

State of Missouri
Missouri Agricultural and Small Business Development Authority (MASBDA)
Missouri Livestock Feed and Crop Input Loan Guarantee Program
APPLICATION FOR LOAN GUARANTEE

Lender:		Person to Contact:	
Address:			
City:	State:	Zip:	
Phone Number (area code):		E-mail address	
Borrower:		Co-Borrower:	
Address:			
City:	State:	Zip:	
Social Security/Tax ID Number:		Phone Number (area code):	

ESTIMATED COSTS OF PROJECT BEING FINANCED:

Feed	\$	
Crop Inputs	\$	
2. Amount of loan down payment: (Minimum of 10% of the total project cost) \$		
3. Loan amount subject to guarantee (maximum loan of \$40,000) \$		
5. Terms of loan:	A. Length of loan (guarantee cannot exceed 10 years)	Years
	B. Interest rate.	% fixed % variable
	C. If variable how is rate determined?	
	D. Repayments: Monthly Annually Quarterly Semi-Annually Other (Specify)	
	E. Estimated amount of payments:	

SECURITY PROPOSED (INCLUDE THAT ON HAND AND THAT TO BE ACQUIRED) Attach additional sheet if necessary.

Item Description	Current Market Value	Lien Priority of Guaranteed Loan	Amount Prior Lien(if any)
	\$		\$
	\$		\$
	\$		\$
TOTALS:	\$	TOTALS:	\$

CERTIFICATION OF THE BORROWER

I, the undersigned borrower, have read the following statements and hereby certify that:

- 1. I am not: (i) a commissioner or employee of the Missouri Agricultural and Small Business Development Authority with a substantial interest of ten percent or more in the project described in the grant application, (ii) a member of the Missouri General Assembly with a substantial interest in the project described in the grant application, (iii) a state-wide elected official with a substantial interest in the project described in the grant application, (iv) a director of a state department with a substantial interest in the project described in the grant application, (v) a parent, child, spouse or sibling of any of the above either of who has a substantial interest in the project described in the grant application, whether singularly or collectively of 10 percent or more. TRUE FALSE
- 2. I am a permanent resident of the State of Missouri and at least 18 years of age. TRUE FALSE
- 3. This project will be located within the State of Missouri. TRUE FALSE
- 4. I am an agriculture producer, using this loan for livestock feed or crop inputs to grow livestock feed. TRUE FALSE
- 5. I will make a down payment or provide equity of at least 10% toward the cost of the project being financed. TRUE FALSE
- 6. None of the proceeds of the loan shall be used for the refinancing or restructuring of any existing indebtedness in whole or in part. TRUE FALSE
- 7. I agree that the loan may not be assumed by another person without the prior approval of the Lender and the MASBDA and then only if the purchaser of the property is an eligible applicant for a MASBDA loan. TRUE FALSE
- 8. I understand and agree to a one time participation fee of \$50 and understand it will be due at closing. TRUE FALSE
- 9. I understand and agree to a Loan Guarantee Fee of
 - (a) one percent of the loan at closing and
 - (b) one percent of the declining principal balance of the amount borrowed due each year on the anniversary date of the loan. TRUE FALSE
- 10. I understand and agree that I must supply the Lender with requested financial information annually or more often if requested by the Lender. TRUE FALSE
- 11. As an applicant to a program administered by the Missouri Agricultural and Small Business Development Authority, I (we) understand that:
 - (a) the information provided to the Authority in connection with the loan or loan guaranty is to be used by the Authority or its assignees in determining whether I (we) qualify as a participant in its programs;
 - (b) the information provided to the Authority will not be disclosed outside the Authority except as required by law;
 - (c) I (we) do not have to provide this information, but if the information is not provided, the application for approval may be delayed or rejected; and
 - (d) the application for a loan or a loan guaranty authorizes the Authority to obtain financial information contained in financial institutions (No further notice of subsequent access to this information shall be provided during the term of the loan or the loan guaranty). TRUE FALSE
- 12. To the best of my knowledge, all information I have supplied to the Lender is truthful and complete. This includes the application and all documentation, including financial statements.
- 13. I authorize the Authority to release information regarding the description of the property to be financed to the extent necessary to comply with legal requirements for processing the loan application.

