

Please complete the additional information below. If a Partnership, Corporation or LLC, include personal balance sheets with supporting schedules of the general partner, president, owner or managing member. Include any interest held by a co-applicant, including spouse, if applicable.

Balance Sheet Date _____

Cash, Checking, Savings	\$	_____
Securities	\$	_____
Accounts Receivable	\$	_____
Investment in Growing Crop	\$	_____
Feed & Grain Inventory	\$	_____
Market Livestock	\$	_____
Government Payments Receivable	\$	_____
Other Current Assets	\$	_____
Specify _____		
Total Current Assets	\$	_____
Breeding Livestock	\$	_____
Machinery & Equipment	\$	_____
Vehicles	\$	_____
Other Intermediate Assets	\$	_____
Specify _____		
Total Intermediate Assets	\$	_____
Real Estate Value	\$	_____
Buildings	\$	_____
Other Long-Term Assets	\$	_____
Specify _____		
Total Long-Term Assets	\$	_____
TOTAL ASSETS	\$	_____

CCC Loans	\$	_____
Operating Principal	\$	_____
Accounts Payable	\$	_____
Current Intermediate Debt	\$	_____
Current Long-Term Debt	\$	_____
Leases	\$	_____
Misc. Current Liabilities	\$	_____
Specify _____		
Total Current Liabilities	\$	_____
Notes Payable-Specific	\$	_____
Machinery & Equipment Loans	\$	_____
Vehicle Loans	\$	_____
Other Intermediate Assets	\$	_____
Specify _____		
Total Intermediate Liabilities	\$	_____
Mortgage Loans	\$	_____
Other Long-Term Debt	\$	_____
Specify _____		
Total Long-Term Liabilities	\$	_____
TOTAL LIABILITIES	\$	_____

Date discharged _____ / _____ / _____

Are any accounts past due, in default or in dispute? Yes No

Are you a co-maker, co-signer or guarantor on any loans? Yes No

Are you involved in (or part of) any partnership, corporation or other business entity? Yes No

Do you lease any machinery or equipment? Yes No

Do you sell or do business under another name? Yes No

Are you a defendant in any pending lawsuit? Yes No

If any of the above questions are answered YES, please explain. _____

Current Financial Information

Primary Operating Lender: _____ Contact Name: _____ Phone (____) _____ - _____

Crop Production Information

1. Owned Acres: _____	2. Owned Tillable Acres: _____
3. Total Share Rent Acres: _____	4. You Share Rent Acres: + _____
5. Total Rent Dollars Paid Per Year: \$ _____	6. Total Cash Rent Tillable Acres: + _____
	Your Share of Total Crop Production (2+4+6) = _____

Crop Type (Your Share of Tillable Acres)

Soybean Acres: _____ Corn Acres: _____ Cotton Acres: _____ Tobacco Acres: _____ Peanut Acres: _____

Irrigated (acres): _____ Irrigated (acres) _____ Irrigated (acres) _____

Non-irrigated (acres): _____ Non-irrigated (acres) _____ Non-irrigated (acres) _____

Other Crops: _____ Other Crops: _____ Other Crops: _____ Other Crops: _____ Other Crops: _____

Acres: _____ Acres: _____ Acres: _____ Acres: _____ Acres: _____

Do you double crop: Yes No

If yes, which combination of crops are you double cropping?

Soybeans Acres Corn acres Wheat Cotton Other _____ Other _____

Livestock Production Information

Number of Breeding Stock Owned: Sows _____ Beef Cows _____ Dairy Cows _____ Other _____

Annual Number: Market Hogs/Year _____ Feeder Pigs/Year _____ Market Cattle/Year _____

Feeder Cattle/Year _____ Pounds of Milk/Year _____

Other (specify) _____ /Year _____ Other (specify) _____ /Year _____

Disclosure Statements

Regular Plan Credit Policy

The Credit Policy of the Creditor shall be extend 30 days' accommodation credit to approved customers. No customer shall be extended additional credit if any portion of the account is over 60 days past due. At the discretion of the Creditor, new credit will only be extended after the customer pays the past due portion of the account in full.

Regular Plan Terms

1. Purchases paid for within 30 days of billing statement date are not subject to the FINANCE CHARGE.
2. Purchases unpaid as of the second billing statement following the purchase(s) are subject to a monthly FINANCE CHARGE on the Previous Balance less any payments and credits appearing on that statement.
3. The period allowed for payment is 30 days from the first billing statement rendered following the charge. Charges unpaid after that time are in default.
4. If any check or other payment instrument on your account is dishonored for any reason upon presentment, you agree to pay the Return Check Fee indicated in the table below to the extent permitted by law.
5. If this account is referred to an Attorney or Collection Agency for collection, the Customer agrees to pay, in addition to the balance due and the applicable FINANCE CHARGE, the maximum Attorney's fees, Collection Agency fees, and Court costs permitted by State law.
6. The Creditor has the right to reduce the Credit Line and/or withdraw credit privileges at any time without prior notice, except as otherwise provided by law.
7. Customer and Creditor may terminate this agreement at will as to future purchases. Customer certifies that the information given on this application is given to obtain credit and is true and correct.
8. *SEE THE TABLE BELOW for the FINANCE CHARGES; INTEREST RATES; COLLECTION COSTS & FEES; that apply for commercial transactions in each state.*

