



QUICKLINK CREDIT® APPLICATION

\*Highlighted information is required, YOUR APPLICATION WILL NOT BE PROCESSED IF SECTIONS ARE NOT COMPLETE

(1) General Information

\*Application is for: [ ] Individual (Including Sole Proprietorship)

\*Application is for: [ ] Corporation

\*Initial one of the following:

- Applying for separate credit in my name alone
Applying for joint credit with my spouse
Applying for joint credit with someone other than my spouse

- General Partnership
Limited Partnership
Limited Liability Company
Other:

----- Must complete section 2(a), include section 2(b) if joint application -----

----- Must complete section 2(a) and 2(c) -----

2(a) Applicant Information

(Endorse Line 1, page 4, for Individuals, Box 3 for Corporation, Partnerships, LLP, LLC)

\*Applicant's Legal Name:
\*Physical Address:
Mailing Address:
Home Phone:
\*Business Phone:
\*Date of Birth:
\*TIN/SS#:
\*City:
\*State:
\*Zip:
City:
State:
Zip:
Yrs at current location:
Years Farming:
\*Date of Organization:
\*State of Organization:
Bankruptcy Filing?: Y N Year Filed: Chapter:

2(b) Joint Applicant Information

(Endorse Line 2, Page 4)

\*Joint Applicant Legal Name:
\*Social Security Number:
\*Physical Address:
Mailing Address:
\*Date of Birth:
\*Home Phone:
Business Phone:
\*City:
\*State:
\*Zip:
City:
State:
Zip:

2(c) Primary Owner of Entity - Required as a co-applicant for all applicants other than individual

(Endorse Line 1, Page 4)

\*Primary Owner Legal Name:
\*Social Security Number:
\*Physical Address:
Mailing Address:
\*Date of Birth:
\*Home Phone:
Business Phone:
\*City:
\*State:
\*Zip:
City:
State:
Zip:
Bankruptcy Filing?: Y N Year Filed: Chapter:

(3) Line of Business Information

Which of the following best describes your operation? (CHECK ONLY ONE)

- Beef Cattle Ranching Dairy Operation Soybean Production Other (please describe):
Corn Production Hay Production Wheat Production
Cotton Production Hog and Pig Farming Vegetable Production

(4) Financial Information

APPLICANT BALANCE SHEET

DATE of Balance Sheet: / /

Dates: to

Table with columns ASSETS and LIABILITIES. Rows include Total Current Assets, Total Term Assets, TOTAL ASSETS, and TOTAL EQUITY.

Table with column INCOME. Rows include Gross Crop Income, Gross Livestock Income, Other Farm Income, Total Farm Income, and Income Summary (Actual 1040F or Projected).

Crop Information based on your production acres:

Table with columns: Crop, Acres Owned, Acres Rented, Your Production Acres, Average Yield Per Acre, County/State Crop Grown.

(5) Dealer Information - To be completed by Dealer or Retailer

Dealer Name:
Dealer Address:
Phone:
Dealer Number:
City:
Fax:
Program Code:
State:
Zip:

Remit To:
Rabo Agrifinance, Inc.
P.O. Box 668
Cedar Falls, IA 50613

## ACCOUNT AGREEMENT

You promise to pay to Rabo Agrifinance, Inc., (referred to herein as “RAF”), or its successors or assignees at Post Office Box 668, Cedar Falls, Iowa 50613, the outstanding principal balance and accrued interest on this Account Agreement (hereinafter the “Agreement”) as agreed and further described below. The words you, your, and yours mean each person and/or entity who applies for and is granted credit pursuant to this Agreement.