Signature of Borrower:	
Borrower's Title:	Date:
Signature of Co-Borrower:	
Co-Borrower's Title	Date:

CERTIFICATION OF LENDER

By affixing his/her signature below, the undersigned lender certifies that he/she has read and understands the guidelines governing the Certificate of Loan Guarantee granted through this program and agrees to all conditions set forth therein. Furthermore, the undersigned lender certifies that the following statements and all information contained in this application package are true to the best of the lender’s knowledge:

1. The Lender is qualified in the State of Missouri to originate and service loans and is a “Lender” as defined in Chapter 348 RSMo as amended.
2. The borrower is an independent producer who is at least 18 years of age qualifying for a loan through the Livestock Feed and Crop Input Loan Guarantee Program.
3. The project being financed is located in Missouri and will be financed by a resident(s) of the state.
4. The borrower has made a down payment or provided equity of at least 10% toward the cost of the project being financed.
5. The loan amount does not exceed \$40,000.
6. None of the proceeds of the loan are being used for refinancing or restructuring.
7. Loans made under the program will not be assumed by another person(s) without the prior approval of the Authority.
8. Loans made under the program will not be assigned by the lender without approval of the Authority.
9. Loans made under the program will not be extended beyond the original time established for the loan without prior approval of the Authority.
10. **FEES:** A one time fee of \$50 will be collected from the borrower at the time of closing and submitted to the Authority and a loan guarantee fee of
 - (a) one percent of the loan is due at closing **and**
 - (b) one percent of the declining principal balance of the loan is due each year on the anniversary date of the loan. Acceptance of all fees shall not constitute any waiver by the Authority of any negligence or malfeasance on part of the Lender. Closing shall mean the execution date of the Certificate of Loan Guarantee.
11. The lender will apply normal due diligence procedures in the collection of loans guaranteed through the program.
12. The lender will use its regular collection procedures prior to any action being undertaken by the Authority.
13. The lender has submitted with the application requested financial information on the borrower and will submit annually the borrower’s profit and loss statement (if available), current balance sheet, federal and state income tax returns, and loan status reports.
14. Prior to a loan loss payment being made, the lender shall provide proof of compliance (copy of MOU) with the federal work authorization program (E-verify).

THE LENDER HAS SUBMITTED WITH THE APPLICATION;

- Three (3) years Tax Returns • Cash Flow Projections
- Current Financial Statement • Copy of Lender’s Loan Analysis
- Two (2) years prior Financial Statements • Copy of Lender’s Credit Bureau Report
- Projected Loan Post-Closing Financial Statement

RATIO SUMMARY (post closing):

DEBT/ASSET RATIO (TOTAL LIABILITIES/TOTAL ASSETS): %
OWNERSHIP EQUITY RATIO (NET WORTH/TOTAL ASSETS): %
LOAN TO ASSET VALUE (TOTAL DEBT/PROPERTY %
COVERAGE RATIO (NET FARM INCOME + NON-FARM REV. + DEPR. + INT. FAMILY LIVING & INCOME TAXES/DEBT PAYMENTS) %

Lending Institution:

Printed Name of Official:

Signature of Official:

Title of Lending Official:

Date:

MISSOURI AGRICULTURAL AND SMALL BUSINESS DEVELOPMENT AUTHORITY
 P.O. BOX 630
 JEFFERSON CITY, MO 65102-0630
 TELEPHONE: (573) 751-2129
 FAX: (573) 522-2416
 E-MAIL: masbda@mda.mo.gov
 WEB SITE: <http://mda.mo.gov>

Certification of Citizenship/ Immigration Status

By affixing my (our) signature below, I (we) hereby certify, subject to penalties of perjury, I am the applicant or an authorized representative of the applicant and as such am authorized to make the following affirmation:

I am a United States Citizen or have been granted lawful permanent residence* of the United States. I understand that I am required by state law to provide proof of my citizenship, residency, and identity in order to apply for any state programs.

_____ Signature	_____ Title	_____ Date
_____ Signature	_____ Title	_____ Date

*Pursuant to 208.009.3 RSMo, all applicants are required to provide proof of citizenship, identity, and residency at the time of applying for any state administered benefits. You must provide a copy of your valid Missouri driver's license with this application. If you do not have or cannot provide this, please see "Additional Documentation" on page 2 for allowed alternatives.

