

# THE RANGELAND IMPROVEMENT LOAN PROGRAM

---

## APPLICATION GUIDELINES AND FORMS





















## Conservation District Approval

Approved (Y/N)	
Conservation District	
Chairman	
Date	

**If the application was denied, please explain reasons for denial:**

## Part 2 - Environmental Checklist

*\*The Environmental Checklist located [here](#) must be filled out, printed and mailed to: MEPA Coordinator, 1539 Eleventh Avenue, P.O. Box 201601, Helena, MT 59620.*

All applicants must consider the potential environmental impacts of their projects; therefore, an Environmental Checklist is required. Preparation of this document can alert applicants to consideration of location, design, or construction actions that will help to avoid potential adverse environmental impacts or expensive mitigation or construction costs. A project will not be eligible for funding if it would result in significant adverse impact after mitigation. The Environmental Checklist is located at the link below.



**\*Complete the Environmental Checklist located at:**  
**[Fillable-MEPA-Checklist-and-Instructions--002-4.docx](#)**  
**[\(live.com\)](#)**



*Once the applicant receives approval of **Part 1** from their local Conservation District, the applicant must fill out, print, and mail the completed Environmental Checklist (found at the link above), as well any additional required documentation (noted in the MEPA) to:*

**MEPA Coordinator  
DNRC Headquarters  
1539 Eleventh Ave.  
Helena, MT 59601**

For assistance completing the required Environmental Checklist, use the resources located here: <https://dnrc.mt.gov/Conservation/Training-and-Education/>

***If you need further assistance or have questions regarding the required Environmental Checklist, contact your local conservation district.***

## Part 3 – Financial Narrative and Budget Form Instruction Sheet

\*Complete pg. #1-2 of this application.

\*\*Mail completed forms to: Financial Development Bureau, 1539 Eleventh Avenue, P.O. Box 201601, Helena, MT 59620.

### COMPLETE THE FOLLOWING FINANCIAL NARRATIVE AND BUDGET FORMS

A. Use the budget forms provided. Budgets should estimate costs as completely and accurately as possible. The forms include major expense categories. Amend the budget forms as needed to fit your project.

B. Complete the Financial Statement. It provides the basic statistics about your assets and debts (a copy of a current Financial Statement that has been prepared for another financial Institution may be substituted if it includes all requested information).



**FINANCIAL INFORMATION**

- Are there any lawsuits, judgments, obligations pending for or against you? YES\_\_\_ NO\_\_\_
- Have you ever declared bankruptcy? YES\_\_\_ NO\_\_\_
- Have required income tax returns not been filed? YES\_\_\_ NO\_\_\_
- Are any of your tax returns under dispute? YES\_\_\_ NO\_\_\_
- Any unpaid deficiencies? YES\_\_\_ NO\_\_\_
- Are you a party to a lawsuit? YES\_\_\_ NO\_\_\_
- Are you a co-signer, co-maker or guarantor on any other obligations? YES\_\_\_ NO\_\_\_
- Does anyone else own an interest in the property listed? YES\_\_\_ NO\_\_\_
- Do you have any other contingent liabilities? YES\_\_\_ NO\_\_\_

Explain all **YES** answers \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I (We), the undersigned, have provided this financial statement as part of my (our) application for a loan from the Resource Development Bureau of the Department of Natural Resources and Conservation. I (We) certify that the statement is complete and accurate to the best of my (our) knowledge, and I (we) authorize DNRC to certify any condition of debt described above.

_____ Name	_____ Social Security No.	_____ Signature	_____ Date
_____ Name	_____ Social Security No.	_____ Signature	_____ Date
_____ Name	_____ Social Security No.	_____ Signature	_____ Date

