

Crop Loan Application

WELCOME TO OUR FAMILY!

We want to thank you for considering ARM for your Farm operational needs. Our mission is to enable and support America's farmers with the capital they need, year over year, to not just grow, but thrive.

This application will guide you through the basic information required as we build a loan to power your operation. As a part of your application, copies of relevant documentation will also be required. Those are listed in detail within this application.

We're here to help, if you have any questions, please reach out to your Loan Officer or email us at: Service@armlend.com.

FINANCING AGRICULTURE, DIFFERENTLY.™

Crop Loan Application



Please provide information on the Primary and additional borrowers or guarantors:

Primary Borrower

- ☐ Individual
- ☐ Individual with Spouse¹
- ☐ Trust
- ☐ Partnership
- ☐ Joint Venture
- ☐ Corporation
- ☐ LLC
- ☐ LP
- ☐ LLP

<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name	SSN/EIN	Birthdate/Date of Incorporation
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address	City	State, Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>
Primary Phone	Cell Number (Required)	Email Address (Required)

Please tell us where you heard about ARM?

- ☐ Friends/Family
- ☐ Bank
- ☐ Insurance Agency
- ☐ Billboard/Print Ad
- ☐ Social Media
- ☐ Google/Online Search

In this section, please list all co-borrowers, corporate officers, members, or partners in your operation, along with any personal guarantor(s). These individuals will also need to sign the application prior to submission.

Additional Borrowers/Officers/Members/Partners/Guarantors

<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name	Full Legal Name	Full Legal Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (if applicable)	Title (if applicable)	Title (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>
SSN/EIN	SSN/EIN	SSN/EIN
<input type="text"/>	<input type="text"/>	<input type="text"/>
Birthdate/Date of Incorporation	Birthdate/Date of Incorporation	Birthdate/Date of Incorporation
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address, City, State, Zip	Mailing Address, City, State, Zip	Mailing Address, City, State, Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>
Primary Phone	Primary Phone	Primary Phone
<input type="text"/>	<input type="text"/>	<input type="text"/>
Cell Phone (Required)	Cell Phone (Required)	Cell Phone (Required)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address (Required)	Email Address (Required)	Email Address (Required)
<div>Co-borrower <input type="radio"/></div> <div>Guarantor <input type="radio"/></div>	<div>Co-borrower <input type="radio"/></div> <div>Guarantor <input type="radio"/></div>	<div>Co-borrower <input type="radio"/></div> <div>Guarantor <input type="radio"/></div>

Are there are any additional borrowers or guarantors that are not listed here? Yes* ☐ No ☐

*If yes, ARM will contact you to finish your application once your initial draft is received.

¹ Spousal information is used to identify substantial beneficial interest holders of the crop insurance policy of an individual applicant. See 7 CFR Part 457.

Borrower Questions

continued

(Please select either Yes or No)

☐ Yes

☐ No

Is the named Borrower(s) and/or Farmer currently in bankruptcy or planning to file bankruptcy during the next year?

☐ Yes

☐ No

Has the named Borrower(s) and/or Farmer ever been involved in bankruptcy?

☐ Yes

☐ No

Are you a defendant in any suits or legal actions?

☐ Yes

☐ No

Are there any judgements outstanding against you?

☐ Yes

☐ No

Are you affiliated with crop production loans provided by other lenders?

☐ Yes

☐ No

Do you earn income from non-farming operations?

☐ Yes

☐ No

Do you attest that you are in good standing with the FSA?

☐ Yes

☐ No

Do you attest that you are in good standing with Federal Crop Insurance and RMA?

☐ Yes

☐ No

Do you attest that you have Federal Crop Insurance* in force?

* A copy of your crop insurance policy is required with your loan submission. If not available, a copy of a previous year policy will suffice. If it is your first year farming, then a copy of your crop insurance application and a current quote from your insurance agent is required with the loan.

☐ Yes

☐ No

Do you have any outstanding Federal Crop Insurance premiums?

☐ Yes

☐ No

Have all your equipment obligations been met and/or factored into the loan budget?

☐ Yes

☐ No

Have you made provisions for all other non-requested cash outlays not included in the ARM Budget?

☐ Yes

☐ No*

Do you have the ability to harvest your own crops?

* If No, how do you plan on harvesting your crops? If using a 3rd party, please provide a copy of your agreement with the service provider with your application.

☐ Yes

☐ No*

Do you have the ability to plant your own crops?

* If No, how do you plan on planting your crops? If using a 3rd party, please provide a copy of your agreement with the service provider with your application.

☐ Yes*

☐ No

Do you have livestock?

