

CGB Agri Financial Services, Inc.
Loan Submission
Rural Home, Part-time farm and Bare Land/Lot Loans

Correspondent: _____	Correspondent Phone # _____
Contact Name: _____	Correspondent Fax # _____
Customer Name: _____	Correspondent e-mail: _____
Loan Amt: _____	Appraised value: _____
# Acres: _____	Year Built: _____
Year Acquired: _____	Purchase price: _____
Describe existing/potential agricultural production use: _____	
Permanent Plantings: Yes No (if yes describe briefly)	_____
Irrigated: _____ Yes _____ No	_____
Describe any specialized facility type outbuildings such as dairy, poultry or horse facilities, if applicable: _____	

Required Credit Items:

- _____ *Statement of Intention (Bare land/lot loans)
- _____ Transmittal Summary (FNMA 1008)
- _____ Typed Loan Application—copy only (FNMA 1003)
- _____ *Initial Loan Application with 2 yrs. Residency disclosed.
- _____ Tri-merge credit report
- _____ Verification of mortgage and/or rental-covering two years residency (if not shown on credit report)
- _____ Verification of Deposit or Statements from all asset accounts covering a 2 month period
- _____ Two most recent years W-2's
- _____ Year to Date Paystub (covering 1 month pay period)
- _____ Two years Personal Federal Tax Returns
- _____ Two years Business Federal Tax Returns
- _____ *Transfer Letter

Required Appraisal/Collateral Items:

- _____ *Appraisal and Photos (FNMA 1004, 1004B, etc.)
- _____ Appraisal Engagement Letter
- _____ Copy of Appraiser's License
- _____ *Environmental Survey (Part-time Farm Loan)
- _____ Satisfactory plat and legal description that verifies location and road access
- _____ Preliminary Title including insured closing protection letter and wiring instructions
- _____ Hazard Insurance

Required Disclosures:

- _____ *Good Faith Estimate and Addendum/Settlement Costs Booklet Acknowledgement
- _____ *Initial Truth-in-Lending
- _____ *Fair Credit Reporting Act
- _____ *Equal Credit Opportunity Act
- _____ *Notice of Right to Copy of Appraisal
- _____ *Mortgage Servicing Transfer Disclosure
- _____ *Borrower's Certification & Authorization
- _____ *State required disclosures

As needed credit items:

- _____ Letter of explanation for adverse credit rating-signed and dated by borrowers
- _____ One Year Lease Agrmt or Sch. E of tax return for two years (if rental income used to qualify)
- _____ Gift letter with donor's address and phone number
- _____ Verification of deposit/evidence of receipt of gift
- _____ Evidence of withdrawal of gift from donor's bank account
- _____ Verification of employment-covering two years (if borrower on job less than 2 years)

As needed appraisal/collateral items:

- _____ Copy of Recorded Deed, if real estate owned.
- _____ Contract of Sale of Purchase Agreement signed, dated and accepted
- _____ *PTF Property Value Allocation (Part-time Farm loans only)
- _____ *Property Qualification Certification (Rural home loans only)
- _____ *Excess Land Addendum (Part-time Farm loans, as required)
- _____ *Excess Improvements Addenda (Part-time Farm Loans, as required).
- _____ *Part-time Farm Loan Certification (Part-time farm loans only)
- _____ Proof of Earnest Money
- _____ Termite Inspection
- _____ Well water analysis
- _____ Septic Inspection
- _____ *Irrigation and Drainage Supplement (Part-time Farm loans, as required)

***ORIGINALS REQUIRED**

2209 River Rd., Louisville, KY 40206

Toll Free: (877) 548-2622

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