Application for Credit with:

Risk Management Resources, Inc. 3826 S. 187th St., Omaha, NE 68130 Phone (402) 536-9770 / Fax (866) 979-6191 jradke@rmrlending.com

GENERAL	APPLICANT	INFORM	ATION
	A		

Applicant is a (Check C			CorporationI					d. d.t	
If applying as corporation or Referred to Risk Mana			IF INDIVIDUAL, N				ncluded wi	th this application.	
By:	igement Resor	urces			_ Unmarried: _		single, di	vorced, widowed)	
Applicant's Full Legal	Name (Please	Print)	Dates: Birth/I	ncorporation	Socia	al Securi	ty #/Tax	ID#	
Mailing Add	ress		City	State	Zip		Co	unty	
Home Phone	Business Ph	ione	Mobile Phone	FAX	E-Mail Ad	ldress	Year E	Began Farming	
	ı	CO	-APPLICANT (SPO	USE) INFORN	MATION		1		
Co-Applicant's Full Le	gal Name (Ple					l Securit	y # / Tax	k ID #	
Partners	ship/Corpo	ration	Information (l	List all part	ners – all cor	rporat	e offic	ers)	
Name	Interest	Title	Addr	ess	Phone #	# Bi	irthdate	SS# / Tax ID #	
Please list all counties	Under what name are you enrolled at the FSA Office? Same as above:Other: Do you have any obligations due to FSA? Yes No If so, Amount \$Due: Please list all counties that you will be farming in this coming year. County State County						State		
		I	NSURANCE II	NFORMAT	TION		·		
Do you have MPCI Insur	rance or Federal	Cron Ir	surance in force?	Yes	No			<u> </u>	
·		•							
Are all prior years MPCI or Federal Crop Insurance Premiums Paid? Yes No If not, please state year and amount currently due: \$									
Did you have an MPCI of If yes, which years: 14			e claim in any of the	last five years?	Yes No				
Crop Insurance Com	pany	С	rop Insurance Ager	nt	Phone			Fax	
Address:		l	City	1	State			Zip	
Farm Policy Insurance	ce Company	F	arm Policy Agent		Phone			Fax	
Address:			City		State		1	Zip	

Have you ever filed Bankruj If Chapter 11, 12,	ptcy? Y 13 has a	Yes No If yes, a reorganization plan	which typ been appr	e: Chapter 7 11 1 roved? Yes No (2 13 Date If yes, Ban	of filing kruptcy I	:/_ Plan and signe	ed Court	Order needed)	
If Chapter 7, has i	t been d	ischarged? Yes No	(If yes, co	opy of discharge n	eeded)					
Attorney's Name:				Phone: _						
Have any Lawsuits or Unsat	Yes	No	Explai	in:						
Are you a Guarantor of any	Yes	No	Explai	in:						
Do you have any accounts the	hat are p	past due by 90 days o	r more?			Yes	No	Explai	in:	
Do you own your planting e	quipme	nt: Yes	No	Do you own h	arvesting e	quipment	t? Yes	No		
Do you owe any child suppo	ort or ali	imony payments?	Yes	No	Amou	ınt \$				
Please describe directions to	your fa	nrm:								
			OFF F	ADM EMDLOV	MENT					
Applicant &Co-Applicant		Employer Na		ARM EMPLOYN Idress	Yrs.		Phone #	An	nual Income	
		<u> </u>								
	1			ACTER REFERI	ENCES	,				
Name of Contact Person			Address	3		F	Phone #	Re	Relationship	
. 5.55										
		LIERS AND CREDI			lude bank			n Credit		
Name & Contact Pers	son		Addı	ress		F	Phone #		Fax #	
			ICT OF	CLIDDENIE CDE	DITORG					
Creditor's Name & Cor	ntact		ddress	CURRENT CRE	Credit P	urpose	Phone #	ŧ	Fax#	
Person										

LAND SCHEDULE

List individually the properties that you farm, whether owned or rented. For each landlord, please list various rent payments separately. Use the following codes to identify type of lease such as: CR – Cash Rent CS – Crop Share BU – Bushel Share OWN – Land You Own.