*If Yes, what is the intended use of the livestock you own? (please provide a short answer below)

☐ Yes

☐ No

Do you have a separate livestock entity? *if Yes, Name of Entity: _____

☐ Yes*

☐ No

Do any of your crops get used for livestock feed?

*If yes, what crops, and how much is expected to be used as feed (in bushels).

crops

crops

crops

amount used / bushels

amount used / bushels

amount used / bushels

☐ Yes

☐ No

Do you have a history of cutting crops for silage?

☐ Yes

☐ No

Do you have any other entities in which you have a majority ownership?

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Borrower Questions

continued (Please select either Yes or No)

☐ Yes

☐ No

Do you own or lease any grain storage? (If yes, please list these below)

Entity Name	Address	City, State, Zip	Leased/owned
Entity Name	Address	City, State, Zip	Leased/owned
Entity Name	Address	City, State, Zip	Leased/owned

☐ Yes

☐ No

Do you have a financial interest in a crop buying entity? (If yes, please provide list these below)

Entity Name	Address	City, State, Zip
Entity Name	Address	City, State, Zip
Entity Name	Address	City, State, Zip

☐ Yes

☐ No

Will anyone else be requesting draws on this loan? (If yes, please provide below)

First/Middle/Last	Address	City, State, Zip	Role in farming operation
First/Middle/Last	Address	City, State, Zip	Role in farming operation
First/Middle/Last	Address	City, State, Zip	Role in farming operation

How many years have you been farming? _____

Is this your first time farming with ARM? ☐ No ☐ Yes* (*If yes, please provide three business references)

Business Name	Business Address	Contact Person	Phone Number	Contact Email

In the following sections, ARM will require basic information related to your farming operation. To ensure that your application is processed in a timely manner, we ask that you confirm the data provided below is accurate and complete prior to submission.

Grain Buyer (Historical & Current)

Please provide information on grain buyers whom you have sold to in the past 3 years, and any that you plan to work with this season.

Business Name	Business Address	Phone Number	Email	Contact (if applicable)

Disclaimer: Borrower agrees to notify ARM of any new or additional buyers other than those listed above prior to the sale of any commodity.

Crop Insurance



Please provide the name and contact information for your crop insurance agent below:

Crop Insurance Agent

Address

City, State

Phone Number

Email Address

Website (if applicable)

Landlord Information

Please provide information on all landlords

Landlord	Business Address	Phone Number	Email
Payment Method for Landlord: <input type="radio"/> Check <input type="radio"/> ACH Landlord ACH Details: Account#_____ Routing#_____ <input type="radio"/> All rent paid-in-full, at time of application			

Landlord	Business Address	Phone Number	Email
Payment Method for Landlord: <input type="radio"/> Check <input type="radio"/> ACH Landlord ACH Details: Account#_____ Routing#_____ <input type="radio"/> All rent paid-in-full, at time of application			

Landlord	Business Address	Phone Number	Email
Payment Method for Landlord: <input type="radio"/> Check <input type="radio"/> ACH Landlord ACH Details: Account#_____ Routing#_____ <input type="radio"/> All rent paid-in-full, at time of application			

Landlord	Business Address	Phone Number	Email
Payment Method for Landlord: <input type="radio"/> Check <input type="radio"/> ACH Landlord ACH Details: Account#_____ Routing#_____ <input type="radio"/> All rent paid-in-full, at time of application			

Landlord	Business Address	Phone Number	Email
Payment Method for Landlord: <input type="radio"/> Check <input type="radio"/> ACH Landlord ACH Details: Account#_____ Routing#_____ <input type="radio"/> All rent paid-in-full, at time of application			

Farm Plan

If you have more farms than the space provided in this application, please contact your Sales Support representative and they will provide an Excel based spreadsheet that you may use in place of the Farm Plan table below to simplify your application process.

Please list all tillable acres by individual farms and attach a copy of lease agreements

State	County	Landlord Full Name	FSN	Farm Name	Crop	Irrigated Acres	Non-Irr. Acres	Total Acres
Is the Farm: <input type="radio"/> Leased <input type="radio"/> Owned		If Leased, is there a written lease? <input type="radio"/> Yes <input type="radio"/> No		Rent \$ or % _____	Rent Due Date(s) _____		Is there a Producer Share?: <input type="radio"/> Yes <input type="radio"/> No	

