

Beginning Farmer Established Farmer

Documents to be submitted with Application Packet *(if applicable)*

3 prior years of signed financial statements, if available 3 prior years of tax returns, if available
 Purchase Agreement Lease Agreement (if applicable) Financial Projections
 Narrative explaining loan request, source of secondary financing, farming experience and management ability

REGULATION B: NOTICE OF INTENT TO APPLY FOR JOINT CREDIT

Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicants' intent to apply for joint credit before a credit decision can be made. Failure to complete, when required, will render the application/request for credit incomplete.

I do not intend to apply for joint credit We intend to apply for joint credit

SECTION A: APPLICANT INFORMATION

Name (Last, First, Middle Initial)		
Social Security Number	Date of Birth (mm/dd/yyyy)	
Mailing Address (RR/PO Box)		
Physical Address (if different than above)		
City	State	ZIP Code
Email Address		
County of Residence	Telephone Number	Cell Phone Number
Number of Dependents	Primary Occupation	
Other Occupations		
Time between the respective occupations is spent in approximately the following proportions		
Are you co-signing for any other debts? <input type="checkbox"/> No <input type="checkbox"/> Yes, list separately:		
Have you had any of the following? (check if applicable): <input type="checkbox"/> Debt forgiveness <input type="checkbox"/> Filed a petition in bankruptcy <input type="checkbox"/> Completed a short sale <input type="checkbox"/> Given a deed in lieu of foreclosure <input type="checkbox"/> Unsatisfied judgments		
Provide a written explanation for checked item(s) above:		
Do you now own, or have you previously owned farm real estate? <input type="checkbox"/> No <input type="checkbox"/> Yes		
If yes, acres now own	If yes, acres previously owned	

SECTION B: JOINT APPLICANT INFORMATION

Name (Last, First, Middle Initial)		
Social Security Number	Date of Birth (mm/dd/yyyy)	
Mailing Address (RR/PO Box)		
Physical Address (if different than above)		
City	State	ZIP Code
Email Address		
County of Residence	Telephone Number	Cell Phone Number
Number of Dependents	Primary Occupation	
Other Occupations		
Time between the respective occupations is spent in approximately the following proportions		
Are you co-signing for any other debts? <input type="checkbox"/> No <input type="checkbox"/> Yes, list separately:		
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Provide a written explanation for checked item(s) above:		
Do you now own, or have you previously owned farm real estate? <input type="checkbox"/> No <input type="checkbox"/> Yes		
If yes, acres now own	If yes, acres previously owned	

APPLICANT (cont'd)

Financial Institution Where you have an Account (primary)		
Address		
City	State	ZIP Code

JOINT APPLICANT (cont'd)

Financial Institution Where you have an Account (primary)		
Address		
City	State	ZIP Code

Financial Institution Where you have an Account (secondary)		
Address		
City	State	ZIP Code

Financial Institution Where you have an Account (secondary)		
Address		
City	State	ZIP Code

SECTION C: MARITAL STATUS

Applicant
 Married Separated Unmarried (single, divorced, widowed)
 If married, provide full name of spouse:

Joint Applicant
 Married Separated Unmarried (single, divorced, widowed)
 If married, provide full name of spouse:

SECTION D: LOAN REQUEST INFORMATION

Amount of Loan Requested

Please provide the legal description of the property which will be security for this loan (attach additional pages, if necessary)

Legal Description	SEC	TWP	RANGE	ACRES

List purpose of loan (i.e. purchase/refinance) and dollar amount below

Purpose	Dollar Amount
Total Loan Amount	

The land described above is presently being used as follows

Acres Cultivated	Annual Taxes (on land to be purchased/refinanced)
Acres of Prairie	Estimated Market Value (of buildings)
Acres of Wasteland	Seller's Name
Acres of Tame Grass	Purchase Price (if applicable)
Acres of Farmstead	
TOTAL ACRES	

Physical location of land to be secured for this loan

Name of County (in North Dakota)
Number of Miles (east/west) from nearest town
Number of Miles (north/south) from nearest town
Name of Nearest Town

