JOHN DEERE FINANCIAL OFFERS YOU MORE THAN JUST A GREAT RATE...

John Deere Financial (JDF) provides fast, easy access to credit for your purchases with our simple credit applications and electronic dealership access 24/7. Our easy-to-read statements always make it trouble free for you to manage your account while having access to www.MyJDFAccount.com or a friendly associate at 800-771-0681. We appreciate and understand your business and finance needs because we specialize in the construction, forestry, utility, and landscape markets. Our commitment to the industry is proven by building long-term, trusting business relationships with you, our customer. JDF is willing to see you through the good times and the bad with one common goal — your success! This is why we offer such easy access along with customized payment options through our installment, lease, and revolving products that exceed expectations and make us unique in the industry:

RETAIL INSTALLMENT LOANS
- **Equipment Financing** — New or used John Deere and complementary equipment financing available.
- **Clear** — Clearly stated Annual Percentage Rate (APR) on your contract.
- **Simple-Interest Contracts** — No Rule of 78. No Sum of the Digits. No termination value rate.
- **Principal Only Payoffs** — No pre-payment recapture or early termination fees like other lenders utilize.
- **No Blanket Liens** — JDF only files a Uniform Commercial Code (UCC) on the equipment you finance, not all of your assets.
- **Seasonal Skip Payment Plans** — Up to three skips per year.
- **Flexibility** — Down payments, additional collateral, payment terms, and early accelerated payment plans.
- **Refinance Options** — Ability to refinance and consolidate loans.

LEASES
- **Multiple end of lease options** — You can extend the lease return or purchase the equipment at lease end.
- **No Residual Guarantees** — Residuals are not guaranteed by our customers. JDF stands by John Deere equipment.
- **Rental Alternative** — Leasing provides an alternative to long term rentals.
- **Usage Terms** — The ability to match the hours and terms to specific jobs.
- **Ownership** — Option to own your equipment after the initial lease term.
- **Cash Flow** — Leases generally require less money upfront and offer lower payments than installment loans.
- **Flexibility** — JDF leases are tailored to meet your needs through Operating and Finance leases.
- **Tax Benefits** — Expensing payments (with some lease products) vs. interest depreciation.
- **Municipal Leases** — JDF offers multiple types of municipal and governmental operating leases.

Since your business requires more than just equipment financing, JDF offers PowerPlan™, exclusive to our U.S. John Deere C&F dealers. It's a revolving credit plan used to finance parts, service, attachments, small whole goods and, rentals. Periodically, interest-free incentives are offered to preferred customers who also get free and easy, anytime access to www.JohnDeereFinancial.com/PowerPlan and a Year-End Purchase Summary. Major Purchase Option also offers equal payments at competitive fixed rates. It's unique to the industry and only available at John Deere.

Please contact your local John Deere dealer for information on these topics and how John Deere Financial can respond to your questions and resolve your concerns quickly. Our equipment salespeople have vast finance knowledge, but you can also speak to a friendly JDF representative who lives and works in your area. Call us at 800-771-0681 to find out more or reach us online at www.JohnDeereFinancial.com/Construction. Remember, you'll always have the comfort in knowing that JDF is a stable, trustworthy company built on integrity, quality, innovation, and commitment.

*Thank you. We appreciate your patronage and look forward to growing with you for a long time to come.*

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LEBANON
2550 E. Cumberland Street
Lebanon, PA 17042
Phone: 717.273.2616
Toll Free: 800.225.4001
Fax: 717.273.5928
CREDIT APPLICATION

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APPLICANT INFORMATION (EITHER BUSINESS OR INDIVIDUAL)

Organizational Legal Name: (do not abbreviate)* Federal Tax ID #:*
(OR) Individual's Legal First:* Middle:* Last:* Social Security #:*
Date of Birth:* Are you a U.S. citizen? Yes No
Time in Business: (required)
Business/Home Phone #:*
Physical Address:* County:* City:* State:* ZIP Code:* Email Address:
Mailing Address: County:* City:* State:* ZIP Code:

PRIMARY OWNER INFORMATION REQUIRED FOR PARTNERSHIP, LLC, AND CORPORATIONS

First:* Middle:* Last:* Social Security #:*
Date of Birth:* Are you a U.S. citizen? Yes No
Type of Business* S Corp C-Corp General Partnership^ LLC^ Limited Partnership^ Trust ^ Municipality Sole Proprietor
(please check one)
Applying for: INSTALLMENT LOANLEASE REVOLVING/POWERPLAN

CO-APPLICANT INFORMATION (EITHER BUSINESS OR INDIVIDUAL)

Organizational Legal Name: (do not abbreviate)* Federal Tax ID #:*
(OR) Individual’s Legal First:* Middle:* Last:* Social Security #:*
Physical Address:* County:* City:* State:* ZIP Code:* Date of Birth:* Phone #: Are you a U.S. citizen? Yes No
Time in Business:

FINANCIAL INFORMATION: A valid driver’s license or equivalent required at signing

Bank Name: Acct. #: Phone #: Fax #: Contact Name:
Equipment Finance Co.: Acct. #: Phone #: Fax #: Contact Name:

INSURANCE INFORMATION NOTE: Not applicable to revolving credit**

Insurance Agency Name: Contact Name: Policy #: Phone #: Fax #:
Physical Address: City: State: ZIP Code:

** Insurance coverage is required and will ask for proof of coverage with financing (not applicable to Revolving/Powerplan).

