

Revolving Plan Installment
(If no box is checked we will consider your application for Revolving Plan)

PLEASE TELL US ABOUT YOUR BUSINESS (Please print) Fields marked with an asterisk (*) are required by law (U.S.A. PATRIOT Act). Your application cannot be processed without this information.

What is the business structure? Sole Proprietor Corporation General Partnership Limited Partnership Limited Liability Co. Limited Liability Partnership
Organization Legal Name*
(or) Legal Individual First Name* Middle Initial* Last Name* Suffix
Social Security #* or Tax ID #* Date of Birth*
Organizational ID Are you a U.S. citizen?* Yes No
Driver's License # Driver's License State of Issuance Expiration Date
State of Incorporation/Chief Executive Office* Business/Cell Telephone # County
Business Physical Street Address*
City* State* ZIP*
Business Mailing or P.O. Box # (if different than Physical Street Address)

PRIMARY OWNER INFORMATION (Required for all applications submitted on behalf of an organization). If applicable, signature required below.

First Name* Middle Initial* Last Name* Suffix
Title % Ownership Home/Cell Telephone #
Social Security #* Date of Birth* Are you a U.S. citizen?* Yes No
Driver's License # Driver's License State of Issuance Expiration Date
Physical Street Address*
City* State* ZIP*

CO-APPLICANT INFORMATION (Required if spouse or person other than Primary Owner identified above has an interest in the business and is also a co-applicant). If applicable, signature required below.

First Name* Middle Initial* Last Name* Suffix
Home/Cell Telephone #
Social Security #* Date of Birth* Are you a U.S. citizen?* Yes No
Driver's License # Driver's License State of Issuance Expiration Date
Physical Street Address*
City* State* ZIP*

APPLICANT FINANCIAL INFORMATION

Have you ever filed for bankruptcy?* Yes No Has a lien / judgment been filed against you?* Yes No
Assets \$ Liabilities \$ Net Worth (assets - liabilities) \$ Years in Business
Gross Sales \$ Net Income \$ Type of Business

*Alimony, Child Support, or Separate Maintenance Payments Need Not Be Disclosed Unless Relied Upon for Credit.

APPLICANT FINANCIAL INFORMATION (1) You represent that the information given in this entire application, including all applicant names and all other information provided, is complete and accurate, and is provided for the purpose of obtaining credit in an amount set by the credit policies and practices of John Deere Financial, f.s.b. and, if applicable, Deere & Company ("JDF", "we", "us" and "our"). You authorize us to check with reporting agencies, credit references, and any other sources in investigating the information given, in reviewing or taking collection action on the account, or for other legitimate purposes, and each such source is authorized to provide us with such information. You further authorize us to share all information obtained with our affiliates and other companies which may offer or provide services to you. Those affiliates and other companies may use certain consumer report information as a factor in establishing your eligibility for credit or insurance. If you object to this, you must notify us by calling 800-541-2969, and provide your name, Social Security number, address and account number, and certain consumer report information will not be provided to those affiliates and other companies. (2) For revolving credit applications, applicant(s) requests a revolving credit account and that a card(s) be issued upon our approval of the revolving credit application. You certify the card(s) will be used for commercial/business purposes only. (3) You certify that you are authorized to sign on behalf of the Applicant. (4) You understand that any decision to grant or deny credit will be made by us in Wisconsin. (5) You agree that any notices and disclosures can, at our option, be provided electronically to the last email address that you provided us. (6) Married applicants can apply for an individual account. (7) You agree that, by providing us any telephone number, including mobile phone number, we, and any third party we retain to provide services to us, can contact you using that number. (8) You consent to the recording and monitoring of your telephone conversations by us and any third parties who provide services to us. (9) You authorize us and our affiliates to send you information on our products and services by internet, facsimile transmissions and other electronic means. (10) You also authorize us to disclose financial information about you as described in the credit agreement and future notices we may send you. YOU CERTIFY THAT YOU HAVE READ AND ACKNOWLEDGE RECEIPT OF A TRUE COPY OF THIS AGREEMENT WHICH CONTAINS THE TERMS AND CONDITIONS APPLICABLE TO THE REVOLVING CREDIT ACCOUNT, AND YOU AGREE TO THOSE TERMS AND CONDITIONS.

