



Ohio Department of Agriculture  
**Ohio Rural Development Partnership**

8995 East Main Street  
 Reynoldsburg, OH 43068-3399  
 Phone: (614) 995-1490  
[ruraldev@mail.agri.state.oh.us](mailto:ruraldev@mail.agri.state.oh.us)

**ORDP USE ONLY:**

WEB FORM: 2201-002  
 REVISED: 04/20/2004

## AGRICULTURAL LOAN EVALUATION

Borrower(s):

Address:

Age of Applicant:                      Age of Co-Applicant:                      Off-Farm Income:      Yes      No

If Yes, Annual Amounts: \$                      Source:

Description/background of farm operation:

Amount Requested: \$                      Purpose of Loan:

Terms Requested:

Primary Repayment Source:

Secondary Repayment Source:

Guarantor(s) (1)

Net worth as of:                      \$                      Debt to  
 Worth:                      to 1

(2)

Net worth as of:                      \$                      Debt to  
 Worth:                      to 1

Proposed Collateral & Lien Position Price (if applicable)	Estimated Value	Purchase
--	-----------------	----------

\$

\$

\$

Loan to Value:                      %                      Total: \$

**Account Relationship:**

Deposits	Current Balance	YTD Avg. Bal.	Date Open	Prior YTD Avg. Bal.
Checking	\$	\$		
Savings	\$	\$		

CD's	\$	\$				
	\$	\$				
Loans Dept.	Purpose	Current Bal	Orig Amt or Cred Limit	Date Open	Collateral	Estimated Collateral Value
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
Subtotal:		\$				

Unfunded Loans or Line of Credit: +

New Loan Request: +

Total: \$

Related Loan Accounts:

Financial Information Recap: as of: Debt to  
Worth to 1

1) Assets: \$ Liabilities: \$ Net Worth: \$

2) Schedule F Income Before Depreciation:

\$ \$ \$

3) Recap of Cash Flow Projections for (moderate category)

Projected Income: \$ Projected Expenses: \$ Projected Surplus: \$

4) Projected Debt Coverage Ratio (for current year assuming all grain sold in same year).

Projected moderate surplus: Total Loan & Lease Payments

Less: Family Living Expenses

Farm:

Plus: Farm Loan/Lease Payments

Consumer:

Plus: Off-Farm Income

Total:

Total Available for Debt Service:

÷ =

to 1 coverage ratio

(Total Loan Payments)

Financial Analysis / Trends:

Weaknesses:

Strengths:

Additional Information:

Loan Officer Recommendation:

By:

Action Taken:

Loan Policy Exceptions:

**Loan Review Information:**

Preliminary Rating by Loan Officer:

Final Risk Rating:

Prior Rating:

Date:

Reviewed By:

Senior Lending Officer

Senior Vice President - Loans

**BORROWER:**

**CASH FLOW PROJECTIONS:**

**CROP YEAR:**

OWNER	COUNTY	TOTAL ACRES OF FARM	NUMBER OF ACRES				SHARE 100%	SHARE 50%
			CORN	BEANS	WHEAT	OTHER		

**CASH FLOW PROJECTIONS:**

**CROP YEAR:**

OWNER	COUNTY	TOTAL ACRES OF FARM	NUMBER OF ACRES				SHARE 100%	SHARE 50%
			CORN	BEANS	WHEAT	OTHER		

**CASH FLOW PROJECTIONS:**

**CROP YEAR:**

OWNER	COUNTY	TOTAL ACRES OF FARM	NUMBER OF ACRES				SHARE 100%	SHARE 50%
			CORN	BEANS	WHEAT	OTHER		