



### Initial Items Needed

*These items are needed in order for us to start the application process.*

- Completed Application with Copy of Driver's License or Other Photo ID**
- Current Financial Statement**  
*(dated within 60 days of application submission) Please provide as much detail as possible*
- Federal Income Tax Returns for the last 4 years**  
*(if most recent tax returns have not been filed, provide income and expense records)*
- Income and Expense Projections**  
*(for current year and next year if loan will close in Oct, Nov or Dec.)*
- Production Records**  
*(for last four years and projected yields for current year)*
- Authorization to Obtain Credit Information**
- Disclosures: ECOA Notice, Appraisal Disclosure and HMDA**
- Description of Farming Operation**  
*(include legal description of real estate to be used as security)*
- If Dairy Loan:**
  - Include 12 Months DHIA (or comparable) records
  - Provide Monthly Milk Production and "Prices Received" information for current year

### Additional Items Needed

*Once we have reviewed initial items submitted, we might ask for additional information specific to your operation.*

- 4506 and 4506T**
- Copies of Recent Bank Statements verifying cash on hand**
- Machinery and Equipment List**  
*(with values)*
- List of Current Creditors**
- Verification of Assets**  
*(copies of bank statements, etc.)*
- Historical Financial Statements**  
*(signed and dated statements for the previous 2 calendar years)*
- Production Contracts**  
*(if applicable)*

*ALL FINANCIAL INFORMATION SUBMITTED MUST BE SIGNED AND DATED.*