

# FARMER MAC

Accelerating Rural Opportunities

FARM & RANCH AGXPRESS<sup>SM</sup>

# APPLICATION

Last Updated March 2026

## AGXPRESS<sup>SM</sup> APPLICATION

All fields contained within this application are required, unless otherwise noted.

### Business Applicant or Trust\*

Title Holder:  Yes  No

Primary Borrower  Borrower  Guarantor (List your relationship or check your Organization Type): \_\_\_\_\_

Organization Type:  Corporation  Limited Partnership  Limited Liability Corporation  General Partnership  Estate  Trust

Business Name: \_\_\_\_\_

Federal Tax ID #: \_\_\_\_\_

Business Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Description of Business: \_\_\_\_\_

Principal/Officer Name and Title: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Percent Ownership: \_\_\_\_\_ % Principal/Officer Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Email: \_\_\_\_\_ Phone #: \_\_\_\_\_

Trustee/Beneficiary Name(s): \_\_\_\_\_

Trust State: \_\_\_\_\_ Trust Date: \_\_\_\_\_

\*A representative or trustee will need to sign on behalf of the business or trust.

### Individual Applicant

Primary Borrower  Borrower  Guarantor

Title Holder:  Yes  No

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Email: \_\_\_\_\_ Phone #: \_\_\_\_\_

Soc. Sec. #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Years at Current Address: \_\_\_\_\_

Marital Status:  Married (or separated)  Single (or divorced, unmarried, widowed)

What is your relationship to primary applicant?  Spouse  Sibling  Parent  Not Related  Other, explain: \_\_\_\_\_

Are you a U.S. citizen or a permanent U.S. resident alien?  Yes  No

### Individual Applicant

Primary Borrower  Borrower  Guarantor

Title Holder:  Yes  No

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

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Email: \_\_\_\_\_ Phone #: \_\_\_\_\_

Soc. Sec. #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Years at Current Address: \_\_\_\_\_

Marital Status:  Married (or separated)  Single (or divorced, unmarried, widowed)

What is your relationship to primary applicant?  Spouse  Sibling  Parent  Not Related  Other, explain: \_\_\_\_\_

Are you a U.S. citizen or a permanent U.S. resident alien?  Yes  No

► Complete Exhibit A for additional individual and/or business applicants.

⚠ **IMPORTANT: All title holders are required to be applicants.**

At least one applicant must be a United States (U.S.) citizen or a lawfully admitted alien to the U.S. who maintains permanent residence in the U.S. or a corporate entity or partnership whose members, stockholders, or partners holding a majority interest in the corporate entity or partnership are citizens or lawfully admitted aliens. The following list of questions applies to all applicants.

- Yes  No Have you had a bankruptcy discharged within the past 48 months?
- Yes  No Do you have any judgments against you?
- Yes  No Are you party to any lawsuits?
- Yes  No Have you had property foreclosed or deed in lieu of foreclosure within the past 48 months?
- Yes  No Are you in violation of any local, state, or federal zoning, operating, air quality, water, or environmental permits, laws, or requirements?
- Yes  No Are any of the assets pledged as security for debts of others?
- Yes  No Do you have any contingent liabilities?
- Yes  No Have you endorsed or guaranteed notes for others?
- Yes  No Are you obligated to pay alimony or child support?

If 'Yes' to any of the above, please provide a written explanation to the lender for inclusion with this application.

### Loan Information

Requested Loan Amount: \$ \_\_\_\_\_ Desired Product:  Fixed  Variable Term (yrs): \_\_\_\_\_ Amortization (yrs): \_\_\_\_\_  
 (Max. loan amount \$5 million.)

Payment Frequency:  Monthly  Quarterly  Semi-annual

Please provide a breakdown of how the loan funds will be used (e.g., similar to a HUD Settlement Statement).

### Loan Purpose

Description	Amount
<b>Total Loan Purpose Amount</b>	<b>\$</b>

**"Total Loan Purpose Amount" must equal "Requested Loan Amount".** (Attach additional exhibits or descriptions as needed.)

If this is a purchase, please provide additional detail in the purchase section below. If the loan request includes more than one purchase, please provide one total (consolidated) purchase price amount in the field below and breakdown each purchase in the sources area provided.

Purchase Price: \$ \_\_\_\_\_ Is this an arm's length transaction\*?  Yes  No

\*An arm's length transaction is when the buyers and sellers act in their own self-interest to negotiate the best deal. The parties involved have no pre-existing relationship to each other.

### Sources for Purchase

Description	Amount
<b>Total Sources to Complete Purchase</b>	<b>\$</b>

**"Total Sources to Complete Purchase" must equal "Purchase Price".**

## Collateral — Property Information

Property Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

*Tax parcel IDs and counties will be required when completing the online application.*

### Commodities Grown on Property/Security (Check top two if applicable.)

- Corn  
  Soybeans  
  Alfalfa  
  Almonds  
  Dairy Cattle & Calves  
  Feedlot Cattle and Calves  
  Grapes  
  Hay  
 Horses  
  Ranch Cattle & Calves  
  Timber  
  Wheat  
  Other: \_\_\_\_\_

### Land Information

In the section below, provide an estimate and breakdown of the **total collateral value**. Please only list the dwellings/improvements in the field provided, and do not duplicate their value in the structural improvements field.

Description	Number of Acres	Value per Acre	Total Value
Bare Land	X	\$	= \$
Permanent Plantings Acres	X	\$	= \$
Dwellings/Residences			\$
Structural Improvements			\$
<b>Total Acres:</b>			<b>Total: \$</b>

*Please refer to the Eligibility Guide for loan-to-value and contributory value parameters. These may vary depending on loan size and collateral type.*

## Collateral — Improvements, Lease, and Rental Agreement

1. Is your property irrigated?  Yes  No

*If yes, the Agricultural Water Supply Questionnaire (Form 1020) is required. The questionnaire should be completed by the applicant(s) and provided to the appraiser prior to the start of the appraisal. The lender may access the questionnaire at eFarmerMac.com within the Resource Library.*

2. Are there any improvements on the collateral?  Yes  No

*Please provide a description of any improvements.*

3. Are there any permanent plantings on the collateral?  Yes  No

*Please provide a description of any permanent plantings.*

4. Have any improvements, repairs, or work taken place on the property within the last six months (including any that are currently underway or that will commence shortly)?  Yes  No

*If yes, please explain.*

5. Is there a residence on the collateral?  Yes  No  
 If yes, is this your primary residence?  Yes  No

6. Are there any lease or rental agreements on the property?  Yes  No

If yes, are there any lease or rental agreements for which the remaining term (including any unexercised renewal options or rights) is two years or more?  Yes  No

If yes, please upload a copy of the agreement to the 'Contracts, Leases, Easements' placeholder and provide a copy to the appraiser at the time of engagement.

7. Are there any manure easements, wind leases, cell towers, or other easements or agreements?  Yes  No

8. Are there any solar panels currently on the collateral?  Yes  No

### General Information

Please provide a brief description (size and scope) of your current business operation. If no business operation exists, provide a brief background of the applicant(s).

### Financial Information

Please provide consolidated balance sheet and income statement information for all applicants below (including businesses and individuals).

#### Consolidated Balance Sheet

Financial statement as of: (MM/DD/YY) \_\_\_\_\_ (Within 90 days of application date preferred.)

Assets	\$XX.XX	Liabilities	\$XX.XX
Cash, Savings, Securities, etc.	\$	Operating Debt	\$
Accounts Receivable	\$	Credit Card Debt	\$
Crop Inventory	\$	Accounts Payable, Trade Debt	\$
Market Livestock Inventory	\$	Equipment Debt, Vehicle Debt	\$
Breeding Livestock Inventory	\$	Long-term Debt	\$
Machinery	\$	Other Liabilities (_____)	\$
Real Estate Market Value	\$		\$
Other Assets	\$		\$
<b>Total Assets:</b>	<b>\$</b>	<b>Total Liabilities:</b>	<b>\$</b>

Total Assets \$ _____	(-) Total Liabilities \$ _____	= Total Equity \$ _____
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**Consolidated Income Statement**

Financial statements, tax returns, and other documents may be required depending on the loan. For thresholds and requirements, please refer to the Eligibility Guide. Please provide a consolidated income statement for all applicants (including businesses and individuals). List the most recent income statement year: (YYYY) \_\_\_\_\_

Gross Farm Income	\$
Net Farm Income (Plus interest and depreciation)	\$
Net Non-farm Income	\$
<b>Total Net Income</b> (Net Farm + Net Non-farm)	\$

Do you have a current operating loan?  Yes  No

Current Operating Lender: \_\_\_\_\_

Years with Lender: \_\_\_\_\_

Committed Operating Loan Amount: \$ \_\_\_\_\_

**Signatures and Authorizations**

**SIGNATURES:** By signing below, applicant certifies that this application and the information provided is for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Applicant acknowledges that representations made in this application will be relied on by the lender and Farmer Mac in evaluating this application and, if approved, in extending credit. Applicant represents that none of the parties named in this application have relied on advice from the lender or Farmer Mac in applying for or receiving any credit. Applicant acknowledges that neither lender nor Farmer Mac have made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Each of lender and Farmer Mac are authorized to conduct any inquiries they decide are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine and monitor the creditworthiness of the applicant. Each of lender and Farmer Mac are also authorized to answer any questions from others about lender’s and/or Farmer Mac’s credit experience with the parties in this application. Applicant will promptly notify lender of any subsequent changes which would affect the accuracy of this application and will provide all documents and information that lender decides are necessary to complete this application. Applicant authorizes each of lender and Farmer Mac to retain this application, whether or not lender or Farmer Mac approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

**In addition, each applicant signing below authorizes each of lender and Farmer Mac to check applicant’s individual or business credit scores and have a credit reporting agency prepare a consumer credit report on them. Each applicant signing below authorizes each of lender and Farmer Mac to use and share with one another such consumer credit reports and credit scores for purposes of determining whether or not to approve the applicant’s application.**

Applicants must sign in each capacity that applies. If signing in multiple capacities, sign each on separate signature lines. Individuals signing as a representative of a business entity or trust must include the name of the business entity or trust by the applicant's signature.

Applicant’s Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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**ⓘ IMPORTANT: The information collected in this application must be entered by the originating lender in the online application at eFarmerMac.com. Once entered, the final online application must be signed by all applicants. Electronic and physical signatures accepted.**

# EXHIBIT A

Please only complete Appendix A for additional applicants that are not already listed on page 1.

## Individual Applicant

Primary Borrower  Borrower  Guarantor Title Holder:  Yes  No

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