



Agricultural Lending Application Checklist

The following checklist will expedite the initial loan interview process by providing essential information for NBT loan officers to evaluate your request.

- 1. Farm Financial Statement/Loan Application (including personal data on all business members)
 - Deposit Account Worksheet
 - Machinery Inventory Worksheet
 - Payable/Receivable List

- 2. Organizational Documents with Filing Receipts
 - Assumed Name Certificate (DBA)
 - Certificate of Incorporation or Articles of Incorporation
 - Articles of Organization
 - Partnership Agreement
 - Certificate of Limited Partnership

- 3. Federal Income Tax Returns — 3 Years
 - Company
 - Personal

- 4. Income and Expense Projection — 12 Month

- 5. Loan Request
 - Purpose
 - Amount
 - Collateral Available

- 6. Experience
 - Education
 - Employment

- 7. Brief Description of Business/ Business Plan

- 8. Last 3 years production history
 - Milk Shipped
 - Crop Yields

For questions regarding any of these items, please contact Cindy Scafidi at 1-800-628-2265 or lscafidi@nbtbank.com. For assistance with development of business, contact NY FarmNet at <http://www.nyfarmnet.org>