**Advances for Purchases:** When the QuickLink Credit Application (hereinafter the “Application”) and this Agreement are approved by RAF in writing, RAF shall then notify you of its approval. This Application and Agreement may only be approved by RAF at its office in Cedar Falls, Iowa. The Application forms part of this Agreement. You authorize any dealer who has been approved by RAF to conduct business pursuant to RAF’s QuickLink Program (hereinafter the “Dealer”) to submit proof(s) of your purchase(s) of products and/or services to RAF and for RAF to provide advances in payment of such purchases under this Agreement (hereinafter an “Advance”) and you authorize RAF to advance, at its option, under this Agreement sufficient funds to satisfy any outstanding obligations to RAF that exist pursuant to any notes or account agreements. Advances shall be equal to the amounts identified on the invoices or other proofs of purchase, sale or delivery submitted by Dealers to RAF. You understand and agree that RAF may rely on all invoices or other proofs of purchase, sale or delivery submitted by the Dealer whether such invoices or other proofs of purchase, sale or delivery are submitted verbally, in writing or electronically to the same extent as if you had personally signed a receipt for such purchase or other request for payment. Each Advance is deemed to be an advance of funds to you under this Agreement.

**Conditions:** You understand that no Advances will be made under this Agreement until this Agreement is approved in writing by RAF and all required verifications of identity have been completed. You understand that the maximum amount of revolving credit available to you at any one point in time will be identified in the approval letter or other notice issued by RAF, and regardless of the amount specified on this Agreement the actual credit available hereunder shall not exceed the credit approved by RAF. However, RAF may, in its sole discretion, make an Advance for purchases in response to your request which exceeds such limits. In such cases, you agree that all such Advances shall be covered by all the terms and conditions contained in this Agreement, the Security Documents (as defined herein), if any, and any other agreements between you and RAF. You further understand that RAF will notify you as well as the Dealer of your revolving credit limit and/or remaining credit available on your Agreement. You understand that RAF may at any time discontinue your ability to receive Advances or have Advances made on your behalf on this Agreement if any of the following occur: 1) if the total of any invoice or other proof of purchase, sale or delivery, when combined with the current principal balance of this Agreement, would cause the amount due on this Agreement to exceed the maximum credit limit approved by RAF; 2) the Maturity Date (as defined herein) has passed; 3) you are in default of this Agreement, any of the Security Documents or any supporting loan documents; 4) the request is not allowed under the then currently existing policies and procedures of RAF in effect under this financing program; or 5) there has been a material adverse affect in your ability to satisfy your obligations to RAF, as determined solely by RAF.

**Return of Purchases:** You agree that if you return a purchase financed through the use of this Agreement, you will return the purchase to the Dealer who delivered the purchase to you and you will cause any and all payments or credits for all refund amounts, as determined by that Dealer’s policies, to be sent directly to RAF. Any such returns and refunds will not diminish or otherwise affect your obligation to RAF for the repayment to RAF of any and all monies advanced on your Agreement, including, but not limited to, monies owing on account of the financing of the purchases returned unless and until such credit is received by RAF.

**Maturity Date:** The initial Maturity Date of this Agreement shall be twelve (12) months from the date indicated as the date the Application was signed, as otherwise identified to you by RAF or upon the demand of RAF, as to be determined solely by RAF. If multiple signing dates are indicated on the Application and RAF elects to set the initial Maturity Date at twelve (12) months from the date indicated as the date the Application was signed, RAF shall determine the Maturity Date based on the earliest date indicated. RAF may modify the Maturity Date at its sole discretion. All unpaid principal, interest, fees and expenses shall be due on the Maturity Date.

**Interest Rate:** You agree to pay interest from the earlier of a) the time of an Advance or b) the date on which RAF becomes obligated to make an Advance on your behalf (each a “Time of Each Advance”) regardless of whether or not you actually obtained possession of or received the product or service on that date, subject to any applicable grace periods. From the Time of Each Advance on this Agreement until paid in full you agree to pay interest in the non-default annual rate equal to four percent (4.00%) in excess of the Prime Rate, which rate shall be