Add any attachments if necessary to explain in more detail. (Please attach copies of all leases and if verbal indicate so below landlord's name)

Landlord Name	County	FSA #	Total Acres	Tillable Acres	Share Type	Share Percent	Annual Payment	Payment Dates	Amount Due
1.Ex. John Smith	Iowa	69	100	95	CR	100	9,000	01/15/99	4,500
Address: 112 Hilltop Dr	Anytown	USA	51222	SEC: 9	TWN: 23	RANGE:	104	07/15/99	4,500
2.	*****	F * * * * * * *	****	*****	*****	*****	****	- * * * * * * * * * * * * *	*****
Address:				SEC:	TWN:	RANGE:			
3.	*****	-+++++	****	*****	*****	*****	****		*****
Address:				SEC:	TWN:	RANGE:			
4.	*****		*****	*****	*****	**************	 	 	*****
Address:				SEC:	TWN:	RANGE:			
5.	***		***		*****	<u>لد ماد ماد ماد ماد ماد ماد ماد ماد ماد ما</u>			
Address:				SEC:	TWN:	RANGE:			
6.	*****	<u> </u>	****	* * * * * * * * * * * *	*****	*****	• * * * * * * * * * * * *		************
Address:				SEC:	TWN:	RANGE:			
7.	*****	<u> </u>	*****	*****	*****	****	***************	• 	****
Address:				SEC:	TWN:	RANGE:			
8.	<u> </u>	le ale ale ale ale ale ale		ate ate ate ate ate ate ate ate at	<u> </u>		a die ale ale ale ale ale ale ale ale ale al	te ale ale ale ale ale ale ale ale ale al	
Address:				SEC:	TWN:	RANGE:			
9.	*************************************		*****	* * * * * * * * * * * * * * * * * * *	*************************************	****	****	- 	****
Address:				SEC:	TWN:	RANGE:			
10.	*****		*****	* * * * * * * * * * * *	. * * * * * * * * * *	*****	*****	*****	*****
Address:		I.		SEC:	TWN:	RANGE:			
11.		le ale ale ale ale ale ale			******				*****
Address:				SEC:	TWN:	RANGE:			
12.	*****		****	*****	****	*****	. • • • • • • • • • • • • • • • • • • •	- + + + + + + + + + + + + + + + + + + +	*****
Address:		I.		SEC:	TWN:	RANGE:			
13.	<u> </u>	h dr dr dr dr dr			- Ac als		a she ahe ahe ahe ahe ahe ahe ahe ahe ahe a	, , , , , , , , , , , , , , , , , , , 	*****
Address:		Į.		SEC:	TWN:	RANGE:			
14.	***********	<u> </u>	* * * * * * * * *	* * * * * * * * * * *	*********	****	****		*****
Address:		l		SEC:	TWN:	RANGE:			

BALANCE SHEET - YOU MAY ATTACH YOUR OWN BALANCE SHEET IF COMPILED WITHIN THE LAST 90 DAYS

NAME: Balance Sheet as of date:

This balance sheet must reflect all assets and liabilities. Failure to do so will result in a delay of our approval process until all needed information is furnished to Risk Management Resources. A signed balance sheet may be attached if compiled within the last 90 days. (Schedules attached on following page.) If partnership/corporation, please include both a partnership/corporate balance sheets along with personal financial statements for all individuals involved.