List below any mortgages or liens against the property to be security for this loan (attach additional pages, if necessary)

Name of mortgage or lien holder	Amount of mortgage or lien

SECTION E: HEMP AND MARIJUANA RELATED BUSINESS ACTIVITIES

Will the land be used to grow hemp? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Will loan proceeds be used for any marijuana related business activities? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the borrower or co-borrower have plans to use this account for any marijuana related business activities? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the borrower or co-borrower generate revenue from marijuana related business activities? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what percentage?
I will notify BND immediately if this account will be used for any marijuana related business activities. <input type="checkbox"/> Yes	

PLEASE NOTE

If this loan application is approved, the loan commitment will be issued subject to the following provided to Bank of North Dakota at your expense.

1. An appraisal of the real estate to be offered as security which meets the requirements set forth by the Bank in the loan commitment.
2. **Right to Receive A Copy of Appraisal - We will promptly give you a copy of your appraisal, even if your loan does not close.**
3. An attorney's preliminary title opinion on the real estate to be offered as security for the loan.
4. An attorney's final title opinion which lists the Bank's mortgage as a first lien on the real estate.

In the event this loan is denied by Bank of North Dakota, you are entitled to an appeal. You may contact the Bank for a copy of the appeal procedure.

Complete information below for any individual(s) providing assistance with your application submission to BND

Farm Service Agency (FSA) Providing Financing <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, provide FSA County Office		
FSA Assistance Contact	Telephone Number	Email Address	
Referral Financial Institution/Agency Name	City	State	ZIP Code
Financial Institution/Agency Contact	Telephone Number	Email Address	

Important Information About Procedures for Opening a New Account

To help the federal government fight the funding of terrorism and money laundering activities, Section 326 of the USA PATRIOT ACT ¹ requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account (checking, savings, certificates of deposit, loans, safekeeping services, trust services, etc.).

What this means for you:

- When you open an account, we will ask for your name, address, date of birth, identification number such as your Social Security Number or Tax Identification Number, and other information that will allow us to identify you.
- We may also ask to see your driver's license or other identifying documents.

The principal purpose and routine uses of this information are to verify your identity, provide for the servicing of your account or loan, including communications with consumer reporting agencies, and in the event it is necessary, to locate you and collect on your loan(s). Providing any requested information is mandatory in order to open the account or receive the requested service. We will not be able to open your account or grant the service if the requested information is not provided.

In all cases, protection of our customers' identity and confidentiality is the Bank's pledge to you.

¹ This notice also satisfies our obligations under the Privacy Act of 1974.

Acknowledgment and Agreement

The undersigned specifically acknowledge(s) that: (1) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors, and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (2) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/We have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/We have represented herein should change prior to closing; (3) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other right and remedies, report my/our name(s) and account information to a credit reporting agency.

CERTIFICATION

I/We certify that the information provided in this application is true and correct as of this date and that I/We understand the conditions set forth in this application.

Applicant's Signature	Date
Joint Applicant's Signature	Date

Please email completed application to bndfarmre@nd.gov or mail to the address below. For questions, please call 701-328-5801.

Bank of North Dakota
1200 Memorial Highway
PO Box 5509
Bismarck, ND 58506-5509

FACTS

WHAT DOES Bank of North Dakota DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- account transactions and credit history

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of North Dakota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Bank of North Dakota share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness.	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-472-2166 or go to www.bnd.nd.gov

Who we are	
Who is providing this notice?	Bank of North Dakota (BND) Student Loans of North Dakota (SLND), as administered by the BND

What we do	
How does Bank of North Dakota protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Bank of North Dakota collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ open an account or apply for a loan■ make a wire transfer or show your government issued ID■ make deposits or withdrawals from your account. We also collect your personal information from credit bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes - information about your creditworthiness■ affiliates from using your information to market to you■ sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ <i>Bank of North Dakota has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ <i>Bank of North Dakota does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ <i>Bank of North Dakota does not jointly market.</i>

Other important information	