adjusted as of each day of change thereof to reflect changes in the Prime Rate. Except as may be disclosed to you a special promotions terms disclosure, your interest rate shall be not less than seven and twenty-five hundredths percent (7.25%). Any change in your interest rate, except a change due to a change of the Prime Rate, will be as disclosed to you in the approval letter issued by RAF at the time your Application is approved or as disclosed in a subsequent notice as provided in the section entitled “Changes to Your Account Agreement and Credit Limit.” For purposes of this Agreement, the term “Prime Rate” shall mean the rate of interest described as the prime rate of leading financial institutions as published from time to time in “The Wall Street Journal-Midwest Edition.” Any interest or principal hereof which is not paid by the Maturity Date shall bear interest until such amounts are paid in full at the rate of twenty-one percent (21%) per year. All interest hereunder shall be calculated based on a year of 360 days and the actual number of days elapsed. Notwithstanding anything to the contrary herein, the interest rate shall at no time exceed the maximum rate, if any, permitted by applicable law.

**Individual Minnesota Residents:** All of the above paragraph will apply except that the interest rate will be 4.5% per year plus the discount rate on 90-day commercial paper in effect at the Minneapolis Federal Reserve Bank district office for accounts less than \$100,000. **Texas Residents:** The ceiling rate for this Agreement, both before and after maturity, is the (weekly) ceiling rate announced by the Credit Commissioner from time to time. **North Dakota Residents:** The rate on this Agreement shall not at any time exceed a rate equal to 5.5% in excess of the interest rate payable on 6-month U.S. Treasury bills.

**Minimum Interest Charge:** If interest is accruing on the principal balance due under this Agreement, but the total of such interest for purchases is less than \$.50 in a billing period, RAF will assess a minimum interest charge of \$.50 in a billing period.

**Credit Balance:** If you have a credit balance in your account under this Agreement (“Your Account”), RAF will return to you any credit over \$100.00 if the amount has been in Your Account longer than three months. You may request a refund of a credit balance at any time. RAF may reduce the amount of any credit balance by the amount of any new Advance. If after three months a credit balance of less than \$30.00 remains in Your Account, you will forfeit the amount to RAF.

**Payments:** The balance shown on your billing statement may include amounts subject to different periodic rates. The sooner you pay the balance shown on your billing statement, the less you will pay in interest. Instructions for making payments are on your billing statement. In order to be credited as of a particular day, your payment must be received by RAF by the date and time specified in the billing statement. Do not send cash payments. RAF can accept late or partial payments, as well as payments that reflect “paid in full” or other restrictive endorsements, without losing any of its rights under the Agreement. If your payment due date falls on a Saturday, Sunday or holiday, the payment due date will not be extended. You may, at any time, prepay this Agreement in full or make partial repayments hereon, without penalty or premium.

**Determination of the Total Due:** The total outstanding balance (the amount you owe RAF) is equal to your current principal balance plus accrued interest. To calculate the total outstanding balance, RAF begins with the outstanding principal balance on your account at the beginning of each billing period and adds any purchases and subtracts any credits or payments credited in that billing period. RAF then adds the applicable interest charges, fees and costs and then makes any other applicable adjustments.

**Payment Application:** All payments received shall be applied first to fees and costs of collection, if any, then to accrued and unpaid interest and then in reduction of the outstanding principal balance. RAF will allocate your payments and credits to pay off balances at lower periodic interest rates before paying off balances at higher periodic interest rates.

**Billing Statement:** Your billing statement shows the total balance, any interest charges, fees, costs, the minimum payment due and the payment due date. The billing statement may also show your current Agreement credit limit, an itemized list of current purchases, payments and credits, a rate summary and other important information. If RAF deems your account uncollectible or if RAF initiates collection proceedings, RAF, in its sole discretion, may stop sending you billing statements. However, interest charges, fees and costs will continue to accrue regardless of whether RAF sends you billing statements. RAF will send billing statements to you on dates and intervals as determined by RAF. The billing statements will be deemed correct and accepted by you unless you notify RAF in writing within 60 days of the date of the billing statement. If you believe there is an error on your billing statement, you must notify RAF, in writing, at P.O. Box 668, Cedar Falls, IA 50613 within the 60 day period.