ASSETS		LIABILITIES					
CURRENT ASSETS		CURRENT LIABILITIES (Due within 12 months)					
Cash Accounts	\$	Accounts Payable	\$				
Marketable Securities – Schedule B	\$		\$				
Crops/Feed Inventories – Schedule C	\$		\$				
Livestock Held For Sale – Schedule D	\$	Notes Due Within One Year. Sch – H	\$				
Accounts Receivable	\$		\$				
Cash Investment in Growing Crops Sch. E	\$	Portion Intermediate & Long Term Debt Due within 12 months	\$				
Cash Value of Life Insurance	\$	Taxes – Income, Real Estate, Etc.	\$				
Other Current Assets	\$	Other Debts Due within 12 months	\$				
Prepaid Expenses	\$		\$				
TOTAL CURRENT ASSETS	\$	TOTAL CURRENT LIABILITIES	\$				
INTERMEDIATE TERM ASSETS		INTERMEDIATE TERM LIABILI	TIES				
Breeding Stock – Schedule F	\$	Loans – Life Insurance	\$				
Investments in Cooperatives	\$	Breeding Stock – Schedule I	\$				
Investment in Other Entities – Farm Only	\$		\$				
Machinery & Equipment – Schedule G	\$	Machinery & Equipment – Sch. I	\$				
Vehicles – Schedule G	\$	Vehicles – Schedule I	\$				
	\$	Lease Payments Due Beyond 1 Year	\$				
Other Intermediate Farm Assets	\$	Other Intermediate Liabilities – Sch. I	\$				
	\$		\$				
TOTAL INTERMEDIATE FARM ASSETS	\$	TOTAL INTERMEDIATE LIABILITIES	\$				
LONG TERM OR FIXED ASSETS		LONG TERM LIABILITIES					
Farm Real Estate – Schedule A	\$	Real Estate Loan Over 12 Months	\$				
Buildings & Improvements	\$	Other Long Term Liabilities – Sch. J	\$				
TOTAL FIXED ASSETS	\$	TOTAL LONG TERM LIABILITIES	\$				
TOTAL FARM ASSETS	\$	TOTAL FARM LIABILITIES	\$				
NON-FARM ASSETS	\$	NON-FARM LIABILITIES	\$				
Household Furnishings	\$		\$				
IRA/Retirement Accounts	\$		\$				
Non-Farm Real Estate	\$		\$				
Other Non-Farm Assets	\$		\$				
TOTAL NON-FARM ASSETS	\$	TOTAL NON-FARM LIABILITIES	\$				
TOTAL ASSETS	S \$	TOTAL LIABILITIES					
	-	TOTAL EQUITY					
		TOTAL LIABILITIES & EQUITY					
		101AL LIABILITIES & EXOITIV					

The above information and supporting schedules or attached signed balance sheet as of the date indicated are furnished for the purpose of securing and maintaining credit and are certified to be complete and accurate. I (or we) agree to notify Risk Management Resources of any material change herein.

	should support th			ALANCE SHE	ET. You may	attach any su	pporting sche	edules.	
	- REAL ESTA			1.	N 5 ·	. I=		In a	
Description		Mortgage	Holder	Acres	Yr. Purchas	sed Presen	t Value	Mortga	ge Amt.
TC	OTAL								
SCHEDULE B	- MARKETAB	LE SECURI	TIES		S	CHEDULE I	F – BREEDI	NG STOC	K
No. of Shares		Description	Date of	Market Value	Kind	Numbe	r Avg. Wt	\$/Unit	Market Value
or Face Value	Collateral Y/N		Acquisition						
			TOTAL:			II.		TOTAL	_:
SCHEDULE C	- CROPS/FEE	D			SCHEDU	LE G – MAC	CHINERY, E		NT, & VECHICLE
NVENTORY							,		,
Crop	Quantity	Unit	\$/Unit	Market Value	l1	tem	Make &	Yr.	Value of
							Model		Equipment
					EX. Tract	tor	JD 4650	'84	\$26,500
		_	TOTAL:						
SCHEDULE D	-LIVESTOCK F	FOR SALE							
Kind	Number	Avg. Wt	\$/Unit	Market Value					
			·						
			TOTAL:						
SCHEDULE E	- INVESTMENT	IN GROW							
				Value	1				
Crop	Acres	\$/Acre	Harvest Date	value					
								1	
			TOTAL:					TOTAL	
List information	regarding loans	for Current, I	ntermediate & L	ong Term Liabil	ities NOT IN	CLUDING RI	EAL ESTATI	E MORTG	AGES. (Real
Estate refer to S	chedule A) [– Operating Lo	one current	liabilities						
To Who			d/or Security	Final Du	e Rate	Current	Payment	Dates	Principal Due
10 ,,,		r drpose un	a, or security	Date	- Traic	Balance	1 uyinciit	Butes	Within 12 Months
SCHEDULE I	– Intermediate l	oans for Bre	eding Stock, Ma	chinery & Equ	ipment, and	other interm	ediate liabili	ties	
SCHEDULE J	– Long Term lia	bilities	·						
_									
•				1		<u> </u>	1		

FARM INCOME AND EXPENSE PROJECTION

If you have a cash flow in a different format, you may attach it to this application. It should clearly identify the total income and expenses for the period indicated below. Clearly identify those expenses that you would want Risk Management Resources to pay for.