## CONSTRUCTION BUDGET

### PROJECT COSTS

A. Equipment \$ \_\_\_\_\_

B. Materials \$ \_\_\_\_\_

C. Other \$ \_\_\_\_\_

**SUBTOTAL** \$ \_\_\_\_\_

Administrative Fee\* \$ \_\_\_\_\_

*\*Administrative fee of subtotal 1%, on total loan amount.*

**TOTAL PROJECT COSTS** \$ \_\_\_\_\_

### PROJECT FUNDING

A. Loan Request--DNRC\* \$ \_\_\_\_\_

B. Federal Funding \$ \_\_\_\_\_

C. Applicant Contribution \$ \_\_\_\_\_

D. Other \$ \_\_\_\_\_

**TOTAL PROJECT FUNDING** \$ \_\_\_\_\_  
(Total funding must equal total cost)

**\*Loans cannot exceed \$75,000.**

Cash on Hand in Bank			Notes Payable (unsecured)	
Bonds & Securities	(Sch A)			
Accounts & Notes Receivable	(Sch B)			
Cash Value of Life Insurance	(Sch D)			
			Debts secured by Chattels (Installments due within one year)	
Federal Payment Due & Receivable			CREDITOR SECURITY DUE	
Farm Products on Hand for Sale	(Sch C)			
Cash Invested in Growing Crops	(Sch C)			
Farm Products on Hand for Use	(Sch C)			
Livestock on Hand				
#	KIND	VALUE		
			Term Loan Installments Due Within One Year	
			Taxes, Assessments & R/E Payments Due	
			KIND YEAR DUE	
			State & Federal Income Taxes Due	
			Other Current Liabilities (Itemize)	
TOTAL CURRENT ASSETS			TOTAL CURRENT LIABILITIES	
FIXED ASSETS			DEFERRED LIABILITIES	
Real Estate	(Sch E)		Real Estate Mortgages & Contracts	(Sch F)
			Other Liabilities (Itemize)	
Real Estate Sale Contract Receivable				
Machinery & Equipment	(Sch H)			
Other Assets (Itemize)				
TOTAL ASSETS			TOTAL LIABILITIES	
			NET WORTH	
			TOTAL LIABILITIES & NET WORTH	



## SUPPORTING SCHEDULES

- |  |  |
|--|--|
| 1. Name of Spouse _____<br>2. Ages of Children at home _____<br>3. Insurance on Crops \$ _____<br>4. Insurance on Buildings (Fire, Ext. Cov.) \$ _____ | 5. Insurance on Machinery, Equipment & Livestock \$ _____<br>6. Your Age_ Physical Condition _____<br>7. Do you carry health, accident or hospital insurance? Yes__ No__<br>8. Liability Insurance Coverage \$ _____<br>9. List Contingent Liabilities (Incl. CCC Commodity Loans):_ |
|--|--|

SCHEDULE A - Bonds and Securities (in your name)				SCHEDULE B - Accounts and Notes Receivable			
No. of Shares or Par Value Bonds	Description	Cost	Market Value	Acct (A) Note (N)	Due from or Payer	Date Due	Amount Due
TOTAL				TOTAL			

SCHEDULE C - Feed and Seed Held for Farm Use - Harvested Crops Held for Sale - and Cash Invested in Growing Crops									
Kind	Market Price Per Unit	Feed and Seed Held for Farm Use		Harvested Crops Held for Sale		Cash Invested in Growing Crops			
		Bu. Tons	Value	Bu. Tons	Value	Acres Owned	Acres Rented	Nature of Investment	Amount
TOTAL				TOTAL				TOTAL	

SCHEDULE D - Life Insurance (include credit life)				Policy Loans		
Insurance Company	Beneficiary	Face Value	Cash Value	Amount Borrowed	Due	From Whom

SCHEDULE E - Real Estate - Owned or Rented				
Acres	OWNED - Title Held By:	Description	County	Statement Value
<b>A</b>				
<b>B</b>				
<b>C</b>				
<b>D</b>				
<b>E</b>				
<b>F</b>				

(Present Market Value of above Real Estate is Estimated at \$ \_\_\_\_\_, based on \_\_\_\_\_).

SCHEDULE F - Real Estate Debts				
Date Originated	Current Payment	Balance Due	Repayment Terms	Holder
<b>A</b>	\$	\$		
<b>B</b>	\$	\$		
<b>C</b>	\$	\$		
<b>D</b>	\$	\$		
<b>E</b>	\$	\$		
<b>F</b>	\$	\$		

SCHEDULE G - Real Estate Rented					
Owner	Description	Acres	Type of Lease (i.e., FS, BLM, State, Private)	Annual Cost	Expires
				\$	
				\$	
				\$	
				\$	

SCHEDULE H - Machinery Inventory			
Year	Make	Model	Current Value
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$

Name: \_\_\_\_\_

<b>Real Estate Offered as Security</b>				
OWNED - Title Held By:	Description; Township, Range, Section	Acres	Value per Acre	Statement Value
<b>A</b>			\$	\$
<b>B</b>			\$	\$
<b>C</b>			\$	\$
<b>D</b>			\$	\$
<b>E</b>			\$	\$
<b>TOTAL</b>			\$	\$

Present Market Value of above Real Estate is Estimated at \$ \_\_\_\_\_, based on:  
 \_\_\_\_\_.