State	County	Landlord Full Name	FSN	Farm Name	Crop	Irrigated Acres	Non-Irr. Acres	Total Acres
Is the Farm: <input type="radio"/> Leased <input type="radio"/> Owned		If Leased, is there a written lease? <input type="radio"/> Yes <input type="radio"/> No		Rent \$ or % _____	Rent Due Date(s) _____		Is there a Producer Share?: <input type="radio"/> Yes <input type="radio"/> No	

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Is the Farm: <input type="radio"/> Leased <input type="radio"/> Owned		If Leased, is there a written lease? <input type="radio"/> Yes <input type="radio"/> No		Rent \$ or % _____	Rent Due Date(s) _____		Is there a Producer Share?: <input type="radio"/> Yes <input type="radio"/> No	

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Is the Farm: <input type="radio"/> Leased <input type="radio"/> Owned		If Leased, is there a written lease? <input type="radio"/> Yes <input type="radio"/> No		Rent \$ or % _____	Rent Due Date(s) _____		Is there a Producer Share?: <input type="radio"/> Yes <input type="radio"/> No	

State	County	Landlord Full Name	FSN	Farm Name	Crop	Irrigated Acres	Non-Irr. Acres	Total Acres
Is the Farm: <input type="radio"/> Leased <input type="radio"/> Owned		If Leased, is there a written Lease? <input type="radio"/> Yes <input type="radio"/> No		Rent \$ or % _____	Rent Due Date(s) _____		Is there a Producer Share?: <input type="radio"/> Yes <input type="radio"/> No	

Draft Operating Budget



Please complete this operating budget table to help us better understand your needs. For each crop type, fill in the values in dollars, as a total for the line item.

	Corn	Soybeans	Cotton	Rice	Wheat	Other: _____	Other: _____	Other: _____
Seed								
Fertilizer								
Chemicals								
Custom Services								
Fuel, Lube, Electricity								
Repairs								
Labor								
Irrigation								
Harvest								
Insurance								
General Farm Overhead								
Equipment Leases/Notes								
Real Estate Notes								
Other:								
Other:								
Other:								
Other:								

Credit Application, Authorization for Release of Credit Information, and Agreement for Credit Application Expenses

I/we acknowledge and agree that the extension of credit sought by this Credit Application is for agricultural business purposes only, and not for personal, family, or household purposes.

I/we acknowledge and agree that Agrifund, LLC ("ARM") will investigate my/our credit in connection with my/our Credit Application for an agricultural business loan. In connection with processing your Credit Application, I/we authorize ARM to obtain a written or oral credit report concerning your credit standing, credit capacity and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your Credit Application based in whole or in part on any information contained in the credit report, ARM will advise you of the name, address and telephone number of the Consumer Reporting Agency that furnished the credit report and notice of your right to obtain within 60 days of adverse action a free copy of the credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the Consumer Reporting Agency.

Furthermore, by completing and submitting this Credit Application, I/we acknowledge ARM's collection, use, and disclosure of my/our business, personal and other information, including the information provided in this Credit Application and my/our past loan history and credit information with ARM, which may be used by ARM, its affiliates, agents and service providers, and others with whom ARM contracts to evaluate this Credit Application, determine my/our current and ongoing creditworthiness, administer and manage the requested credit extension(s), collect delinquent accounts, determine my/our eligibility for special promotions, obtain financing, procure credit insurance, and for any other purposes required or permitted by law. Such collection, use, and disclosure may involve parties located outside of the United States. I/we agree and acknowledge that ARM may contact my/our credit references, lenders, legal counsel, and others identified in this Credit Application or otherwise provided by me/ us to ARM, including making such credit checks and inquiries with credit bureaus, commercial credit associations, and other third parties. For information about ARM's data privacy practices, visit ARM's Privacy Policy at <https://www.armlend.com/privacy-policy/>.

I/we further authorize ARM to obtain any information necessary from USDA/FSA/NRCS including but not limited to: Payment information, Acreage Reports, Farm Plan information, and Shapefiles.

I/we further authorize any bank or creditor with whom I/we are doing business to give any and all necessary information to ARM which will assist in its credit investigation and release any claim I/we may have for breach of contract or invasion of privacy because of information furnished to ARM.

This application and any and all schedules, explanations, financial statements, and additional information attached, is submitted on behalf of the undersigned for the purpose of procuring, establishing and maintaining credit from time to time with ARM. I/we have carefully read the information attached and contained herein and warrant it to be based on personal knowledge and complete, true, and correct as of the dates set forth below and that ARM may continue to rely upon this application continuing to be true and correct until a written notice of change is given to you by the undersigned.

