

Thank you for selecting Farm Credit of Northwest Florida to provide your financing. Once your loan application is submitted, it will be promptly reviewed and you will be advised of the supporting documentation needed to complete your request. If this is for a real estate purchase, provide the executed sales contract with any addendums/extensions along with the completed application. If you have questions, or would like assistance, please reach out to your loan officer or contact us at Info@FarmCredit-FL.com or 855-467-8725.

DETAILS OF TRANSACTION**Purpose of Loan:**

If a Real Estate Purchase, Contract Price: _____**Loan Amount Requested:** _____

Application will be processed as a percentage of purchase price and, if your contract price changes, loan amount may be adjusted accordingly.

Additional Information About Your Request You May Want Us to Know (Optional):

BORROWER:

The entity or person who will receive disclosures, notices, and tax forms related to the loan account. All borrowers and co-borrowers are equally responsible for repayment of the full loan amount.

Name/ Business Name:	
Mailing Address:	
Home Address: (if different than address above)	
Do you rent your home? If yes, what is the monthly rental amount?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cell Phone:	
Alternate Phone (If Desired):	
Email:	
Date of Birth:	
Social Security Number	
Employment Income:	
Employer's Name:	
Employer's Address:	
Type of Business/Position:	
# Years in Present Employment:	
*Other Income:	
Source(s) of Other Income:	
Marital Status: Please select one:	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Select Legal Status:	<input type="checkbox"/> US Citizen <input type="checkbox"/> Visa Holder <input type="checkbox"/> Permanent Resident

CO-BORROWER:

An entity or person applying for joint credit with the borrower. List the entity or personal information of the co-borrower in this section if they are agreeable to their personal demographic and financial information being viewed and submitted by the "Borrower".

Name/ Business Name:	
Mailing Address:	
Home Address: (if different than address above)	
Do you rent your home? If yes, what is the monthly rental amount?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cell Phone:	
Alternate Phone (If Desired):	
Email:	
Date of Birth:	
Social Security Number	
Employment Income:	
Employer's Name:	
Employer's Address:	
Type of Business/Position:	
# Years in Present Employment:	
*Other Income:	
Source(s) of Other Income:	
Marital Status: Please select one:	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Select Legal Status:	<input type="checkbox"/> US Citizen <input type="checkbox"/> Visa Holder <input type="checkbox"/> Permanent Resident

*Other Income should only be disclosed if you want Farm Credit to consider it in determining your repayment capacity.

ADDITIONAL CO-APPLICANTS- Below, if applicable, provide the name and email address for additional co-applicants. These individuals will be contacted separately by Farm Credit of Northwest Florida to supply the information necessary to complete the Loan Application. The Loan Application is not considered submitted for review and processing until all co-applicants complete and submit requested information.

NAME		EMAIL	
NAME		EMAIL	
NAME		EMAIL	
NAME		EMAIL	

DECLARATIONS- Complete for the borrower and co-borrower on this application

Yes	No	
		Are there lawsuits pending against any applicant?
		Have any applicants endorsed, co-signed, or guaranteed loans for others as a contingent liability? If yes, please describe including balance and payment amount:
		Do any applicants have open applications for credit pending? If yes, please describe:
		Do any applicants have legal obligations for payments in support of children/spouse of previous marriage(s)? If yes, please list monthly payment amount:
		Has any applicant declared bankruptcy, surrendered collateral property to a creditor, or settled debts for less than the amount owed within the past seven years? If yes, please describe:

CONFIRMATION REGARDING APPLICATION FOR INDIVIDUAL/JOINT CREDIT (Check Only One)

<input type="checkbox"/>	I am applying for individual credit in my own name and I am relying on my own income and assets.
<input type="checkbox"/>	I am applying for individual credit and am relying on my income or assets, as well as income and assets from another source.
<input type="checkbox"/>	We are applying for joint credit.
<input type="checkbox"/>	Credit to other than a natural person. Example: Business, Trust, etc.

I (we, if more than one applicant is submitting this loan application) authorize the Farm Credit System lender and its affiliates (Lender) to verify credit, employment and any other information provided by or on behalf of an applicant/s including obtaining a credit bureau report on me/us and, if applicable my/our business. This is for the purpose of making a loan determination or in the course of review or collection of any credit extended in regards with my/our loan application. The applicant(s) understands and acknowledges that Lender may use electronic means to transmit this and any other related documents.

Full Legal Name Signature

Date

To submit your application, return it to your Loan Officer or Email it to Info@FarmCredit-FL.com.

**FEDERAL COMPLIANCE NOTICES AND DISCLOSURES
FOR COMMERCIAL CREDIT APPLICATIONS****Equal Credit Opportunity Act Notice**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the FARM CREDIT ADMINISTRATION, 1501 Farm Credit Drive, McLean, Virginia 22102-5090.

Right to Receive a Copy of Appraisals

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any completed appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. This disclosure is applicable only to transactions secured by real estate with a dwelling.

Fair Credit Reporting Act

An investigation may be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the reason for the adverse action and the identity of Consumer Reporting Agency making such report and of your right to request a free copy of any consumer report within sixty (60) days pursuant to provisions of the Fair Credit Reporting Act. If you obtain a loan with us, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Flood Insurance Notice

At initial application, the subject property you are purchasing/refinancing may or may not be located in a flood prone area. In the event the property is located within a flood hazard area, pursuant to the Flood Disaster Protection Act of 1973, you will be sent a Notice of Special Flood Hazard letter.

This page includes a Federal Compliance Notice. Please retain this page for your records.

