

EVEREST NATIONAL INSURANCE COMPANY FARM LOAN QUESTIONNAIRE

FDIC No. _____

Applicant _____

Percentage of Ag Production Loans

1. Please provide a breakdown of Ag production loans as follows:

Crops	_____	%
Livestock	_____	%
Equipment	_____	%
Livestock Facilities	_____	%
Grain Facilities	_____	%
Other	_____	%
Total	_____	100 %
 Crop Loans with Crop Insurance	 _____	 %
Farm Loans with FSA Guarantees	_____	%
Farm Loans on Irrigated Land	_____	%

Underwriting

2. Have more than 10% of the previous year's loan production loans been rolled into this year's operating line? Yes No
3. Has the decline in crop prices from 2012 highs impacted your farm lending? Yes No
 - a. If yes, please explain _____

4. What LTV are required for land loans? _____%
5. Does the FDIC list Farm Loans as a concentration? Yes No
 - a. Did the regulators require the Board to set up any Farm Lending Specific guidelines? Yes No
 - b. If yes, please explain _____

6. List the dollar amount of your three largest ag loan relationships.
 1. \$ _____
 2. \$ _____
 3. \$ _____
7. What percentage of your ag loans are participations (sold _____% or purchased _____%)?