**Billing Address and Name:** You must notify RAF of any changes in your mailing address and/or name by contacting RAF at (800) 395-8505 or any subsequent

telephone number as may be shown on your billing statement. For your protection, RAF may require written confirmation of your address or name change(s). RAF will mail your billing statement to only one address.

**Security Documents:** This Agreement shall be secured by any existing and future security agreements, mortgages, deeds of trust or other pledges of collateral (the "Security Documents") between RAF and you, if any. You understand that RAF may require a pledge of collateral to secure the credit or financing applied for in the event that you fail to meet RAF's criteria for providing unsecured credit or financing.

**Security Interest:** In addition to any other security pledges granted to RAF, you grant RAF a purchase money security interest in all purchases financed through your Agreement and the proceeds of the purchases, including insurance proceeds. This provision does not apply if you reside in North Carolina and the interest on a purchase or transaction exceeds 15%. RAF's security interest continues until the purchase is paid for in full by application of your payments in the manner described in this Agreement.

**Default:** You understand that you will be in default of this Agreement if any one or more of the following events occur: 1) you fail to make payment in the amount due on the Maturity Date; 2) you fail to keep any other promise, under this Agreement or any other loan document, with RAF; 3) you are in default pursuant to the terms of any other loan or loan document you have with RAF; 4) any other creditor of yours attempts to collect the debt you owe them through court proceedings; 5) you die; 6) you file bankruptcy; 7) you do or fail to do something which causes RAF to reasonably believe you will not be able to satisfy your obligations you owe to RAF.

**Collection of Costs:** You agree that you will be liable to RAF for any costs incurred by RAF in perfecting its secured position in the event that this Agreement is secured with any collateral. You authorize RAF to advance sufficient funds under this Agreement to pay all costs incurred by RAF in perfecting its security position. To the extent not prohibited by law you also agree that you will pay all costs of collections, including reasonable attorney fees, together with interest at the default rate if you do not timely pay your obligations to RAF.

**Remedies:** If you are in default of this Agreement, you understand that RAF has any and all of the following remedies: 1) RAF may demand immediate payment in full of all that you owe RAF under this Agreement; 2) RAF may setoff against any rights you have to payment from RAF; 3) RAF may demand additional security or additional parties to be obligated to pay your obligations in exchange for not immediately using any of the other remedies in this paragraph; 4) RAF may refuse to make any additional Advances under this Agreement; 5) RAF may seek any collection efforts of any collateral that may exist under any agreement between RAF and you; or 6) RAF may use any other remedy available under any appropriate state or federal law. By selecting one or more of these remedies, RAF does not give up its right to use any other remedies. If RAF, in its sole discretion, waives its right to exercise any remedy upon the event of default, RAF does not waive its right to later exercise any remedies based upon such default.

**Waiver:** By execution of this Agreement you will not require RAF to: 1) demand payment of the amounts due (presentment); 2) obtain official certification of non-payment (protest); 3) give notice that the amounts due have not been paid (notice of dishonor); 4) give notice of intention to accelerate; or 5) give notice of acceleration. You also give up any rights you may have under any valuation or appraisal laws, which may apply to you.

**Disclaimer or Warranties:** You agree that all purchases financed by RAF have not been produced or manufactured by RAF. You acknowledge that you are purchasing the products and/or services from the Dealer and/or manufacturer and not RAF. You understand and agree that RAF is financing the purchase for you on an as-is, where-is basis without any warranty, expressed or implied, by RAF. **This includes any IMPLIED WARRANTIES OF MERCHANTABILITY AND/OR FITNESS FOR PARTICULAR PURPOSE.** You understand that the products and/or services may be covered by warranty of the manufacturer and/or Dealer. Such warranties are usually in writing and attached to the product or their containers. You understand that such warranties may be limited and that you will direct any questions or complaints directly to the manufacturer and/or Dealer and that you will not raise any defenses to this Agreement based upon the products or services you have purchased.

