



Information Requirements

NOTE: Submit all requested information to quickly receive your credit decision.

Equipment

\$5,000 - \$100,000

- Completed first page of application.
- If using Co-Applicant, complete bottom of second page on application.
- If Corporation or Partnership, individual owners complete co-applicant section on second page of application.
- Fax cover sheet completed by dealership.
- Copy of the equipment purchase order or other detail listing items to be leased, include manufacturer, description, cost and break out labor, concrete, soft (non recoverable) costs. Soft costs (non recoverable costs of labor, cement, wiring, etc.) limited to 10% of the approved amount.
- Brief description of the overall project and the lease financing request.

\$100,000 - \$150,000

- Items in above section, plus:**
- Complete second page of application.
 - Detailed current balance sheet, within 90 days of lease application can be attached in place of filling in on application

\$150,000 and over

- Items in above sections, plus:**
- Current balance sheet with supporting detailed schedules of assets and liabilities.
- 3 years income tax records or copies of audited annual reports.
- Projected Income Statement if business has changed significantly from previous three years.

All Facilities (Buildings)

- Items in all above equipment sections, plus:**
- Cash flow projections on the proposed expansion project. The project should be monthly for at least the initial year (preferably longer), and can be annual thereafter. 4 years of projections would be preferred, but depending on the size and scope of the project, a projection with one year of steady state is acceptable.
- Historical production information, normally 3 years.
- A detailed animal flow model showing cows in milk, total animals, culls, death loss and replacement purchases for a period to match up with the cash flows.
- Formal business plan.
- The AgStar dairy model (a comprehensive dairy production and financial projection model) will not be required, but is preferred. A similar projection model (other comprehensive models, by way of example, are Purina's Dairy Model and LOL's Dairy Model) will need to be furnished in its absence.
- Conventional commercial underwriting standards will be utilized.

Other Considerations

- Consideration will be given to projects with 'risk mitigation factors' in place:
 - 3 to 5 year milk contract
 - Grant/Low Interest
 - subordinated debt
 - SBA Guaranty

Personal Guaranty (full or capped at a % Level)

other risk mitigation factors, please list: