

PRIMARY APPLICANT INFO (TELL US WHO YOU ARE)

*Customer/Applicant Name/Business Name _____ *Customer SSN/EIN _____

*Applicant Home Address/Business Address _____ City _____ St _____ Zip _____

Type of Business: Proprietorship General Partnership Ltd Partnership Corporation LLC *Date of Birth _____

P.O. Box if Different from Physical _____ County _____ Primary Type of Farming _____

Home/Phone # _____ Work/Cell # _____ Email Address _____

Primary Employer _____ How long employed here _____ Occupation _____

Personal Financial Information Assets _____ Liabilities _____ Net Worth _____

Do you have an Operating Line of Credit with a Financial Institution? Yes No Credit Limit: _____ Current Balance: _____

Gross Sales _____ Net Business Income _____ Other Income _____

Have you ever filed for bankruptcy? Yes No If yes, Chapter _____ When? _____ Are there any unsatisfied judgements against you? Yes No

*required information

CO-APPLICANT INFO

Co-Applicant Name _____ Customer SSN _____

Co-Applicant Home Address _____ City _____ St _____ Zip _____

Date of Birth _____

Co-Applicant Phone # _____ Co-Applicant Email Address _____

Relationship with Primary Applicant _____ Employer _____ Years employed here? _____ Occupation _____

Have you ever filed for bankruptcy? Yes No If yes, Chapter _____ When? _____ Are there any unsatisfied judgements against you? Yes No

Permission from Individuals To Use Their Consumer Credit Reports: The undersigned hereby consent(s) to Creditor's* (Southern States Cooperative, Inc.) use of a non-business consumer credit report on the undersigned in order to further evaluate the creditworthiness of the undersigned as principal(s), proprietor(s) and/or guarantor(s) in connection with the extension of credit as contemplated by this credit application. The undersigned hereby authorizes Creditor* to utilize a consumer credit report on the undersigned from time to time in connection with the extension or continuation of the credit represented by this credit application. The undersigned as (an) individual(s) hereby knowingly consent(s) to the use of such credit report consistent with the Federal Fair Credit Reporting Act as contained in 15 U.S.C. 1682 et seq.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

CREDIT POLICY & TERMS

- The Credit Policy of the Creditor* shall be extended 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.
- 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.
- 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.
- 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.
- You may be asked to provide a copy of your driver's license or other identifying documents.
- SEE THE TABLE BELOW for the FINANCE CHARGES; INTEREST RATES; COLLECTION COSTS & FEES; that apply for commercial transaction in each state.

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

Southern States Cooperative, Inc. reserves the right to obtain additional information as needed.

*Creditor refers to Southern States Cooperative, Inc.

The preceding information has been supplied in order to establish credit. The Southern States Credit Department is authorized to investigate your credit worthiness, credit history, and financial responsibility with other creditors and banks, and credit reporting agencies. I/We hereby certify that all information provided in this application is true and correct.

Applicant: _____ Date: _____ Co-Applicant: _____ Date: _____

"Stop here if your requested credit line is under \$50,000."

For a total credit limit greater than \$50,000 please complete the additional information below and submit your application as directed. 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.

REFERENCES

Bank Name _____ Loan Officer _____
 Address _____ City _____ St _____ Zip _____
 Loan Acct # _____ Checking Acct # _____
 Bank Phone # _____ Bank Fax # _____ Loan Officer Phone # _____

Name _____ Account # _____
 Address _____ City _____ St _____ Zip _____
 Contact _____ Phone # _____ Fax # _____

Name _____ Account # _____
 Address _____ City _____ St _____ Zip _____
 Contact _____ Phone # _____ Fax # _____

Name _____ Account # _____
 Address _____ City _____ St _____ Zip _____
 Contact _____ Phone # _____ Fax # _____

CROP PRODUCTION INFORMATION

Owned Acres _____ Rented Acres _____
 Crops Corn Soybean Wheat Other _____ Other _____ Other _____ Other _____
 Planted Acres _____ _____ _____ _____ _____ _____
 C/I Requested _____ _____ _____ _____ _____ _____
 Are your Crops Irrigated? Yes or No If Yes, what percentage? _____ Do you Double Crop? Yes or No

LIVESTOCK PRODUCTION INFORMATION

Number of Breeding Stock Sow _____ Beef Cattle _____ Dairy Cattle _____ Poultry _____

Assets/Liabilities Sheet Attached separately

ASSETS		LIABILITIES	
Balance Sheet Date _____		CCC loans	\$ _____
Cash, Checking, Savings	\$ _____	Operating Principal	\$ _____
Securities	\$ _____	Accounts Payable	\$ _____
Accounts Receivable	\$ _____	Current Intermediate Debt	\$ _____
Investment in Growing Crop	\$ _____	Current Long-Term Debt	\$ _____
Feed & Grain Inventory	\$ _____	Leases	\$ _____
Market Livestock	\$ _____	Misc. Current Liabilities	\$ _____
Government Payments Receivable	\$ _____	Specify _____	\$ _____
Other Current Assets	\$ _____		
Specify _____			
Total Current Assets	\$ _____	Total Current Liabilities	\$ _____
Breeding Livestock	\$ _____	Notes Payable - Specify _____	\$ _____
Machinery & Equipment	\$ _____	Machinery & Equipment Loans	\$ _____
Vehicles	\$ _____	Vehicle Loans	\$ _____
Other Intermediate Assets	\$ _____	Other Intermediate Debt	\$ _____
Specify _____		Specify _____	
Total Intermediate Assets	\$ _____	Total Intermediate Liabilities	\$ _____
Real Estate Value	\$ _____	Mortgage Loans	\$ _____
Buildings	\$ _____	Other Long-Term Debt	\$ _____
Other Long-Term Assets	\$ _____	Specify _____	\$ _____
Specify _____			
Total Long-Term Assets	\$ _____	Total Long-Term Liabilities	\$ _____
TOTAL ASSETS	\$ _____	TOTAL LIABILITIES	\$ _____

Applicants may be required to verify income information. (via tax return or profit and loss)

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Applicant: _____ Date: _____ Co-Applicant: _____ Date: _____

BANK

TRADE

PLEASE COMPLETE THIS PORTION FOR CREDIT LIMITS OVER \$50,000