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**www.aqdirect.com**

<b>Financing Application (choose one):</b> Dealership: <u>Cross Implement</u> Salesperson: _____		<input type="checkbox"/> <b>Finance</b> City/State: <u>Minier IL 61759</u> Contact: _____	<input type="checkbox"/> <b>Lease</b> <input type="checkbox"/> <b>Refinance</b>
<b>Credit Purpose:</b> <input type="checkbox"/> Agricultural <input type="checkbox"/> Commercial/Business <b>Dealer has provided the Applicant Disclosure and Authorization (Form 8412) to Applicant(s):</b> Applicant Signature _____			
<b>*Business Applicant (If no Business involved proceed to Individual Applicant #1 Box)</b>			
ID Number (TIN): _____ Business Name: _____		<b>LEASE: Is applicant:</b> <input type="checkbox"/> Lessee <input type="checkbox"/> Guarantor	
<b>Business Type</b> <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____			
Primary Ag Product: _____ Year Began Farming: _____		Primary Phone: _____ Alternate Phone: _____ Email: _____	
Address: _____			
Zip Code: _____ City: _____ State: _____ County: _____		Ag Business Headquarter State/County (if different from above): _____	
Signer Type: <input type="checkbox"/> Individual <input type="checkbox"/> Business Signer Name: _____		Signer Title: _____	
<b>Eligibility of Applicant</b>			
Is applicant a U.S. Citizen, foreign national with E2 Visa, or U.S. formed legal entity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>Choose one:</b> 1. <input type="checkbox"/> <b>Farmer/Rancher</b> 2. <input type="checkbox"/> <b>Farm Related Service Business</b> Does at least 50% of the business income originate from farm services? <input type="checkbox"/> Yes <input type="checkbox"/> No Will the equipment being financed support the farm service income? <input type="checkbox"/> Yes <input type="checkbox"/> No 3. <input type="checkbox"/> <b>Other</b> Is this applicant associated with agriculture in some other type of capacity? <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>What is the range of Gross Farm Income?</b> <input type="checkbox"/> \$0 <input type="checkbox"/> \$1 – \$10,000 <input type="checkbox"/> \$10,001 – \$25,000 <input type="checkbox"/> \$25,001 – \$50,000 <input type="checkbox"/> \$50,001 – \$100,000 <input type="checkbox"/> \$100,001 – \$250,000 <input type="checkbox"/> \$250,001 – \$500,000 <input type="checkbox"/> \$500,001 – 1,000,000 <input type="checkbox"/> > \$1,000,000 <b>What is the range of Net Non-Farm Income?</b> <input type="checkbox"/> \$0 <input type="checkbox"/> \$1 – \$10,000 <input type="checkbox"/> \$10,001 – \$25,000 <input type="checkbox"/> \$25,001 – \$50,000 <input type="checkbox"/> \$50,001 – \$100,000 <input type="checkbox"/> \$100,001 – \$250,000 <input type="checkbox"/> \$250,001 – \$500,000 <input type="checkbox"/> \$500,001 – 1,000,000 <input type="checkbox"/> > \$1,000,000	
<b>*Individual Applicant #1</b>			
ID Number (SSN): _____ <b>**Enter the applicant's Legal Name according to the driver's license.**</b>		<b>LEASE: Is applicant:</b> <input type="checkbox"/> Lessee <input type="checkbox"/> Guarantor	
First: _____ Middle: _____ Last: _____ Suffix: _____		Date of Birth: _____ Primary Ag Product: _____ Year Began Farming: _____ Email: _____	
Primary Phone: _____ Alternate Phone: _____		Address: _____	
Zip Code: _____ City: _____ State: _____ County: _____		Ag Business Headquarter State/County (if different from above): _____	
<b>Eligibility of Applicant</b>			
Is applicant a U.S. Citizen, foreign national with E2 Visa, or U.S. formed legal entity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>Choose one:</b> 1. <input type="checkbox"/> <b>Farmer/Rancher</b> 2. <input type="checkbox"/> <b>Farm Related Service Business</b> Does at least 50% of the business income originate from farm service? <input type="checkbox"/> Yes <input type="checkbox"/> No Does asset being financed support the farm service income? <input type="checkbox"/> Yes <input type="checkbox"/> No 3. <input type="checkbox"/> <b>Other</b> Is Applicant associated with Ag in some capacity? <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>What is the range of Gross Farm Income?</b> <input type="checkbox"/> \$0 <input type="checkbox"/> \$1 – \$10,000 <input type="checkbox"/> \$10,001 – \$25,000 <input type="checkbox"/> \$25,001 – \$50,000 <input type="checkbox"/> \$50,001 – \$100,000 <input type="checkbox"/> \$100,001 – \$250,000 <input type="checkbox"/> \$250,001 – \$500,000 <input type="checkbox"/> \$500,001 – 1,000,000 <input type="checkbox"/> > \$1,000,000 <b>What is the range of Net Non-Farm Income?</b> <input type="checkbox"/> \$0 <input type="checkbox"/> \$1 – \$10,000 <input type="checkbox"/> \$10,001 – \$25,000 <input type="checkbox"/> \$25,001 – \$50,000 <input type="checkbox"/> \$50,001 – \$100,000 <input type="checkbox"/> \$100,001 – \$250,000 <input type="checkbox"/> \$250,001 – \$500,000 <input type="checkbox"/> \$500,001 – 1,000,000 <input type="checkbox"/> > \$1,000,000	
Have the applicants each verbally expressed their intent to jointly apply for credit? <input type="checkbox"/> Yes <input type="checkbox"/> No			