For Installment Financing Only: Customer Responsibility for Physical Damage Insurance. Physical damage insurance for the equipment on the attached note will be provided by the agency listed below: You agree and understand that under the terms of your contract with Lender, you must at all times keep the Goods insured against all risk, loss, damage, or destruction for their full-insurable value, with Lender listed as loss payee.

SIGN HERE Applicant's Signature and Title (required)

X _____ Date _____ Title _____

SIGN HERE Primary Owner Signature

SIGN HERE Co-Applicant's Signature

X _____ Date _____ X _____ Date _____

PRIMARY OWNER SIGNATURE INDIVIDUALLY — Required for Corporation, LLC & Partnership in addition to the signature on behalf of the Organizational Applicant above (by signing, such Primary Owner shall be personally liable for all transactions and obligations arising under any Revolving Plan Account that may be approved by John Deere Financial pursuant to this Application).

For Revolving credit limit requests of \$30,000 to \$75,000, most recent balance sheet is required. For Revolving credit limit requests greater than \$75,000, most recent two years balance sheets and two years income statements/ tax returns is required.

FOR REVOLVING JOHN DEERE LOCATION USE ONLY
Dealer Name Dealer No.
Dealer Contact and Telephone #
Customer Account No. Patron No.
Amt. Financed Auth. No.
Credit Plan No. Description Code

PURCHASE INTENT — REQUIRED FIELD
(check one)
Commercial Mowing Equipment Small Equipment
Gator™ Utility Vehicle Utility Tractor and Attachments
SiteOne Landscape Materials Other or Unknown
Residential Mowing Equipment

FOR INSTALLMENT FINANCING ONLY
Name and Address of Insurance Agency Agency's Phone #

REVOLVING PLAN TERMS AND CONDITIONS COMMERCIAL USE

This is your Agreement. Please read it and keep it for your records.

NOTICE TO OHIO RESIDENTS. The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE TO MAINE RESIDENTS. If this application is approved by the creditor, you will be required to obtain and maintain physical damage insurance on the collateral securing the debt. You have a right of free choice in the selection of the agent and insurer through or by which the insurance is placed.

TERMINOLOGY. In this Agreement the words *you*, *your*, and *yours* mean each person, business or company that applies for and is granted a Revolving Plan Account ("Account"), and any personal guarantor of your Account. JDF means John Deere Financial, f.s.b., or any subsequent holder of the Account or any balances arising under the Account. When the terms "finance charge" and "interest charge" are used in this agreement and on other documents related to your Account, they have the same meaning.

CREDIT APPROVAL. This Agreement is not binding on JDF until JDF has approved your credit and given you notice of approval.

CARD. You request an Account and credit card ("Card") from JDF. You agree that this Agreement controls all purchases made on this Account or with use of the Card by you or any person you authorize to use it. You authorize JDF to honor any purchase you make by mail, telephone, internet, facsimile transmission (fax) or other electronic means on your Account. You agree that a signature is not necessary as identification in such cases. You agree that any authorized use of your Account or Card constitutes your acceptance of all the terms and conditions of this Agreement, as it may be amended from time to time. If you submit your application to JDF by internet, facsimile transmission (fax), or other electronic means, you agree that the application will have the same effect as a signed original. You agree that you will promptly notify JDF in writing of any suspected loss, theft, or unauthorized use of your Card. You may be liable for the unauthorized use of your Card before you notify JDF in writing at, John Deere Financial, P.O. Box 5327, Madison, Wisconsin 53705-0327 of the unauthorized use. In any case, your liability will not exceed \$50. You consent and agree that your telephone conversations with JDF may be recorded to further improve JDF's customer service. You agree that JDF may place phone calls to you using any telephone number you have provided to JDF, including using an automatic dialing-announcing device, and that such calls are not "unsolicited" under state or federal law. You agree to give JDF prompt notice of any change in your name, mailing address, telephone number, or business location. You agree that until JDF receives notice of your new address, JDF may continue to send statements and other notices to the address you gave JDF on the application for this Account. You agree that, for the purposes of this Agreement, you will be deemed to "reside" in the state of your billing address as shown on JDF's records. If more than one person or entity signed the application, each is jointly and severally responsible for all obligations, and amounts due, under this agreement. If Maryland law applies, Subtitle 9 of Title 12 of the Maryland Commercial Law will apply.