Extended Plan Terms

1. Extended Plan Terms are offered at the discretion of Creditor to approved creditworthy Customers. Only goods/services directly related to, or used in, production or commercial agriculture may be purchased by Customer(s) on Extended Plan Terms.
2. Creditor will assign a maximum credit amount ("Credit Line") to the Customer from time to time. As a condition to granting credit approval, the Creditor, in its sole discretion, may require Customer to execute any or all of the following documentation (Credit Application, Credit Line Note; Security Agreement; UCC Financing Statements; Notifications to Purchasers of Crops; Goods; and Farm Products; Mortgages; Deeds of Trust; Milk Assignments, US Government Payments, etc.) in favor of the Creditor.
3. Payment DUE DATES and AMOUNTS DUE will be determined by Creditor and are payable on DEMAND; and if no demand is made, then on or before December 31st of each year.
4. Customer's purchase(s) under Extended Plan Terms are subject to INTEREST CHARGES and/or FINANCE CHARGES to the extent permitted by State law. INTEREST shall be computed on the unpaid average daily principal balance outstanding during the term of the Note.
5. If any check or other payment instrument on your account is dishonored for any reason upon presentment, you agree to pay the Return Check Fee indicated in the table below to the extent permitted by law.
6. If this account is referred to an Attorney or Collection Agency for collection, the Customer agrees to pay, in addition to the balance due and the applicable FINANCE CHARGE, the maximum Attorney's fees, Collection Agency fees, and Court costs permitted by State law.
7. The Creditor has the right to reduce the Credit Line and/or withdraw credit privileges at any time without prior notice, except as otherwise provided by law.
8. Customer and Creditor may terminate this agreement at will as to future purchases. Customer certifies that the information given on this application is given to obtain credit and is true and correct.
9. *SEE THE TABLE BELOW for the FINANCE CHARGES; INTEREST RATES; COLLECTION COSTS & FEES; that apply for commercial transactions in each state.*

Table: Commercial Rates For Each State

	AL	DE	FL	GA	KY	MD	NC	SC	VA	WV
Finance Charge/Interest (Annual):	18%	18%	18%	16%	18%	18%	16%	18%	18%	18%
Finance Charge/Interest (Per Month):	1.50%	1.50%	1.50%	1.33%	1.50%	1.50%	1.33%	1.50%	1.50%	1.50%
Minimum Finance Charge:	\$ 0.50	\$ -	\$ -	\$ -	\$ 0.50	\$ -	\$ -	\$ -	\$ 0.50	\$ 0.50
Returned Check Fee (No Finance Charge):	\$ 30	\$ 25	\$ 25	\$ 30	\$ 25	\$ 35	\$ 25	\$ 30	\$ 35	\$ 15

In Case Of Errors Or Inquiries About Your Bill

The Federal Truth In Lending Act requires prompt correction of billing mistakes

1. If you want to preserve your rights under the Act, here's what to do if you think your bill is wrong or if you need more information about an item on your bill:
 - a. Do not write on the bill. On a separate sheet of paper, write (you may telephone your inquiry but doing so will not preserve your rights under this law) the following:
 - i. Your name and account number (if any).
 - ii. A description of the error and an explanation (to the extent that you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of a sales slip or other documents unless you have a duplicate for your records.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you feel will help the creditor identify you or the reason for your complaint or injury.
 - b. Send your billing error notice to the address on your bill which is listed after the words: "Send Inquiries To:" or similar wording. Mail it as soon as possible, but in any case, early enough to reach the creditor within 60 days after the bill was mailed to you. If you authorized your bank to automatically pay from your checking or savings account, any credit card bills from that bank that you think is wrong must be noticed by mailing your billing error notice so the creditor receives it within 16 days after the bill was sent to you. However, you do not have to meet this 16 day deadline to get the creditor to investigate your billing error claim.
2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the creditor must either correct the error or the creditor has explained the bill, the creditor has no further obligation to you even though you still believe there is an error, except as provided in paragraph 5 below.
3. After the creditor has been notified, neither the creditor nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to creditors as delinquent until the creditor has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.
4. If it is determined that the creditor has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If the creditor has not made an error, you may have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was/is correct, the creditor must send you a written notification of what you owe; you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.
5. If the creditor's explanation does not satisfy you and you notify the creditor in writing within 10 days after you receive their explanation that you still refuse to pay the disputed amount, the creditor may report you to credit bureaus and other creditor. Once the matter between you and the creditor has been settled, the creditor must notify the credit bureaus and other creditors to whom you were reported as being delinquent of the subsequent resolution.