Equipment Loan Application

Please download, carefully complete, and sign the application before submitting it to Lending@FarmCredit-FL.com.

Business Applicant Information

Legal Name of Business	Tax ID Number	Business Phone	Business Email	Years in Business
Business Address (Principal Office/Headquarters)		**City**	**State/Zip**	**County**

Individual Applicant Information or If Business Applicant Officer, Owner, or Partner (As Co-Borrower or Guarantor)

Applicant Legal Name as Appears on Driver's License	Co-Applicant Legal Name as Appears on Driver's License

Is Any Applicant Affiliated with or a Current Member of Farm Credit of Northwest Florida, ACA

◯ Yes ◯ No

Applicant			Co-Applicant		
Social Security/Tax ID Number	Date of Birth (Must Be 18 or Older)		Social Security/Tax ID Number	Date of Birth (Must Be 18 or Older)	
Address (Including City/State/Zip)			Address (Including City/State/Zip)		
Home Phone	Work Phone	Cell Phone	Home Phone	Work Phone	Cell Phone
Email Address			Email Address		
Legal Status US Citizen ◯ Visa Holder ◯ Permanent Resident ◯			Legal Status US Citizen ◯ Visa Holder ◯ Permanent Resident ◯		
Annual Salary	Employer/Years in Present Employment		Annual Salary	Employer/Years in Present Employment	
Other Income	Source of Other Income		Other Income	Source of Other Income	

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 Equipment Loan Application. The Equipment Loan Application is not considered submitted for review and processing until all co-applicants complete and submit requested information.

Name	Email
Name	Email

Land Ownership and/or Farming Information

First Year Any Applicant Acquired Rural Real Estate Over 10 Acres or Began Farming	Average Annual Gross Income from Land Ownership or Farming ◯ $100,000 or less ◯ $100,001 - $350,000 ◯ Over $350,000
Primary Source of Land or Farming Income (If Any)	Secondary Source of Land or Farming Income (If Any)

Transaction Information

If Request Exceeds Available Equipment Financing Terms, See Available Terms Loan Application Will Be Processed in Accordance with Published Terms

Equipment Description

Amount Requested $	Term in Years	Year/Make/Model Serial Number or VIN
Payment Frequency ◯ Monthly ◯ Quarterly ◯ Semi-Annual ◯ Annual	Repayment Schedule Beginning (Month)	

Transaction Details (Sale Price, Trade Description, Net Trade Allowance, Payoff Amount, Cash Down Payment, Sales Tax/Tags)	
Insurance Agent Name	**Agent Phone Number**

Declarations

◯ Yes ◯ No	Are there any lawsuits pending against any applicants?
◯ Yes ◯ No	Have any applicants endorsed, co-signed, or guaranteed loans for others as a contingent liability? If yes, describe below:
◯ Yes ◯ No	Do any applicants have open applications for credit pending? If yes, describe below:
◯ Yes ◯ No	Do any applicants have legal obligations for payments in support of children/spouse of previous marriage(s)? If yes, list monthly payment amount:
◯ Yes ◯ No	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, describe below:

Confirmation Regarding Application for Individual/Joint Credit (Check Only One)

- ◯ I am applying for individual credit in my own name, and I am relying on my own income and assets.
- ◯ I am applying for individual credit and am relying on my income or assets, as well as income and assets from another source.
- ◯ We are applying for joint credit.
- ◯ Credit to other than a natural person. Example: Business, Trust, Partnership

Signature:

By Signing this Application, the Applicant Acknowledges 1) Co-Applicants, If Any, Are Aware of and Consent to This Application Being Submitted; 2) Receipt of the Disclosures shown below; and 3) that Additional Financial Information May Be Required at the Discretion of Farm Credit of Northwest Florida.

Please submit this Equipment Loan Application by emailing to Lending@FarmCredit-FL.com and retain a copy for your records. Thank you.

Farm Credit of Northwest Florida, ACA

By signing this application, you certify that the information provided is true and correct. Applicant(s) authorizes Farm Credit of Northwest Florida, ACA (Lender) from time to time to make such inquiries and gather such information as deemed necessary and reasonable concerning any information provided to the Lender. By signing, you authorize the Lender to make credit inquiries, verify credit, verify employment, and obtain credit agency reports regarding applicant(s) and to provide credit information and its credit experience with applicant(s) to other creditors. The applicant(s) understands and acknowledges that the Lender may use electronic means to transmit this and any other related documents. If approved, applicant(s) authorizes funds from this loan to be distributed directly to the dealer or current lienholder of equipment (as applicable).

Federal Compliance Notices and Disclosure for Commercial Credit Equipment Loan Applications

Equal Credit Opportunity Act Note:
The Federal Equal Credit Opportunity Act prohibits creditors discriminating against applicants on the basis of race, color, 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 Protection Act. The Federal Agency that administers compliance with the laws concerning Lender/Lessor is the Farm Credit Administration, 1501 Farm Credit Drive, McLean, Virginia 22102-5090.

Fair Credit Reporting Act:
An investigation may be made as to the credit standing of all individuals, officers, owners or partners (collectively "applicants") seeking credit in this application. The nature and scope of any investigation will be furnished to the applicant(s) upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, applicant(s) will be advised of the reason for the adverse action and the identity of the Consumer Reporting Agency providing any report(s) and of applicant(s) rights 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 any account may be reflected in applicant's credit report.

To help the government fight the funding of terrorism and money laundering activities, federal law requires that the Lender obtain, verify and record information that identifies each person who opens an account. When applicant(s) opens an account, the Lender will ask for your name, address, date of birth, and other information that will allow the Lender to identify any applicant(s). Lender may also ask to see a driver's license or other identifying document(s). A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement or a trust agreement.