In exceptional circumstances, ARM may incur additional fees and expenses in connection with a Credit Application, such as legal fees or costs for appraisals, consultants, or other professionals evaluating

collateral, which may be passed through without markup to the Applicant. All such extra fees and expenses shall be quoted and submitted to the Applicant for approval by separate written agreement prior to ARM requesting an advance for such fees and expenses or reimbursement for same. I/ we expressly acknowledge and agree that the execution and submission of this agricultural Credit Application shall not constitute or be deemed to constitute a commitment or agreement on the part of ARM to extend credit to the undersigned in any amount whatsoever, it being understood that any election by ARM to make any advance of credit to the undersigned shall be at ARM's sole and absolute discretion.

I/we understand and agree that as a condition to ARM's approval of this application, the undersigned will be required to execute and furnish to ARM certain instruments and agreements in order to evidence and secure such extension of credit, including, but not limited to, a promissory note, security agreement, financing statement, guaranty (if applicable) and such other forms and agreements as required or necessary to comply with ARM's policies and procedures concerning the extension of agricultural credit. The undersigned further agree and acknowledge that credit will not be extended nor will products be delivered to the undersigned until the undersigned's Credit Application has been approved and the undersigned has satisfied and performed all conditions and requirements imposed by ARM in connection herewith.

I/we understand that a certain level of crop insurance may influence the credit decision. Furthermore, I/ we understand that I/we may purchase this crop insurance from any licensed agent, and specifically am not required to purchase that insurance from ARM as a condition of approval of credit.

I/we agree that this Credit Application shall remain the property of ARM, 16415 Addison Rd. STE 170 Addison, TX 75001.

I/we agree to conduct transactions with ARM by electronic means and to the use of electronic communication, including the use of electronic documents. I/we further agree that the Electronic Signatures, whether digital or encrypted, of the parties included herein are intended to authenticate this Credit Application and to have the same force and effect as handwritten signatures.

SMS Messaging Disclosure and Consent

By providing our mobile phone number(s), I/we authorize ARM to send text (SMS) messages. These messages may include account updates, reminders, important service-related notifications, and security features such as two-factor authentication (2FA). Message frequency may vary. Message and data rates may apply.

I/we understand and agree that this consent to receive SMS messages is not a condition of loan approval or loan servicing. Certain SMS communications, such as those used for security verification and two-factor authentication, may be required to protect our account. I/we may opt out of any non-essential SMS message by replying STOP to any message. Reply HELP for help.

Text messaging may not be a fully secure form of communication, and I/we shall avoid including sensitive personal information in any SMS replies.

Crop Loan Application Signatures

<div>Printed Name</div>	<div>Signature</div>	<div>Date</div>
<div>Printed Name</div>	<div>Signature</div>	<div>Date</div>
<div>Printed Name</div>	<div>Signature</div>	<div>Date</div>
<div>Printed Name</div>	<div>Signature</div>	<div>Date</div>

Additional Signatures Required for Entities

<div>Entity (Full Entity Name)</div>	<div>Signature (Authorized Agent)</div>	
<div>Printed Name</div>	<div>Title</div>	<div>Date</div>
<div>Entity (Full Entity Name)</div>	<div>Signature (Authorized Agent)</div>	
<div>Printed Name</div>	<div>Title</div>	<div>Date</div>

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 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 Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580.

Authorization to Release Information

I/we voluntarily authorize and request disclosure (including paper, oral and electronic interchange) of the information described below related to my/our farming operation as requested by Agrifund, LLC (“ARM”) and to be used solely by ARM, its affiliates, agents and service providers, and others with whom ARM contracts to evaluate this Credit Application for the purpose of evaluating my/our Credit Application, determining my/our current and ongoing creditworthiness, administering and managing credit extension(s), and/or collecting delinquent accounts.

ARM is granted express permission to seek and receive the following information from the following sources:

- Current and historical crop insurance information from crop insurance agents and authorized insurance providers of crop insurance.
- Settlement sheets and/or tickets from buyers, packers, elevators, ginners, processors, storage facilities, selling agents, and commission merchants.
- Grain or other farm product contracts from buyers, packers, elevators, ginners, processors, storage facilities, selling agents, and commission merchants.
- Bank account and financial information concerning the farming operation and liabilities from lenders, creditors, and banks.
- Current and historical Farm Service Agency (FSA) information from the county FSA office.

I/we authorize the use of a copy (including electronic copy) of this form for the disclosure of the information described above.

I/we hereby indemnify and forever hold the disclosing party harmless from any and all actions and causes of actions, suits, claims, attorney’s fees, or demands against such disclosing party which I/we may have resulting from the disclosing party discussing or producing my information or related documents with ARM.

