY (SPOUSE, IF CO-SIGNER ON LOAN)		
CAPITAL GAINS (LOSSES)		
CUSTOM HIRE		
OTHER		
<b>SUB-TOTAL</b>		

COMMODITY	TYPE OF EXPENSES	COST/ACRE	TOTAL
COTTON ACRES ( )	LAND RENT		
	SEED		
	CHEMICALS		
	FERTILIZER & LIME		
	FUEL AND OIL		
	LABOR		
	CROP INSURANCE		
	EQUIPMENT (LEASE)		
	MISC. (BOLL WEEVIL ERAD, ETC...)		
	<b>TOTAL COTTON EXPENSES</b>		

COMMODITY	TYPE OF EXPENSES	COST/ACRE	TOTAL
PEANUT ACRES ( ) Do you have peanuts contracted for 2014? If yes, please specify price \$ _____/ton.	LAND RENT		
	SEED		
	CHEMICALS		
	FERTILIZER & LIME		
	FUEL AND OIL		
	LABOR		
	CROP INSURANCE		
	EQUIPMENT (LEASE)		
	MISC. (FREIGHT & TRUCKING, ETC...)		
	<b>TOTAL PEANUT EXPENSES</b>		

COMMODITY	TYPE OF EXPENSES	COST/ACRE	TOTAL
SOYBEANS ACRES ( ) Do you have soybeans contracted for 2014? If yes, please specify price \$ _____/bu.	LAND RENT		
	SEED		
	CHEMICALS		
	FERTILIZER		
	CROP INSURANCE		
	FUEL AND OIL		
	LABOR		
	MISC. (FREIGHT & TRUCKING, ETC...)		
	<b>TOTAL SOYBEAN EXPENSES</b>		

COMMODITY	TYPE OF EXPENSES	COST/ACRE	TOTAL
CORN ACRES ( ) Do you have com contracted for 2014? If yes, please specify price \$ _____/bu.	LAND RENT		
	SEED		
	CHEMICALS		
	FERTILIZER		
	CROP INSURANCE		
	FUEL AND OIL		
	LABOR		
	MISC. (FREIGHT & TRUCKING, ETC...)		
	<b>TOTAL CORN EXPENSES</b>		


COMMODITY	TYPE OF EXPENSES	COST/ACRE	TOTAL
WHEAT ACRES ( ) Do you have wheat contracted for 2014? If yes please specify price \$ _____/bu.	LAND RENT		
	SEED		
	CHEMICALS		
	FERTILIZER		
	FUEL AND OIL		
	LABOR		
	MISC. (FREIGHT & TRUCKING, ETC...)		
	<b>TOTAL WHEAT EXPENSES</b>		

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

SIGNATURE (IF APPLICABLE) \_\_\_\_\_

DATE \_\_\_\_\_

United Bank   
**AGRICULTURE CASH FLOW PROJECTIONS**  
*\*The projected income should represent how many head of cattle you will be selling within the next 12 months*

LIVESTOCK INCOME			
TYPE	# HEAD	EST SELLING WT	UNIT PRICE
STOCKER CATTLE			
BROOD CATTLE			
REPLACEMENT HEIFERS			
CULL COWS			
CATFISH			
CALVES			
<b>SUB-TOTAL</b>			
			<b>TOTAL LIVESTOCK INCOME</b>

SCHEDULE C-OTHER INCOME			AMOUNT
TYPE	DESCRIPTION		
RENTAL PROPERTY			
2014 GOVERNMENT PAYMENTS	Direct & Counter Cyclical Payments		
2013 GOVERNMENT PAYMENTS (REMAINING)	Direct & Counter Cyclical Payments		
WAGES AND SALARY (SPOUSE, IF CO-SIGNER ON LOAN)			
CAPITAL GAINS (LOSSES)			
CUSTOM HIRE			
OTHER			
<b>SUB-TOTAL</b>			

LIVESTOCK	TYPE OF EXPENSES	COST/HEAD	TOTAL
CATTLE ( ) <i>*Cattle expenses should represent your total expenses for ALL cattle you currently have on hand</i>	CATTLE PURCHASES		
	MEDICINE		
	DEATH LOSS		
	GRASS		
	MISC.		
	<b>TOTAL CATTLE EXPENSES</b>		

LIVESTOCK	TYPE OF EXPENSES	COST/HEAD	TOTAL
CATFISH ( )	FINGERLING PURCHASES		
	FEED		
	AERATION		
	CHEMICALS		
	UTILITIES		
	<b>TOTAL CATFISH EXPENSES</b>		

OTHER (COMMODITY OR LIVESTOCK)	TYPE OF EXPENSES	COST/HEAD OR COST PER ACRE	TOTAL
OTHER (COMMODITY OR LIVESTOCK)			
	<b>TOTAL EXPENSES</b>		

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

OTHER SIGNATURE (IF APPLICABLE) \_\_\_\_\_

DATE \_\_\_\_\_