Projected Income and Expenses for (Month/Year) _______ to _____

INCOME					EXPENSES						
	CROP INCOM	IE (YOUR SHA	RE ONLY)		OPERATING EXPENSES Total Risk Mgt. Cred						Credit
Crop	Acres	Yield	\$/Unit	Total	EX. CHEM	CALS		\$20,0	000	\$15	,000
EX. CORN	100	125	\$2.00	\$25,000	Car & Truck						
					Chemicals						
					Custom Hire						
					Feed – Suppl	ement					
					Fertilizer						
					Freight & Tr	ucking					
					Gas, Fuel, &	Oil					
					Insurance – I	Property					
					Insurance – C	Crop					
					Irrigation	-					
Government P	ayments	•			Labor						
Other Crop Inc	come				Marketing						
TOTAL CROI	PINCOME				Rent – Mach	inery					
	MARKET LI	IVESTOCK IN	COME		Rent – Land						
Description	# Head	Weight	\$/Lb.	Total	Repairs						
					Seed/Plants						
					Supplies						
					Taxes – Prop	erty					
TOTAL LIVE	STOCK INCOM	ΙΕ			Utilities	•					
		ILK SALES		•	Veterinary						
Tota	l Cwt.	\$ C	wt.	Total	Crop Scoutin	g					
					Other Expens						
	MIS	SC INCOME		•	•						
Other Livestoc	k Income: (Spec			Total					-		
	` *	•									
									-		
					Family Livin	g Expense (S ₁	pecify)		-		
Custom Incom	e: (Specify)				·						
	\ 1 J/								-		
									-		
Other:											
TOTAL MISC	•								-		
	CAP	TIAL SALES		•	P	URCHASE I	OR RES	ALE – L	IVEST	OCK	
Туре	# Head	Weight	\$/Unit	Total	Type	# Head	Weigl		\$/Lb		Total
Stock Cows							Ŭ				
Sows/Boars									-		
Dairy Cows											
ĺ									-		
Machinery/Eq	uipment Sales	1	1			PURCHA	SED BRE	EDING	STOCI	K	
Farm Real Est	•				Туре		Iead	\$/He			otal
Other Capital					71						
TOTAL CAPI									-		
	OTHER FARM	INCOME: (S	PECIFY)	<u>'</u>							
		(8	/								
	NON-FARM	INCOME: (SP	ECIFY)	1		NON	-FARM I	EXPENS	ES		
						1,01		10	<u>~~</u>]		
				1							
TOTAL IN	COME				TOTAL E	XPENSES	!				
TOTALIN	COME			1	IUIALE	AF ENSES	,				

^{**}If necessary, attach additional information to support these projections.

Credit Application and Authorization for Release of Credit Information

The attached and enclosed information is furnished for the purpose of securing and maintaining credit and is certified to be complete and accurate. We authorize Risk Management Resources, Inc. and Hanover Leasing Corp (LENDER) to make all inquiries deemed necessary to verify the accuracy of the information contained herewith, to determine our credit worthiness and to answer questions about their experience with us. We agree to notify LENDER promptly of any material change in our financial statement or cash flow projections or planting intentions. If material changes occur, a new financial statement or cash flow must be submitted and this may cause a change in our available credit.

We hereby authorize LENDER, its successors and assigns to verify our past and present employment records, bank accounts, stock holdings and any other information regarding assets or debt balances that are needed to process our loan application. We further authorize LENDER, its successors and assigns to order consumer credit reports and verify other credit information, including past and present loans and landlord references and any information from any insurance agent required for the processing of this loan application. The information LENDER obtains is only to be used in the processing of our application for a loan or in the conduction of a Quality Control Audit of our loan file.

We expressly acknowledge and agree that neither the execution or submission of this agricultural credit application nor the execution by us of any instruments or agreements evidencing indebtedness or granting a security interest as required in connection with the processing of this application shall constitute or be deemed to constitute a commitment or agreement on the part of LENDER to extend any credit to the undersigned in any amount whatsoever. We further authorize LENDER to obtain information and to make other inquiries deemed necessary from our legal counsel and to request confirmation of financial information or any other additional information of any kind whatsoever directly from any third party having dealings with us or anyone who otherwise knows us.

