

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

COMMERCIAL LOAN APPLICATION

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

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:	Value

LOAN TO COLLATERAL VALUE RATIO: _____ TOTAL COLLATERAL VALUE: _____

Credit References	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		Value
	Maturity Date	Terms	Rate	Collateral		

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

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			CURRENT LIABILITIES (LESS THAN ONE YEAR)			
Asset	Sch #	Value	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			
TOTAL CURRENT ASSETS			TOTAL CURRENT LIABILITIES			

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

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

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

<u>NAME</u>	<u>NUMBER OF SHARES</u>	<u>VALUE/SHARE</u>	<u>MARKET VALUE</u>
TOTAL STOCKS/BONDS/COMMODITIES			

SCHEDULE 2- RECEIVABLES

<u>DEBTOR</u>	<u>COLLATERAL</u>	<u>MATURITY DATE</u>	<u>INTEREST RATE</u>	<u>PAYMENT AMT</u>	<u>BALANCE</u>
TOTAL RECEIVABLES					

SCHEDULE 3- LIVESTOCK FOR SALE

<u>TYPE</u>	<u>QUANTITY</u>	<u>MARKET VALUE PER UNIT</u>	<u>MARKET VALUE</u>
TOTAL LIVESTOCK FOR SALE			

SCHEDULE 4- FARM PRODUCTS INVENTORY

<u>TYPE</u>	<u>QUANTITY</u>	<u>MARKET VALUE PER UNIT</u>	<u>MARKET VALUE</u>
Cotton	bales		
Peanuts	tons		
Corn	bu.		
Wheat	bu.		
Hay	bales		
Other			
TOTAL FARM PRODUCTS INVENTORY			

SCHEDULE 6- BREEDING LIVESTOCK

<u>TYPE</u>	<u>BREED</u>	<u>NUMBER OF HEAD</u>	<u>\$ PER HEAD</u>	<u>MARKET VALUE</u>
TOTAL BREEDING LIVESTOCK				

SCHEDULE 7- VEHICLES

<u>DESCRIPTION</u>	<u>MARKET VALUE</u>
TOTAL VEHICLES	

SCHEDULE 9- PARTNERSHIPS AND CORPORATIONS

<u>ENTITY NAME</u>	<u>TYPE</u>	<u>NATURE OF BUSINESS</u>	<u>% OWNED</u>	<u>MARKET VALUE</u>
TOTAL PARTNERSHIPS AND CORPORATIONS				

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: _____

SCHEDULE A- CROP INCOME									
CROP	'09 YIELD	'10 YIELD	'11 YIELD	'12 YIELD	'13 YIELD	PROJECTED			
	ACRES/YIELD	ACRES/YIELD	ACRES/YIELD	ACRES/YIELD	ACRES/YIELD	ACRES '14	AVG YIELD '14	AVG PRICE '14	TOTAL
COTTON	/	/	/	/	/				
PEANUTS	/	/	/	/	/				
SOYBEANS	/	/	/	/	/				
CORN	/	/	/	/	/				
WHEAT	/	/	/	/	/				
OTHER	/	/	/	/	/				
SUB-TOTAL									

SCHEDULE C-OTHER INCOME		
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		
SUB-TOTAL		

COMMODITY EXPENSES			
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...)		
	TOTAL COTTON EXPENSES		

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...)		
	TOTAL PEANUT EXPENSES		

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...)		
	TOTAL SOYBEAN EXPENSES		

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

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...)		
	TOTAL WHEAT EXPENSES		

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	TOTAL LIVESTOCK INCOME
STOCKER CATTLE				
BROOD CATTLE				
REPLACEMENT HEIFERS				
CULL COWS				
CATFISH				
CALVES				
SUB-TOTAL				

SCHEDULE C-OTHER INCOME		
TYPE	DESCRIPTION	AMOUNT
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		
SUB-TOTAL		

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.		
	TOTAL CATTLE EXPENSES		

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

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

SIGNATURE _____

DATE _____

OTHER SIGNATURE (IF APPLICABLE) _____

DATE _____