CREDIT LIMITS. JDF will state your credit limit when JDF notifies you of credit approval and issues your Card. You may request a change to your credit limit by writing JDF at the address listed above. **You agree that JDF may increase or decrease any credit limit at any time, in JDF's sole discretion, without prior notice to you.**

ACCOUNT USE. You can use your Account to purchase authorized goods and services from participating retailers up to the full amount of your credit limit. You agree you will owe JDF all amounts charged on your Account, plus interest charges and the other charges provided for in this Agreement. JDF will allow a purchase of authorized goods or services from a participating retailer to be made through your account as long as (1) you are not in default; (2) your financial condition has not materially or adversely changed; and (3) JDF has not been provided information by third parties that indicates serious charge-offs or delinquencies with other of your accounts. You agree to use your Account primarily to make purchases for commercial use, and not for agricultural, personal, family, or household use. We will consider your Account to be inactive if no purchases have been made through your Card, and your Account Balance has been zero for 6 months or more.

You agree that JDF is not responsible for the refusal of anyone to allow a purchase to be made through your Revolving Plan Account.

MONTHLY STATEMENT. JDF will send you a monthly statement whenever there is activity on your Account. Your monthly statement will show your New Balance and any Late Fees and Interest Charge. In addition, it will show any available credit, an itemized list of current Purchases, Debits, Payments, and Credits, the Minimum Required Payment and the Payment Due Date, as well as other information concerning your Account.

If you think your monthly statement is incorrect, write to JDF on a separate sheet at the address shown on the back of your billing statement no later than 60 days after JDF sends you the first statement on which the error or problem appeared. Describe the error as best you can and include your Account number in all correspondence. JDF will send your monthly statements on dates and in intervals determined by JDF. Such statement shall be deemed correct and accepted by you unless JDF is notified to the contrary in writing within 60 days of the date of that statement.

PAYMENT. The Payment Due Date is the date the payment is due at the address shown on the front of your monthly statement. You may at any time pay your entire New Balance or pay more than the Minimum Required Payment, and you will avoid or reduce Interest Charges by doing so. Payment of more than the Minimum Required Payment, while reducing your balance, may also be applied to your future Minimum Required Payments for up to six months. If your Payment Due Date falls on a Saturday, Sunday or holiday, the Payment Due Date will not be extended. All payments must be in U.S. dollars and drawn on funds on deposit in the United States. Payments must be sent to John Deere Financial, at the address designated on your monthly payment stub, or to any other payment address JDF later designates on your monthly statement payment stub. We will not accept any payments at our offices.

INTEREST CHARGE RATES. Interest Charges on your account for Regular Purchases may be calculated using a **variable rate** that will be determined by reference to a "**Base Rate**" to which is added a "**Spread**" to arrive at the current rate with a minimum ANNUAL PERCENTAGE RATE (APR) of 19.8%. The same **Spread** will be used for purchase(s) within your account.

Interest Charges on your account if your account goes into Default, may be calculated using a variable rate that will be determined by reference to a "**Base Rate**" to which is added a "**Spread**" to arrive at the current rate, with a minimum APR of 22.8%.

The **Base Rate** from which your variable rates will be determined is the annual percentage rate of interest announced publicly from time to time by Citibank, N.A. in New York, New York, as the base rate it uses for interest rate determinations, which was in effect at the close of business on the fifteenth (15th) calendar day of each month, or the next succeeding business day if the fifteenth is not a business day ("Reference Day"). The **Spread** added to the **Base Rate** to determine the **APRs** that will apply to your Account will be:

	Spread
Regular Purchase Rate	15.0%
Default Rate	18.0%

Rate increases and decreases that result from changes in the Base Rate will take effect on the first day of the month, or the next succeeding business day if the first day is not a business day, after the Reference Day on which the Base Rate changes.

