

MISSOURI
LINKED DEPOSIT
Loans to Develop Our Future

AGRICULTURE – BEGINNING FARMER LOAN APPLICATION

Name: _____

Business Name (as reflected on loan application): _____

Social Security #: _____ Tax I.D. #: _____

Mailing Address: _____

City: _____

County: _____ State: _____ ZIP: _____

Physical Address (if different than mailing address): _____

City: _____ County: _____ State: _____ Zip: _____

Phone #: _____ FAX #: _____

Amount Requested: \$ _____ Applicant's Equity: % _____

Farm Acreage: owned _____ rented _____ Number of Employees: _____ Applicant's Net Worth _____

Use of loan proceeds: _____

Type of Operation: Grain Farming (wheat, corn, etc) Soybean Cattle Poultry Cotton Other: _____

If you are requesting this loan due to drought or other natural disaster, please provide an explanation of the impact on your operation: _____

Please attach a brief narrative describing the type of operation you have, how the proceeds will be used, the reason you're requesting a Missouri Linked Deposit Program loan and the impact it will have on your operation.

NOTE: Missouri Linked Deposit Program loans are issued by Treasurer Zweifel's office for a one-year term, which may be renewed annually up to five years. A Missouri Linked Deposit for a multi-year fixed rate may be considered. If you are requesting a multi-year fixed rate, please attach a justification based on sound business reasons.

DEMOGRAPHIC INFORMATION

Have you participated in the Missouri Linked Deposit Program previously? Yes No

If yes, what time period: _____

Are you a minority and/or a female or neither (question required by 30.758, RSMo)

Are you a veteran, reservist or member of National Guard or the spouse of such or neither

Are you using MO Agriculture and Small Business Development Authority's (MASBDA) Beginning Farmer Program or received a USDA guarantee for this loan? Yes No

APPLICATION CERTIFICATION FOR A BEGINNING FARMER:

*In submitting this application, I the undersigned eligible borrower have read the following and hereby certify and agree that I meet the following eligibility criteria:**

(a) I am a permanent Missouri resident and at least 18 years of age. True False



CLINT ZWEIFEL
MISSOURI STATE TREASURER

Missouri State Treasurer Clint Zweifel • P.O. Box 210 • Jefferson City, MO 65102
(573) 751-2372 • LinkedDeposit@treasurer.mo.gov • www.treasurer.mo.gov/LinkedDeposit

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- (b) The proposed project is located within the State of Missouri. True False
- (c) I have adequate working capital and experience in the type of farming operation for which the loan is sought. True False

* (Partnerships are eligible if all partners meet the eligibility requirements for a loan.)
- (d) The project shall be used only for farming by myself or my family. True False
- (e) Projected farming income (not including spouse's income) will exceed non-farm income. True False
- (f) In the preceding five years, I have not owned, either directly or indirectly, acreage in excess of 50% of the average size of a farm in the county or an amount of farmland which has a value of greater than \$450,000. True False
- (g) Have not been the sole farmer of farmland for more than 10 years prior to date of application. True False

NOTE: A "false" indicated here does not disqualify you for the Beginning Farmer program. However, please attach a summary of your ownership history including year acquired and acreage.
- (h) Employ only legal workers.* True False
- (i) I do not currently owe any unpaid, non-prottested taxes to the State or any political subdivision.* True False
- (j) No owner of this business or farm has pleaded guilty to or been found guilty of, or is currently incarcerated, on probation or on parole, for a felony or a crime of moral turpitude; and no owner of this business or farm is currently facing charges for a felony or a crime of moral turpitude.* True False
- (k) I have read and verify I am in compliance with all state statutes and policies of Treasurer Zweifel's office relative to the Missouri Linked Deposit Program. True False

* **NOTE:** Treasurer Zweifel's office may require documentation to verify compliance with these statements.

I further certify that the reduced rate loan will be used exclusively for necessary agriculture expenses, that I am aware of the Conflict of Interest Policy adopted by Treasurer Zweifel's office and that I comply with that policy. Additionally, I attest that I am in compliance with all state and federal laws. In the event that the loan proceeds are not used for allowable expenses, the remaining loan proceeds will be immediately returned to the lending institution and any loan proceeds already used shall be repaid to the lending institution as soon as practicable. I understand Treasurer Zweifel may request additional information during the term of the deposit or for a reasonable period thereafter, and agree to respond immediately to all reasonable requests including preparation of an updated application. I understand that any intentional misrepresentation or misuse of the loan subjects the responsible party to criminal liability.