This authorization will remain in effect while ARM is evaluating my/our Credit Application and will continue in effect until ARM is paid in full in the event my/our Credit Application is approved and credit is advanced.

_____ Printed Name	_____ Signature
_____ Printed Name	_____ Signature
_____ Printed Name	_____ Signature
_____ Printed Name	_____ Signature

Additional Signatures Required for Entities

_____ Entity	_____ By	
_____ Printed Name	_____ Title	_____ Date
_____ Entity	_____ By	
_____ Printed Name	_____ Title	_____ Date

Required Documentation

In the following sections, ARM will require basic information related to your farming operation. To ensure that your application is processing in a timely manner, we ask that you confirm the data provided below is accurate and complete prior to submission.

Borrower Identification Documentation: (These documents are required along with your completed application so that we can begin processing your loan)

1. A valid copy of the primary borrower Drivers License
2. Copies of Drivers Licenses from any other listed borrower or guarantor
3. For any ENTITY listed in the application, regardless of that entity being an applicant, co borrower or guarantor, lease provide copies of the following documents
 - a. All applicable Organization documents, inclusive of
 - i. Articles of organization
 - ii. Articles of incorporation
 - iii. Operating agreement
 - iv. Partnership agreement

Insurance & Financial Information:

4. Crop Insurance information
 - a. Most recent, available APH Report
 - b. Most recent Summary of Coverage/Schedule of Insurance
 - c. First Time Farmer Only: If the borrower cannot satisfy the data above, then a copy of their Crop Insurance Application is required.
 - d. If you are applying after March 15 – Policy Confirmation will be required from all farmers/borrowers
5. Current Financial Statement; signed and dated. 3rd party verified financial statements, produced by a CPA are preferred.
 - a. Financial statements must be typed or in a digital format. (PDF, CSV, Word, excel file, etc...)

The following documents can be provided after the application is submitted, but are required before the loan can be reviewed and approved.

Additional Documents:

1. Financial Documents
 - a. Equipment list with current values, and lease/own status
 - i. If borrowing or bartering for equipment; copies of the equipment contract are required.
 - b. Three most recent years of tax returns required.
 - c. Borrower(s) must provide supporting documents for other sources of income;
 - i. Examples would include: Custom harvest, haying, cattle
 - ii. Personal/Individual W2's
2. Copies of all current agricultural lease agreements
 - a. Lease agreements must include legal descriptions of land
 - b. All agreements must be Executed (signed) by Landlord and Tenant
3. FSA 578's – Prior Year
4. Copies of all outstanding crop contracts.
5. A copy of the most recent statement from any and all 3rd party credit lines.
 - a. The documentation must show the borrower name, distributor or credit provider, total amount of available credit, and maturity/payoff date.
 - b. If the credit provider does not provide statements, then an email or signed attestation/notice from the 3rd party will be acceptable.
6. Copy of any Harvest agreement contract
 - a. Required if a 3rd party will be harvesting on behalf of the borrower
 - b. If the borrower is planning to use a 3rd party, but the cost/contract has not yet been established, they are required to provide budgetary information related to the expense.

APPENDIX A

Grain storage owned or leased outside of noticed buyers?

Please list additional locations and addresses of any owned/leased grain storage

Name (if any) and Address	Owned/Leased
Name (if any) and Address	Owned/Leased
Name (if any) and Address	Owned/Leased
Name (if any) and Address	Owned/Leased
Name (if any) and Address	Owned/Leased
Name (if any) and Address	Owned/Leased
Name (if any) and Address	Owned/Leased
Name (if any) and Address	Owned/Leased
Name (if any) and Address	Owned/Leased

Seller agrees that no commodities will be sold to anyone that is not listed on the Schedule of Buyers without the approval of ARM

APPENDIX B

Do you have a financial interest in a crop buying entity?

Please provide entity name and contact information

Entity Name	Contact Info
Entity Name	Contact Info
Entity Name	Contact Info
Entity Name	Contact Info
Entity Name	Contact Info
Entity Name	Contact Info
Entity Name	Contact Info

Seller agrees that no commodities will be sold to anyone that is not listed on the Schedule of Buyers without the approval of ARM

APPENDIX C

Authorized person(s) who may request draws on the loan.

Please list all parties who may request draws on the loan

First Name	Last Name	Relationship
First Name	Last Name	Relationship
First Name	Last Name	Relationship
First Name	Last Name	Relationship
First Name	Last Name	Relationship
First Name	Last Name	Relationship

Seller agrees that no commodities will be sold to anyone that is not listed on the Schedule of Buyers without the approval of ARM