Changes in your variable rate will apply to your existing Account Balance as well as to future purchases. An increase in your rate will increase the total Interest Charge accruing on your Account and the balance on which your Minimum Required Payment is calculated.

Current effective rates are shown below:

	Daily Periodic Rate(s)	ANNUAL PERCENTAGE RATE(S)
Regular Purchase Rate	.054247%	19.8%
Default Rate	.062466%	22.8%

The above rates are correct as of the date of printing, May 1, 2017, but are subject to change after that date.

INTEREST CHARGE CALCULATION. The amount of Interest Charge will be determined in the following manner. JDF uses the daily periodic rates and corresponding *Annual Percentage Rates* (APRs) shown in this Agreement. The applicable periodic rate is applied to the "Average Daily Balance" of your Account, including current transactions during the current billing cycle.

To get the "Average Daily Balance," JDF takes the beginning balance of your Account each day, starting with any Previous Balance outstanding on the first day of the monthly billing cycle, adds new purchases and debits and subtracts payments or credits. This determines the daily balance. Unless JDF elects to use a later date, purchases are added to the daily balance as of the date of purchase.

JDF totals the daily balances for the billing cycle and divides the total by the number of days in the billing cycle. This gives JDF the "Average Daily Balance" which is shown on your monthly statement.

DEFAULT INTEREST CHARGE RATE. If you are in default, you may no longer qualify for any reduced interest rate or repayment terms and, at JDF's option, the applicable APR on the entire remaining balance of any purchase(s) may be increased to the Default Rate and the repayment terms may increase to the standard amount described in this agreement.

A MINIMUM INTEREST CHARGE of \$1.00 will be made when the result of the application of the periodic rate to the "Average Daily Balance" is less than \$1.00.

MINIMUM REQUIRED PAYMENT. You agree to pay each month a Minimum Required Payment equal to:

1. Any late payment fee; *plus*
 2. Any additional fees, *plus*
 3. Any amount past due; *plus*
 4. For purchases:
 - a. *Either* the greater of: (i) \$100, or (ii) 8% of your highest balance;
 - b. *Or* your entire New Balance, if it is \$100 or less.
- Starting on August 1, 2017, this will change to:
- a. *Either* the greater of: (i) \$100, or (ii) 8% of your current balance;
 - b. *Or* your entire New Balance, if it is \$100 or less.

DUE-IN-FULL PROVISION FOR GOVERNMENTAL ACCOUNTS. If you are a local, state or federal government agency or department, the entire balance of your account will be due at the date shown on your monthly statement.

SPECIAL PROMOTIONS. From time to time special financing terms, such as extended free periods, incentive interest rates on certain purchases, or other promotions may be available for certain purchases from participating retailers. These special terms will be disclosed by the retailer at the time of purchase or on the next monthly statement sent to you and will govern the APR and repayment terms. Purchases you make during these special promotions will be separately identified on your monthly statement and will become part of the balance on which your Interest Charge and Minimum Requirement Payment are calculated at the time provided in the special terms disclosure.

NO INTEREST IF PAID IN FULL TRANSACTIONS. Unless otherwise disclosed, minimum monthly payments will be made and an Interest Charge will accrue during any "No Interest if Paid in Full" period described on your monthly statement. No Interest Charge will be due until the end of this "No Interest if Paid in Full" period and any accrued Interest Charge will be waived if the entire "No Interest if Paid in Full" balance is paid in full by the end of this "No Interest if Paid in Full" period.

NO INTEREST WITH PAYMENT TRANSACTIONS. Unless otherwise disclosed, minimum monthly payments will be made and an Interest Charge will not accrue during any disclosed "No Interest With Payment" period described. No Interest Charge will be due until the end of the "No Interest With Payment" period.

