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# GENERAL CREDIT APPLICATION

All information given will be treated in a confidential manner.

Harvest Land Servicing Branch: \_\_\_\_\_

Mark all products / services you will you be purchasing from Harvest Land Co-op.

Propane    Home Heat Fuel Oil    Crops / Agronomy    Feed  
 Farm / Commercial Liquid Fuels    Retail Store

Will product be for your use or tenant use?

\_\_\_\_\_ My Use   \_\_\_\_\_ Tenant Use

Credit Limit Requested: \$ \_\_\_\_\_ Estimated Annual Purchases: \$ \_\_\_\_\_

## APPLICANT INFORMATION (please print)

Name ( Last - First - Middle) \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security No. \_\_\_\_\_

Physical Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ Zip \_\_\_\_\_ How Long Yr. Mos. \_\_\_\_\_ Phone No.: \_\_\_\_\_ Cell No.: \_\_\_\_\_

Billing Address (if different than Physical Address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Previous Address (if less than 3 years at present address) \_\_\_\_\_ How Long Yr. Mos. \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Present Employer \_\_\_\_\_ How Long Yr. Mos. \_\_\_\_\_ Occupation \_\_\_\_\_

Employer's Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_ Gross Annual Income \$ \_\_\_\_\_

Previous Employer (if less than 3 years with present employer) and Address \_\_\_\_\_ How Long Yr. Mos. \_\_\_\_\_ Occupation \_\_\_\_\_

**Source(s) of other income. Alimony, child support, separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Alimony    Child Support    Maintenance    Other   Income Amount \$ \_\_\_\_\_

**Nearest relative not living with you.** Relationship \_\_\_\_\_ Address \_\_\_\_\_ City / State \_\_\_\_\_ Zip \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_

## CREDIT REFERENCES / CREDIT HISTORY

Other obligation(s) and Amount(s) \_\_\_\_\_  Alimony    Child Support    Maintenance    Other

Bank References: Name \_\_\_\_\_ Address \_\_\_\_\_ Phone No. \_\_\_\_\_  Checking    Savings    Loan

Mortgage Information: Dwelling Type \_\_\_\_\_  Own    Rent   Amount Owed \$ \_\_\_\_\_

Mortgage Holder: \_\_\_\_\_ Monthly Pmt \$ \_\_\_\_\_

Have you declared bankruptcy in the last 10 years? (circle one) Yes No If so, where? \_\_\_\_\_

Are there any garnishments or unsatisfied judgments presently levied against you? (circle one) Yes No

If "yes", explain: \_\_\_\_\_

## CO-APPLICANT INFORMATION (if applicable)

**(Co-applicant must sign on reverse side for this credit information to be considered. Co-Applicant will be contractually liable on this account)**

Name ( Last - First - Middle) \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security No. \_\_\_\_\_

Physical Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ Zip \_\_\_\_\_ How Long Yr. Mos. ( ) \_\_\_\_\_ Home Phone No. \_\_\_\_\_

Previous Address (if less than 3 years at present address) \_\_\_\_\_ How Long Yr. Mos. \_\_\_\_\_

Present Employer \_\_\_\_\_ How Long Yr. Mos. \_\_\_\_\_ Occupation \_\_\_\_\_

Employer's Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_ Gross Annual Income \$ \_\_\_\_\_

**GENERAL CREDIT APP, CONT.**

The undersigned applicant(s) ("Applicant") has delivered this credit application (the "Credit Application") to Harvest Land Co-op Inc. ("Harvest Land") to induce Harvest Land to extend credit to the Applicant. The Applicant understands that Harvest Land will rely on the truth, accuracy, and completeness of this Credit Application. The Applicant certifies that the information on this Credit Application is true, complete and correct. The Applicant also acknowledges that Applicant is required to inform Harvest Land, in writing, of any material changes to the information on this Credit Application. The Applicant hereby authorizes Harvest Land to investigate Applicant's credit record and report to proper persons and bureaus regard Applicant's performance under any credit relationship with Harvest Land.

By accepting this Credit Application for review, Harvest Land is under no obligation to extend credit to Applicant(s). In the event Harvest Land does extend credit to Applicant, it may cease doing so at any time and for any reason. APPLICANT ACKNOWLEDGES THAT IN THE EVENT HARVEST LAND DOES EXTEND CREDIT TO APPLICANT, ALL SUCH EXTENSIONS OF CREDIT SHALL BE GOVERNED BY, AND APPLICANT SHALL BE BOUND BY, THE FOLLOWING TERMS AND CONDITIONS.

**TERMS AND CONDITIONS**

- 1. PAYMENT TERMS.** Applicant agrees to pay the balance due to Harvest Land for the provision of goods or service by the due date set forth on the invoice. All Harvest Land Co-op, Inc. ("Harvest Land") products are sold FOB shipping point. Payment terms are calculated from invoice date.
- 2. FINANCE CHARGE.** A finance charge of the lesser of 1.75% per month or the highest rate allowed by law (the "Finance Charge") will be charged on all past due balances and Applicant agrees to be responsible for and pay the Finance Charge. The Finance Charge is computed on the "Average Daily Balance" as it appears on Applicant's account statement.
- 3. INVOICE TERMS.** Applicant shall abide and be bound by any terms of sale contained on invoices from Harvest Land.
- 4. COSTS AND ATTORNEY FEES.** Applicant will pay such costs, collection agency commissions, expenses and reasonable attorney fees (including without limitation, at trial and on appeal) as Harvest Land may incur in any manner of collection of any sums past due, without relief from valuation and appraisal laws.
- 5. SECURITY.** In addition to any other security that Applicant may grant Harvest Land, Applicant hereby grants Harvest Land a security interest in Applicant's equipment, contract rights, crops, inventories, receivables, and proceeds of sales as collateral to secure Applicant's performance of Applicant's obligations to Harvest Land. The Applicant authorizes Harvest Land to file a UCC-1 financing statement without Applicant's signature.
- 6. GOVERNING LAW; VENUE; AND JURISDICTION.** This Credit Application, any credit extended pursuant to this Credit Application, and any transactions where Applicant purchases goods and services from Harvest Land shall be governed by the laws of the State of Indiana. Applicant hereby agrees that any suit, action or proceeding seeking to enforce any provision of, or based on any matter arising out of or in connection with this agreement shall be brought in the state courts having subject matter jurisdiction over such actions in Wayne County, Indiana. Applicant hereby irrevocably consents to the exclusive jurisdiction of such courts in any such suit, action or proceeding and irrevocably waives, to the fullest extent permitted by law, any objection that it may now or hereafter have to the laying of venue in any such suit, action or proceeding in any such court or that any such suit, action or proceeding has been brought in an inconvenient forum.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

<b>FOR OFFICE USE ONLY</b>			
Dept. _____	Approved	Disapproved	Date: _____
Amount \$ _____		By: _____	