Employer Status

By affixing my (our) signature below, I (we) hereby certify, subject to penalties of perjury, I am the applicant or an authorized representative of the applicant and as such am authorized to make the following affirmation:

(Please select the statement that applies)

_____ I DO NOT employ others in an employer- employee relationship.

_____ I employ others in an employer- employee relationship. *(If this statement is chosen you must also complete the Affidavit of Authorized Workers.)*

_____ Signature	_____ Title	_____ Date
_____ Signature	_____ Title	_____ Date

Additional Documentation

If a valid Missouri driver's license is not available for this verification, other items that can be provided are listed below.

Please provide one or more of the following from each of the categories below:

Proof of Lawful Presence for U.S. Citizens*

One of the following:

- U.S. Birth Certificate (certified with embossed or raised seal issued by state or local government)
- U.S. Passport (valid)
- Certificate of Citizenship
- Certificate of Naturalization
- Certificate of Birth Abroad

Proof of Identity

Provide Social Security Number, if one has been assigned; or If a Social Security Number has not been assigned, the applicant must present a letter from the Social Security Administration (SSA) regarding the status of the applicant's Social Security Number.

Proof of Name Change:

One of the following:

If the name on the document you present for proof of lawful presence does not match your current name, present **one** of the documents below showing your current name.

- U.S. Passport (valid)
- Social Security Card/Medicare Card
- Certified Marriage License
- Certified Divorce Decree
- Certified Court Order
- Certified Adoption Papers or Amended Birth Certificate

Proof of Residency (A Post Office Box will not be allowed as a resident address.)

One of the following:

- Utility bill, most recent (phone, water, gas, electric, trash or sewer, etc.)
- Voter registration card, most recent
- Bank statement, most recent
- Government check, most recent
- Pay check, most recent
- Property tax receipt, most recent
- Housing rental contract of current residence
- Mortgage documents of current residence
- An official letter or document from another state or local government agency, not previously listed, which is on the agency's letterhead or contains the official seal of the issuing agency issued within the previous 30 days
- Letter or other documentation issued by the postmaster within the previous 30 days establishing residency
- Other government document that contains the name and address of the applicant issued within the previous 30 days

*For any other immigrant status, please call MASBDA for more information.

Affidavit of Authorized Workers

BEFORE ME, the undersigned Notary, _____, on this _____ day of _____, 20____, personally appeared _____, known to me to be a credible person and of lawful age, who being by me first duly sworn, on his/her oath, deposes and says:

I certify that I am either the applicant or am an authorized representative of the applicant and as such am authorized to make the statement of affirmation contained herein.

I (We) hereby certify, subject to penalties of law, that I(we) do not knowingly employ, hire for employment, or continue to employ any unauthorized alien to perform work in the state of Missouri and further certify I have and will continue to comply with federal law (8 U.S.C., 1324a) which requires the examination of an appropriate document or documents to verify that each individual is not an unauthorized alien.

I further certify that I (the applicant) am enrolled in a federal work authorization program and actively verify the work authorization status of all those hired and currently employed by me, my business, and/or any other business entity which I have hiring or management authority.

I understand that as a condition to participate in this program administered by a political subdivision of the State of Missouri I (the applicant) must provide documentation to certify my enrollment and participation in the federal work authorization program. This documentation includes the Memorandum of Understanding (MOU) established with the USCIS Verification Division when enrolling in E-verify.

I certify that I (the applicant) shall include in any contract it enters with a subcontractor in connection with the activities that qualify the applicant for this program, an affirmative statement from the subcontractor that such subcontractor is not knowingly in violation of Section 285.530.1 RSMo, and shall not be in violation during the length of the contract. In addition the applicant will receive a sworn affidavit from the subcontractor under the penalty of perjury, attesting that the subcontractor's employees are lawfully present in the United States. I certify that the applicant will maintain and provide MASBDA access to documentation demonstrating compliance with this requirement.

I understand that if the applicant is found to have employed an unauthorized alien, the applicant may be subject to penalties pursuant to law, including Sections 135.815, 285.025, and 285.535, RSMo.

_____ Signature	_____ Title	_____ Date
_____ Signature	_____ Title	_____ Date

State of Missouri
County of _____

Subscribed and sworn to before me, this _____ day of _____, 20____.

[Notary Seal:]

[signature of Notary]

_____ My commission expires: _____, 20____.

[typed name of Notary]
NOTARY PUBLIC