I understand that by participating in the Missouri Linked Deposit Program I am subject to all Revised Missouri Statutes related to receiving state monies, including chapter 610, the Missouri Sunshine Law. By signing below and accepting the loan, I acknowledge that information related to this loan application may be released in the promotion of the Missouri Linked Deposit Program within the constraints set forth in Chapter 610, RSMo.

Name (type or print) Title (if business)

Signature Date



BANK CERTIFICATION:

After undertaking appropriate review of this loan application, on behalf of the lending institution I find and certify that this applicant is eligible to participate in the Missouri Linked Deposit Program. If the lending institution receives any information during the deposit period which reasonably causes it to question the continued eligibility of this applicant, the institution will immediately notify Treasurer Zweifel's office and, if requested, the lending institution will re-examine and re-certify the applicant's eligibility. The lending institution further attests that it has no knowledge of any adverse information which would be material to Treasurer Zweifel's office in determining whether this applicant is an appropriate participant in the Missouri Linked Deposit Program and agrees to immediately notify Treasurer Zweifel's office if it becomes aware of any such information during the deposit period or for a reasonable time thereafter. The lending institution also hereby acknowledges and reaffirms the terms and conditions previously certified in the Deposit Application for this loan.

I further certify that the bank is maintaining the documentation that proves eligibility of applicant(s) and can provide this information if requested by Treasurer Zweifel's office. (Resources that may be used to verify certification includes copies of driver's license (age), tax return (address), financial statement (equity of applicant), and the county appraisal (acreage owned in county)).

The interest rate that would normally apply to this loan is _____%.

I am requesting a multi-year fixed rate? yes no If yes, please submit justification and indicate term.

For Lender:

Signature	Title	Date
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Americans with Disabilities Act (ADA) Notice

No qualified individual with a disability shall, by reason of such disability, be excluded from participation in or be denied the benefits of the services, programs or activities of Treasurer Zweifel's office, or be subjected to discrimination by Treasurer Zweifel. Any applicant for the Missouri Linked Deposit Program who needs special accommodations (e.g., documents prepared in an alternative format or special telecommunications assistance) should request such accommodations from Treasurer Zweifel. For more information about such services, contact the Director of Investments at (573)751-8530.



BORROWER CERTIFICATION FORM

Dear Borrower,

Please review and certify by signing below that you meet all the following requirements for receiving a Missouri Linked Deposit Program loan. You may access our ineligible borrowers list at this website: www.treasurer.mo.gov/IneligibleBorrowers.aspx. You must sign and return this form to our office in order for your application to be approved. If your signed form is not returned to our office, your application will not be approved. **Please note** – a separate, signed, Certification Form is required from each owner of a business, farm or entity that is applying for Missouri Linked Deposit Program benefits.

I, _____ (print name), certify that:

1. I am applying to receive a Missouri Linked Deposit Program loan;
2. I have not pleaded guilty to or been found guilty of or am not currently incarcerated, on probation or on parole for a felony conviction or a crime of moral turpitude;
3. I am not currently facing charges for a felony or a crime of moral turpitude and am not currently on probation for any crime;
4. I have read and verify that I am not in violation of the Treasurer’s Conflict of Interest Policy (www.treasurer.mo.gov/policiesandinformation.aspx); and
5. I understand that by participating in the Missouri Linked Deposit Program I am subject to all Revised Missouri Statutes related to receiving state monies, including chapter 610, the Missouri Sunshine Law. I also acknowledge that information related to this linked deposit application **may be released in the promotion** of the Missouri Linked Deposit Program within the constraints set forth in Chapter 610, RSMo.

Please confirm your business or farm mailing address:

Address: _____

City: _____ County: _____ State: _____ Zip: _____

Please confirm the physical address of your business or farm (if different than mailing):

Address: _____

City: _____

County (please provide all counties, if necessary): _____

State: _____ Zip: _____

Signature of applicant

Date

Print Full Name

Date of Birth

Name of Business, Farm, or Entity on loan application