<b>*Individual Applicant #2</b>		<b>LEASE: Is applicant:</b> <input type="checkbox"/> Lessee <input type="checkbox"/> Guarantor	
ID Number (SSN): _____ <b>**Enter the applicant's Legal Name according to the driver's license.**</b>			
First: _____	Middle: _____	Last: _____	Suffix: _____
Date of Birth: _____	Primary Ag Product: _____	Year Began Farming: _____	Email: _____
Primary Phone: _____		Alternate Phone: _____	
Address: _____			
Zip Code: _____	City: _____	State: _____	County: _____
Ag Business Headquarter State/County (if different from above): _____			
<b>Eligibility of Applicant</b>			
Is applicant a U.S. Citizen, foreign national with E2 Visa, or U.S. formed legal entity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Choose one: 1. <input type="checkbox"/> <b>Farmer/Rancher</b> 2. <input type="checkbox"/> <b>Farm Related Service Business</b> Does at least 50% of the business income originate from farm service? <input type="checkbox"/> Yes <input type="checkbox"/> No Does asset being financed support the farm service income? <input type="checkbox"/> Yes <input type="checkbox"/> No 3. <input type="checkbox"/> <b>Other</b> Is Applicant associated with Ag in some capacity? <input type="checkbox"/> Yes <input type="checkbox"/> No		What is the range of <b>Gross Farm Income</b> ? <input type="checkbox"/> \$0 <input type="checkbox"/> \$1 – \$10,000 <input type="checkbox"/> \$10,001 – \$25,000 <input type="checkbox"/> \$25,001 – \$50,000 <input type="checkbox"/> \$50,001 – \$100,000 <input type="checkbox"/> \$100,001 – \$250,000 <input type="checkbox"/> \$250,001 – \$500,000 <input type="checkbox"/> \$500,001 – \$1,000,000 <input type="checkbox"/> > \$1,000,000 What is the range of <b>Net Non-Farm Income</b> ? <input type="checkbox"/> \$0 <input type="checkbox"/> \$1 – \$10,000 <input type="checkbox"/> \$10,001 – \$25,000 <input type="checkbox"/> \$25,001 – \$50,000 <input type="checkbox"/> \$50,001 – \$100,000 <input type="checkbox"/> \$100,001 – \$250,000 <input type="checkbox"/> \$250,001 – \$500,000 <input type="checkbox"/> \$500,001 – \$1,000,000 <input type="checkbox"/> > \$1,000,000	
Have the applicants each verbally expressed their intent to jointly apply for credit? <input type="checkbox"/> Yes <input type="checkbox"/> No			

<b>Equipment</b> <input type="checkbox"/> Machinery <input type="checkbox"/> Irrigation <input type="checkbox"/> Titled Equipment <input type="checkbox"/> Purchase Leaseback						
Year	Make	Model	Type	Serial #	Custom Work? <input type="checkbox"/> Y <input type="checkbox"/> N	\$Price
					<input type="checkbox"/> Y <input type="checkbox"/> N	
					<input type="checkbox"/> Y <input type="checkbox"/> N	
					<input type="checkbox"/> Y <input type="checkbox"/> N	
					<input type="checkbox"/> Y <input type="checkbox"/> N	
<b>LEASE ONLY</b> Current Engine Hours: _____    Equipment Limitations: _____ hr/yr    Has equipment previously been retailed? <input type="checkbox"/> Y <input type="checkbox"/> N Equipment location if different from primary address: _____						

<b>Legal Description (Only required for Pivot Irrigation)</b>						
Qtr: _____	Sec: _____	Twp: _____	Rg: _____	Zip: _____	City: _____	
State: _____	County: _____	Real Estate Owner: _____		Lienholder Name: _____		