**Consent to Jurisdiction:** You agree that the acceptance and approval of the Application and this Agreement occurred in Cedar Falls, Iowa and that performance of this Agreement by you involves payment to RAF in Cedar Falls, Iowa. You knowingly and voluntarily consent to be subject to the jurisdiction in the State of Iowa for purposes of adjudicating any rights and liabilities of the parties pursuant to this Agreement, with venue to be in the Iowa District Court for Black Hawk County, Iowa, or the United States Federal District Court for the Northern District of Iowa.

**Special Promotions:** For some transactions special promotional financing terms, such as extended free periods, incentive interest rates on certain purchases or for limited time periods or other promotions may be available at RAF's discretion. These special promotions may be disclosed by the Dealer at the time of your purchase or by RAF. The purchases you make during these special promotion

periods will be separately identified on your billing statement and will become part of the balance on which your interest charge and minimum monthly payment are calculated at the time provided in the special promotions terms disclosure. The special promotions may include but shall not be limited to the following:

**No-Payments/No-Interest Transaction Terms.** Unless otherwise disclosed, minimum monthly payments will be deferred and interest charges will not accrue during any disclosed No-Payments/No-Interest period. Interest charges will accrue at the interest rate applicable to your Agreement after the due date of your No-Payments/No-Interest transaction(s), unless otherwise disclosed.

**Special Terms Transactions:** Unless otherwise disclosed, interest charges will accrue from the date of the purchase, which may be prior to your receipt of the products or services, and throughout any special terms period. A special terms transaction may include that no payment on that transaction(s) will be due until the end of the special terms period, which will be disclosed to you. Otherwise payment will be due as described in this Agreement. Accrued interest must still be paid by you if the entire special terms balance is paid in full by the end of the special terms period. A reduced special terms interest rate may apply to the transaction(s), which rate will be disclosed to you. Otherwise, the interest rate will be the interest rate applicable to your Agreement. The entire balance of the special terms transaction, plus any accrued interest, will be due in full by the disclosed due date.

**Same as Cash Transaction:** Unless otherwise disclosed, minimum monthly payments will be deferred and interest will accrue during any Same as Cash period. No interest will be due until the end of the Same As Cash period and any accrued interest will be waived if the entire Same As Cash Balance is paid in full by the end of the Same As Cash period.

**Interest Rate Discount/Principal Buydown:** A Dealer(s) may provide a discount for the amount of principal or interest you are required to pay to RAF. The amount of any interest rate discount or principal buydown shall be determined pursuant to a separate agreement between RAF and the Dealer(s). Any principal buydown shall appear on your billing statement as a reduction of the principal amount of the transaction at the time of the transaction. In the event you receive a principal buydown, your interest rate shall be as defined in the Interest Rate paragraph above.

**Representations and Warranties:** You represent and warrant that all information you provided on the Application is true and correct. You acknowledge all information contained in the Application is material and serves as the basis for RAF making a credit decision on your Application. You further represent and warrant that the extension of credit evidenced by this Agreement is principally for business, commercial or agricultural purposes. Your submission of any report, record or other information pertaining to you or any of your subsidiaries conditions or operations, financial or otherwise, from time to time, whether or not required under the terms of this instrument, will be deemed to be accompanied by a representation by you that such report, record or information is complete and accurate in all material respects as to you or any of your subsidiaries (and, if applicable, any of your subsidiaries' partners, shareholders, members, or other principals) conditions or operations, as of the date of such submission, including, without limitation, all material contingent liabilities, conditions or operations.

**Telephone Monitoring and Recording:** RAF may monitor and record your telephone calls with RAF to assure the quality of RAF's service.

**Cancelling the Account Agreement:** You may cancel this Agreement at any time by notifying RAF in writing. In the event you cancel the Agreement, you remain responsible to pay the principal balance, interest, costs and fees according to the terms of the Agreement.