OTHER FEES & CHARGES. JDF will add to your Account: (1) A Late Payment Fee of \$30 if JDF does not receive a payment of at least the Minimum Required Payment (Minimum Required Payment plus unpaid late payment fees and past due amounts) within 5 days after the Payment Due Date; (2) A Returned Payment Fee of \$25, for any check or electronic payment authorization that JDF receives which is dishonored; and (3) Expenses incurred in connection with the enforcement of our remedies upon default, including, without limitation, (a) repossession, repair and collections costs, and (b) the attorney fees plus court costs and related fees, including any bankruptcy fees and costs, to the extent permitted by applicable law, upon default if JDF elects to refer your Account for collection to an attorney.

OTHER SERVICES. Third parties may offer additional features, services, and enhancements related to the Account. You acknowledge that JDF is not liable for those and that they are the sole responsibility of those third parties. With respect to any insurance coverage you obtain, you understand that you will receive all of your insurance information from the insurer.

ACCEPTING PAYMENT. You agree that JDF can accept late or partial payments, as well as payments marked "paid in full" or with other restrictive endorsements, without losing any of its rights under this Agreement.

DISCLOSURE OF FINANCIAL INFORMATION. You agree that JDF may report your performance under this Agreement to credit reporting agencies and others who request a credit reference from JDF. You agree that JDF may ask credit reporting agencies or others you list as a credit reference for consumer reports or information regarding your credit history at any time for all legitimate purposes, including credit decisions and the review and collection of your Account. You authorize JDF to share information regarding your Account with its corporate affiliates and other companies that offer products and services JDF believes may be of interest to you. **JDF's affiliates may use certain consumer report information as a factor in establishing your eligibility for credit. If you object to this, you must notify JDF by calling John Deere Financial Customer Service at 1-800-541-2969, and providing your name, Social Security Number, address, and Account Number, and after a reasonable processing time of up to 30 days, certain information will not be provided to those affiliates.**

You also authorize JDF to disclose financial information about you as described in this Agreement and future notices JDF may send you.

CANCELLATION. You may close your Account to future purchases at any time by notifying JDF in writing and returning all Cards. You agree that JDF may close or suspend your Account to future purchases at any time without prior notice. You agree that, regardless of the closing or suspension of your Account, you remain responsible for paying the amount you owe JDF according to the terms of this Agreement.

SECURITY INTEREST. To secure payment of its purchase price you grant JDF a purchase money security interest in all merchandise purchased through your Account, and its proceeds, including insurance proceeds, but this provision does not apply if you reside in NC and the APR on a purchase or transaction exceeds 15%. JDF's security interest continues until such merchandise is paid for in full by application of your payments in the manner described in this Agreement. You agree to execute and authorize JDF to file (or to sign for you and file) any financing statement(s) or other document(s) needed to perfect the security interest that you have given JDF or that JDF may deem necessary before your debt is paid in full.

PAYMENT APPLICATION. You agree that your Minimum Required Payment will be applied as JDF determines in its sole discretion. You agree that JDF has this discretion and that JDF may exercise it to suit its own convenience and interests, without further notice to you. You also agree that JDF may change how it applies payments at any time without notice to you. You acknowledge that the exercise of this discretion by JDF may result in cases in which the application of payments to your Account creates higher Interest Charges than other payment application methods and that this may include payments allocated to balances with lower APRs before balances with higher APRs and/or to balances with longer promotional periods before balances with shorter or no promotional periods.

You agree that your payments will be credited as of the date of receipt at the address on the payment stub of your Monthly Statement if received by 11:00 a.m. Central Time Monday through Friday (otherwise next business day); but if payment is not accompanied by the payment stub, is not in the envelope we provided, includes other items such as other checks, staples or paper clips, or is not received at that location, credit may be delayed up to five days.

RETAILER CHARGEBACKS. JDF may charge back to a retailer who sold goods or services to you on your Account, any part of your Account balance related to those purchases. In that event, this Agreement will be deemed assigned to the retailer to the extent of the chargeback. You agree to such an assignment and further agree to pay the retailer the amount of such chargeback in accordance with the terms of this Agreement.