We authorize LENDER to obtain an investigative report, including information as to character, general reputation, personal characteristics, and mode of living, and to make all other inquiries deemed necessary from any source whatsoever, to verify the accuracy of the statements made herein. The recipient of this authorization is authorized to answer questions about any credit experience with the undersigned. We agree that the application fee must be paid before consideration will be given to submitted application, unless later payment is otherwise consented by LENDER.

THE APPLICATION FEE IS \$85.00 (NO EXCEPTIONS). We understand that the application fee will not be refunded given any circumstances. We also agree that the 4.0% Loan Closing Fee charged by LENDER is based upon the entire amount of the loan commitment and understand that it will not be refunded. We understand that LENDER may charge my account 1% to 3% of the original loan commitment if the entire loan is not repaid by dates specified on the Agricultural Loan Agreement of approved loans. These dates are normally earlier than the maturity date of the loan because LENDER wishes to incentivize pre-payment of most loans in order to avoid the crop going out of condition or being sold or fed without LENDER'S knowledge or consent. LENDER fully intends to have proceeds from sales of all collateral to be made co-payable with LENDER.

Associated legal and filling fees that are related to securing all collateral (crops, machinery, equipment, real estate, etc.) that may be required by LENDER will be charged to the customer. We agree that any bank overdrafts received, whether or not the cause or perceived cause of LENDER, will not be the responsibility of LENDER. We understand LENDER's policy is to make payments directly to suppliers, thereby avoiding the risk of overdrafts to customers.

WE FURTHER UNDERSTAND THAT THE COLLATERAL FOR THIS LOAN MAY NOT AND CANNOT BE FED TO LIVESTOCK OR CUT FOR SILAGE PRIOR TO LENDER BEING FULLY REPAID ALL OF THE PRINCIPAL PLUS INTEREST AND PENALTIES.

We understand that the interest rate for this loan will range based upon financial information received, regarding this application.

We understand and agree that as a condition to LENDER's approval of this application, we will be required to execute and furnish to LENDER certain instruments and agreements in order to evidence and secure such extension of credit, including but not limited to, a promissory note, security agreement, financing statement, guaranty (if applicable) and such other forms and agreements as required or necessary to comply with LENDER's policy and procedures concerning the extension of agricultural credit.

We further agree and acknowledge that this application for credit may only be approved in writing by an authorized officer of LENDER at its office in Omaha, NE and that credit will not be extended until the written approval of the undersigned's application and the satisfaction and performance by the undersigned of all conditions and requirements imposed by LENDER in connection within.

This application and any schedules, explanations, or additional information attached, is submitted on behalf of the undersigned for the purpose of procuring, establishing and maintaining credit from time to time with LENDER. The undersigned has carefully read the information contained herein and warrants it to be complete, true, and correct as of the dates set forth below and that LENDER may continue to rely upon this application continuing to be true and correct until a written notice of change is given by the undersigned.

We hereby authorize LENDER, its successors and assigns or its agent to obtain information from the county Farm Service Agency Office regarding any anticipated payments to be made to our operation or us and any information regarding the farms we farm including legal descriptions and farm numbers. We realize that this information may be protected by the government under the Freedom of Information and Financial Privacy Acts and may require our authorization to release. We hereby authorize the release of said information and relieve the county FSA Office of any liability regarding the release of this information to LENDER. We further authorize any bank or creditor with whom we are doing or have done business to give any and all necessary information requested by LENDER.

It is understood that a photocopy or facsimile of this form will also serve as authorization.

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Date	Signature of Applicant	t
Witness	Signature of Co-Appli	cant
Partnership or Corporation	By: Ti	tle:

Risk Management Resources

Crop Input Financing

Multi-Peril Crop Insurance

Crop Hail Insurance

Long-Term Financing

Hanover Leasing Corp

Leasing New & Used Equipment

We Can Buy Your Equipment and Lease Back

(402) 536-9770

Fax (866) 979-6191

E-MAIL: jradke@rmrlending.com