<b>Real Estate Mortgage or Contract on Real Estate Offered as Security</b>				
Date Originated	Current Payment	Total Balance Due	Repayment Terms	Holder
<b>A</b>	\$	\$		
<b>B</b>	\$	\$		
<b>C</b>	\$	\$		
<b>D</b>	\$	\$		
<b>E</b>	\$	\$		
<b>TOTAL</b>	\$	\$		

Attach a map on which all real property offered as security is clearly identified and located according to its legal description (real estate used as security must have access from a public road).

Do you lease any of your property that is offered as security? Yes \_\_\_\_\_ No \_\_\_\_\_

If so, give your tenant's name, address and conditions of the lease: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Is any of the real or personal property offered as collateral on this loan affected by probate or other estate proceedings? No \_\_\_\_\_ Yes \_\_\_\_\_ (If yes, explain):

\_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

## PROFIT OR LOSS STATEMENT

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Show your overall financial condition for the past two (2) years and an estimate for the current year.

INCOME SOURCES	YEAR		
	20__	20__	ESTIMATE 20__
Barley	\$	\$	\$
Wheat	\$	\$	\$
Steer Calves	\$	\$	\$
Heifer Calves	\$	\$	\$
Yearlings	\$	\$	\$
Cull Cows	\$	\$	\$
Cull Bulls	\$	\$	\$
CRP	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
<b>TOTAL GROSS INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OPERATING EXPENSES	YEAR		
	20__	20__	ESTIMATE 20__
Salaries and Employees Benefits	\$	\$	\$
Rent/Leases	\$	\$	\$
Repairs and Maintenance	\$	\$	\$
Feed and Seed	\$	\$	\$
Supplies	\$	\$	\$
Veterinary and Medicine	\$	\$	\$
Gas and Oil	\$	\$	\$
Taxes	\$	\$	\$
Interest Expenditures	\$	\$	\$
Trucking	\$	\$	\$
Living Expenses	\$	\$	\$
Debt Payment	\$	\$	\$
Capital Expenditures	\$	\$	\$
Other (itemize)	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
<b>TOTAL OPERATING EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
	\$	\$	\$
<b>NET PROFIT (OR LOSS)</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

### THREE-YEAR PROJECTION FOR THIS PROJECT

Name: \_\_\_\_\_

Loan repayment period and estimated interest rate used to compute interest and principal on DNRC loan: 10 years maximum or the life of project, whichever is less, at 3.0 percent per year.

PROJECTED INCOME			
INCOME SOURCES	YEAR		
	20__	20__	20__
Increased/Saved Crop Production	\$	\$	\$
Increased Livestock Production	\$	\$	\$
Other Project Income	\$	\$	\$
	\$	\$	\$
<b>TOTAL PROJECTED INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

PROJECTED EXPENSES			
OPERATING EXPENSES	YEAR		
	20__	20__	20__
Rent/Leases	\$	\$	\$
Water	\$	\$	\$
Repairs and Maintenance	\$	\$	\$
Feed and Seed	\$	\$	\$
Fertilizer/Chemicals	\$	\$	\$
Gas and Oil	\$	\$	\$
Auto/Freight/Trucking	\$	\$	\$
Insurance	\$	\$	\$
Utilities (Gas, Water, and Electricity)	\$	\$	\$
Other (itemize)	\$	\$	\$
	\$	\$	\$
<b>TOTAL PROJECTED OPERATING EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

OTHER PROJECTED EXPENSES			
OTHER PROJECTED EXPENSES	YEAR		
	20__	20__	20__
DNRC Payment	\$	\$	\$
DNRC Payment (other)	\$	\$	\$
Other (itemize)	\$	\$	\$
	\$	\$	\$
<b>TOTAL PROJECTED EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
	\$	\$	\$
<b>PROJECT NET INCOME (OR LOSS)</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

Comments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_