DEFAULT. You agree that you will be in default if you fail to pay the Minimum Required Payment within 10 days after the Payment Due Date. You agree that you will also be in default if: (1) the value of JDF's security interest in any collateral is materially impaired; (2) your ability to repay is materially reduced; (3) you cease your business; (4) your obligations materially change; (5) you become subject of bankruptcy or insolvency proceedings; (6) the sole proprietor, a partner or a personal guarantor of the business holding the Account dies or becomes incompetent; (7) you have provided JDF false or misleading information relating to your credit application or Account; (8) you fail to perform any other of your obligations under the terms of this Agreement as it may be amended; or (9) you are in default under any agreement you have with JDF or any of its affiliates.

You agree that, upon your default, JDF may close your account to future purchases and that JDF may demand immediate payment of your entire Account balance, after giving you any notice and opportunity to cure the default required by applicable law. In addition, you agree that JDF shall have all the rights of a secured creditor under the Uniform Commercial Code and other applicable law.

DELAY IN ENFORCEMENT. You agree that JDF can delay enforcing its rights under this Agreement without losing them.

ELECTRONIC DISCLOSURE. You agree that any notices and disclosures related to your account can be delivered to you in printed form or by electronic means if you provided an electronic mail address to JDF when you applied for this Account or at a later date. Until JDF receives notice of a new electronic mail address, JDF may continue to send such notices and disclosures to the electronic mail address you most recently provided to JDF.

GOVERNING LAW. This Agreement must be approved, and all charges and payments to your Account processed by JDF at its office in Madison, Wisconsin. Therefore this Agreement and your accounts will be governed by the substantive law of the United States and to the extent state law applies to this Agreement, the substantive law of the State of Wisconsin; regardless of whether or not you reside in Wisconsin. The law of your state of residence will apply to JDF's recovery of any collateral located there.

This is the entire Agreement between you and JDF relating to your Account and no oral changes can be made. Invalidity of any provision of the Agreement shall not affect the validity and enforceability of the remainder of its terms.

CHANGING THIS AGREEMENT. IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT. You agree that JDF may change any terms of this Agreement, including the Interest Charge Calculation and the APR, at any time, by providing prior notice to you. To the extent that the law permits and JDF indicates in the notice, the changes will apply to your existing Account balance as well as to future transactions.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. 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 opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information that will allow JDF to identify you. You may also be asked to show your driver's license or other identifying documents.

YOUR CHOICE TO LIMIT MARKETING.

- The John Deere Financial companies are providing this notice. They include Deere & Company, Deere Credit, Inc., John Deere Construction & Forestry Company and John Deere Financial, f.s.b.
- You may limit the John Deere companies, such as the manufacturing, credit, leasing, and insurance affiliates, from marketing their products or services to you based on your personal information that they receive from any John Deere Financial company. This information may include your income, account history, and credit score.
- Your choice to limit marketing offers from the John Deere companies will apply for at least 5 years from when you tell us your choice. Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from the John Deere companies for at least another 5 years.

To limit marketing offers, contact us at 1-800-541-2969.

See what fast and easy access to credit can do for you.

As every independent business owner knows, everything turns on cash flow. That's why John Deere Financial makes it easy for you to get the financing that helps you manage your cash flow — and your whole operation.

- Easy application process, quick approvals.
- Financing with your success in mind.
- Seasonal payments for your lower cash flow months.
- Installment loans, leasing, and revolving credit options.
- Online account management at MyJDFAccount.com.

John Deere equipment gives you instant credibility with customers, and John Deere Financial helps you achieve that credibility through financing of your equipment, parts, service, and landscape inputs. **Three ways to apply:**

- Visit JohnDeereFinancial.com/apply to fill out an application online.
- Take this application to your nearest John Deere location.
- Mail this application to:

John Deere Financial
P.O. Box 5307
Madison, WI 53705-0307

Revolving Plan Accounts are a service of John Deere Financial, f.s.b.
CR4510131 Litho in U.S.A. (17-04)



Revolving Plan Account or Installment Credit Application

Commercial Use Account

JohnDeereFinancial.com

April 2017