**Assignment:** RAF reserves the right to assign any or all of RAF's rights and obligations under this Agreement to a third party. You shall not assign any or all of your rights and obligations under this Agreement without the written permission of RAF.

**Unauthorized Use of the Promissory Agreement:** If you believe there has been any unauthorized use or charges to your Agreement, you must notify RAF immediately by calling (800) 395-8505 or any subsequent telephone number as may be shown on the billing statement. RAF may require you to provide certain information in writing to help RAF determine what happened, and to comply with such procedures as RAF may require for RAF's investigation.

**Changes to Your Account Agreement and Credit Limit:** At RAF's discretion, RAF may change your credit limit, maturity date, fees, costs, interest rate or other terms of your Agreement at any time. RAF will notify you of any change to your Agreement either by sending you a separate notice or through your billing statement. A change may take effect before you receive notification from RAF. You may request a change to your credit limit by contacting RAF at (800) 395-8505 or at any subsequent telephone number as may be shown on your billing statement. RAF may require additional documentation from you before approving or denying changes you request to your credit limit. RAF can add or delete provisions relating to your Agreement and to the nature, extent and enforcement of the rights and obligations RAF or you may have relating to this Agreement. These changes are binding on you. In the event any change will cause a fee, rate or minimum payment to increase (other than due to a change in the Prime Rate), RAF

will mail you written notice at least 15 days before the beginning of the billing period in which the change will become effective. If you do not agree to the change, you must notify RAF in writing within 25 days after the effective date of the change and pay RAF the total outstanding balance under the terms of the unchanged Agreement. Any charges made pursuant to this Agreement by you after the effective date of the change shall be deemed acceptance by you of the change, even if the 25 days have not expired.

**Late Payment Fee:** If within 20 days after the payment due date, RAF has not received the total outstanding balance, RAF may add to your balance due a late payment fee of \$35.00.

**Returned Payment Fee:** If you send RAF a check or electronic authorization that is dishonored upon first presentment, RAF may add to your balance a fee of \$35.00.

**Annual Fee:** There are no annual fees to have this Agreement.

**Applicable Law:** This Agreement shall be governed by the laws of the State of Iowa.

**Disclosure of Rates and Changes:** An increase in the variable rate will have the effect of increasing the monthly and final payments. The post maturity rate will be twenty-one percent (21%) on any unpaid balance. The rate will never exceed the maximum permitted by law.

**Facsimiles:** A facsimile (fax) signature shall be considered a binding signature and shall have the same force and effect as an original signature. You will ensure that all documents bearing the original signature will be forwarded to RAF as soon as possible after being faxed, but failure to provide such documents with original signatures shall not affect the ability of either party to rely on fax signatures to the same extent as an original.

**Disclosure of Information:** If your application for credit is approved, RAF may from time to time, use the above information and other personal information collected or compiled by RAF in connection with this Agreement (including account status and payment history) (collectively the "Information") and share the Information with Dealers and RAF's affiliates for the purposes of including, but not limited to, opening, administering, servicing, transacting on and enforcing your agreements, collecting amounts owing to RAF or its assignees, verifying and evaluating your current and ongoing creditworthiness and financial status, responding to your inquiries and otherwise communicating with you regarding Your Account, including contacting you regarding extensions or renewals of this Agreement.

**Additional Terms Applicable To Application and/or Agreement:**

**Notice to Wisconsin Applicants:** NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stat., or court decree under §766.70, Wis. Stat., adversely affects the interest of RAF, unless RAF prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

**Termination:** If your spouse terminates this Agreement under §766.565(5), Wis., Stat., RAF may declare the total outstanding balance (including unpaid interest) immediately due and payable. In the event of termination, RAF is not obligated to, but may in RAF's discretion, grant any loan payable by you under the terms of this Agreement. Termination for whatever reason does not affect RAF's rights, powers, and privileges, or your duties and liabilities with regard to the then outstanding balance under this Agreement.