<b>Terms</b>	
Total Sales Price \$ _____ Soft Costs (Irrigation Only) \$ _____ Trade Allowance \$ _____ Trade In Payoff \$ _____ <input type="checkbox"/> AgDirect –Note # _____ <input type="checkbox"/> Other <input type="checkbox"/> Payoff Date _____ Sales Tax \$ _____ Cash Down Payment \$ _____ Total Amount Financed \$ _____	Special Program: _____ Rate Type: <input type="checkbox"/> Fixed <input type="checkbox"/> Variable    Term _____ (years) Payment Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Annual Prepare Documents On: _____ 1st Payment Date ____/01/____ Rate Modifier: <input type="checkbox"/> Waiver to 0% _____ Months <input type="checkbox"/> Partial Buy-Down _____ Months _____ Desired Rate <input type="checkbox"/> Full Buy-Down _____ Desired Rate
<b>LEASE ONLY:</b> Requested Residual % _____    Purchase Option <input type="checkbox"/> FPO <input type="checkbox"/> PRO <input type="checkbox"/> \$1 Buyout	

### Special Instructions:

If this application is approved and financing is provided by Dealer pursuant to a retail installment contract acceptable to Farm Credit Services of America, PCA, Dealer hereby offers the retail installment contract for participation under the Master Participation Agreement between Dealer and Farm Credit Services of America, PCA.

AgDirect is an equipment financing program offered by Farm Credit Services of America and the partners of AgDirect, LLP.

**Applicant Disclosure and Authorization**

**THE TERMS AND CONDITIONS WHICH FOLLOW CONSTITUTE AN INTEGRAL PART OF THE APPLICATION. PLEASE READ THESE PROVISIONS CAREFULLY.**

**RETAIL INSTALLMENT CONTRACT APPLICATION:**

By requesting the dealer ("Dealer") to submit an application for a retail installment contract in connection with the AgDirect® program, provided through Farm Credit Services of America, PCA ("Lender/AgDirect"), each applicant ("Applicant") agrees as follows:

1. This application will be evaluated on behalf of Dealer/Lender/AgDirect and approval of any retail installment contract is at the sole discretion of Dealer/Lender/AgDirect.
2. Applicant understands that Dealer, on behalf of Lender/AgDirect, is not authorized to extend commitments for financing or any terms thereof, including annual percentage rate, and Applicant will not construe any discussion with Dealer, on behalf of Lender/AgDirect, as a commitment for financing.
3. Applicant authorizes Dealer/Lender/AgDirect to notify each other of the decision on Applicant's retail installment contract application.
4. Dealer/Lender/AgDirect may obtain and share credit reports, employment and income verifications, or any other information relating to Applicant's financial position for the purpose of making a credit decision on this application and for any other legitimate purpose allowed by law.
5. Lender/AgDirect may provide Applicant's information to AgDirect, LLP, other Farm Credit System institutions, or entities controlled or owned by Farm Credit System Institutions as allowed or required by law or regulations and said information may then be used by such entities for any lawful purpose.
6. Applicant certifies and acknowledges that any person is hereby authorized to provide any such information requested by Dealer/Lender/AgDirect.
7. Applicant certifies and acknowledges that the information provided is correct to the best of Applicant's knowledge.
8. Applicant certifies and acknowledges Applicant may be required to supply additional information and to provide security.
9. Applicant acknowledges receipt of a copy of this Applicant Disclosure and Authorization and deems submission of the application to be Applicant's written consent to all of the above.

**LOAN OR LEASE APPLICATION:**

By requesting the dealer ("Dealer") to submit an application for a loan to Farm Credit Services of America, PCA ("Lender/AgDirect") or for a lease to Farm Credit Leasing Services Corporation ("Lessor") in connection with Lender's AgDirect® program, each applicant ("Applicant") agrees as follows:

1. The application will be evaluated on behalf of Lender/AgDirect/Lessor and approval of any loan or lease is at the sole discretion of Lender/AgDirect/Lessor.
2. Applicant understands that Dealer is not authorized to extend commitments for financing or leases or any terms thereof, including interest rate or lease terms, and Applicant will not construe any discussion with Dealer as a commitment for financing or a lease.
3. Applicant authorizes Lender/AgDirect/Lessor to notify Dealer of Lender's/AgDirect's/Lessor's decision on Applicant's loan or lease application.
4. Dealer/Lender/AgDirect/Lessor may obtain and share credit reports, employment and income verifications, or any other information relating to Applicant's financial position for the purpose of making a credit decision on this application and for any other legitimate purpose allowed by law.
5. Lender/AgDirect/Lessor may provide Applicant's information to AgDirect, LLP, other Farm Credit System institutions, or entities controlled or owned by Farm Credit System Institutions as allowed or required by law or regulations and said information may then be used by such entities for any lawful purpose.
6. Applicant certifies and acknowledges that any person is hereby authorized to provide any such information requested by Dealer/Lender/AgDirect/Lessor.
7. Applicant certifies and acknowledges that the information provided is correct to the best of Applicant's knowledge.
8. Applicant certifies and acknowledges Applicant may be required to supply additional information and to provide security.
9. Applicant acknowledges receipt of a copy of this Applicant Disclosure and Authorization and deems submission of the application to be Applicant's written consent to all of the above.