**Wisconsin Remedies:** In addition to the termination remedies and subject to any notice and right to cure under Wis. Stat. 425.105, if you are in default on this Agreement, RAF has the following remedies: RAF may demand immediate payment of all you owe RAF under this Agreement and RAF may set off this debt against any right you have to the payment of money from RAF.

**Notice to Illinois Applicants:** Should you desire to apply for credit under RAF's QuickLink Program and your Application is accepted, your Agreement shall be governed by the rates, fees, and grace periods listed below and contained herein: Residents of Illinois may contact the Illinois Commissioner of Banks and Trust Companies for comparative information on finance charges, fees, and grace periods. Interest shall be at the rates set forth herein.

There will be no grace period offered to enable you to repay the principal balance of the Agreement or of any singular advance without incurring interest charges.

**Michigan Business Purposes Affidavit:** If you are a resident of Michigan or if your primary business address is in Michigan, by signing below you hereby certify that you are engaged in the business of commercial farming and that all products purchased on credit or other loan proceeds otherwise made available to you under this Agreement will be used exclusively for commercial agricultural purposes.

By Signing below, you agree to the following:

1. You certify that the Application and Agreement are submitted on your behalf for the purpose of procuring, establishing and maintaining credit from time to time with RAF and that all information provided in the Application and Agreement is true and accurate as of this date, including but not limited to my physical address, date of birth and social security number.

- You have carefully read the information contained within the Application and warrant it to be complete, true and accurate as of the dates set forth below and that RAF and its affiliates may continue to rely upon the Application continuing to be true and correct unless and until a written notice of change is given by you. In conjunction with the submission of your Application, you authorize RAF to obtain a credit bureau report from any credit reporting agency and to request confirmation of financial or other information of any kind whatsoever from any third party having dealings with you.
- You have read, understand and agree to the terms of this Application and Agreement consisting of four pages. You agree to the terms and conditions of this Agreement as written by RAF without any changes by you. Any changes you make to this Agreement without the written consent of RAF shall be null and void. You have retained a signed copy of this Agreement.
- You agree that there is and shall be no oral commitment to extend credit to you and that a written commitment signed by RAF, when and if the Application is approved, shall constitute the only form of commitment by RAF. RAF shall have no liability to you or others in the event your Application is denied. If a loan shall be offered to, and accepted by, you differing as to amount, plan, rate, term or in any other respect from that hereinbefore negotiated, this instrument shall nevertheless constitute your application for the loan actually accepted by you.
- Your obligations as the applicant/borrower and any co-borrower shall be joint and several.
- If you are a partnership, corporation or other entity and you are signing on behalf of such entity, you hereby warrant and certify that you have been duly appointed and authorized by the entity to act on its behalf with respect to this Application, this Agreement and the credit and financing applied for, and you are so authorized to transact such business on behalf of the partnership, corporation or other entity as of the date hereof.
- You agree that RAF may notify any Dealer in the event your Application is approved or denied and RAF may advise the Dealer as to the credit limit and amount of credit remaining available on your Agreement.
- You authorize any third party to release to RAF and for RAF to obtain written or oral credit information from any source whatsoever, including, but not limited to, credit reporting agencies and any governmental agency, even if such information would otherwise be protected under any financial privacy acts.

**USA PATRIOT Act – Customer Identification Program –**

Enacted to help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who applies for a loan. When you apply for a loan we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

TOTAL AMOUNT REQUESTED: \$ \_\_\_\_\_

AMOUNT MUST BE COMPLETED

(1) \_\_\_\_\_ Date  
Applicant/Borrower Signature (Individual)

(2) \_\_\_\_\_ Date  
Joint Applicant/Borrower Signature (Individual)

**For corporations, partnerships, and other entities, the primary owner must sign above as an individual and below as the duly authorized representative of the entity.**

Entity Name (Co-Borrower): \_\_\_\_\_

(3) \_\_\_\_\_ its \_\_\_\_\_  
(Authorized Representative) (Title)

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