Notice to Applicant: You represent that the information given in the entire application, including all applicant names and any other information provided in this credit application is (1) true, correct, and complete, and (2) provided for the purpose of obtaining credit in an amount set forth in the credit policies and practices of John Deere Financial, f.s.b. (JDF), Deere Credit, Inc. (DCI), or John Deere Construction and Forestry Company (JDCFC) (collectively referred to as “we,” “us,” and “our”). You hereby authorize the release to us or our designee of (1) your credit information from any source including, but not limited to, your balance sheet, cash flow statements, and any income statement. The authorization shall apply to this application and subsequently for the purposes of update, renewal, or extension of such credit and for reviewing or collecting the resulting account.

You understand that any decision to grant or deny an installment or lease application will be made by DCI or JDCFC in Iowa. You understand that any decision to grant or deny revolving credit will be made by JDF in Wisconsin. You understand that this application may be used for obtaining credit or lease approval for any DCI or JDCFC product. You understand this account is for commercial and government use only.

You understand that this application may also be used for the purposes of establishing a credit account with Plasterer Equipment Co., Inc. You agree that Plasterer Equipment Co., Inc. may rely on the information in this credit application to establish that account. You agree to the terms of the Plasterer Equipment Co., Inc. credit agreement (page 2) including a 1.5% service charge on all amounts over 30 days. You also agree to pay all sums due and to become due including, but not limited to, collection costs and attorneys’ fees. Plasterer Equipment Co., Inc. also has the right to obtain (or review) the applicant’s credit report.

This Credit Application consists of two (2) pages. Notice to Applicant is continued on the next page.

X Applicant Signature (required) Title Date
X Primary Owner Signature Individually Print Name Date

Required for Corporation, LLC, and 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 John Deere Financial account that may be approved by JDF pursuant to this Application).

X Co-Applicant Signature Print Name Title (if business) Date

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Notice to Applicant (continued):

By submitting your credit application, you agree that all information regarding your account may be provided to corporate affiliates of, all three referred to as, Lender, “we,” “us,” and “our,” and other companies which may offer or provide services to you or Lender. Those affiliates 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 800-634-9661, and providing your name, Social Security number, address, and account number, and certain consumer report information will not then be provided to those affiliates.

By submitting this application electronically, you agree that you are electronically signing this credit application and such electronic signature shall be treated as an affirmation by you to the truthfulness of all information provided on this application. You agree that we are expressly relying on the accuracy of the information submitted in making a credit or lease decision.

APPLICANT(S) ACKNOWLEDGE THAT (1) THE SELLER HAS NOT REPRESENTED THAT THE TERMS OF THIS FINANCING ARE MORE OR LESS FAVORABLE THAN OTHER FINANCING (2) THE SELLER IS NOT APPLICANT’S AGENT IN OBTAINING THE FINANCING (3) APPLICANT MAY OBTAIN FINANCING FROM OTHER SOURCES AND (4) THE SELLER MAY BE COMPENSATED FOR SERVICES INVOLVED IN ARRANGING THIS FINANCING.

If this application for credit is denied, or if your revolving (PowerPlan) credit limit is later decreased, you have the right to a written statement listing the principal reason(s) for that denial or credit limit decrease. To obtain the written statement, please send a letter to the following address within sixty (60) days from the date you are notified of that decision.

For revolving credit applications and credit decreases:  
John Deere Financial  
P.O. Box 5328  
Madison, WI 53705

For installment or lease applications:  
Customer Service Department — Construction Finance Group  
Deere Credit Services, Inc.  
P.O. Box 6600  
Johnston, IA 50131-6600

We will send you a written statement of reason(s) for the denial or revolving credit limit decrease within sixty (60) days of receiving your request.

You release all claims against DCI, JDCFC, John Deere Financial, f.s.b., and their affiliates and your other creditors for all acts or omissions which occur in verifying the above information.

NOTICE FOR OHIO RESIDENTS (Installment and Lease Applications Only):

The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy 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 FOR MAINE RESIDENTS (Installment and Lease Applications Only):

If your application for installment credit is approved, you will be required to obtain and maintain physical damage insurance on the collateral securing the debt. You have the right of free choice in the selection of the agent and insurer through or by which the insurance is placed.
ACCOUNT USE. By applying for or accepting a PowerPlan Commercial or Governmental Account, you agree to use your Account primarily to make purchases for commercial or governmental use, and not for personal, family or household use. You agree to pay JDF all amounts charged by the use of the Account, plus Finance Charges, and the other charges described below. JDF will allow a purchase of authorized goods or services from a participating merchant 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) we have not been provided information by third parties that indicates serious charge-offs or delinquencies with other of your accounts.

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

CREDIT LIMIT. JDF will establish and advise you of your regular credit limit at the time it opens your Account. Certain special features or promotions that JDF offers may increase your Account balance above your regular credit limit. JDF may establish separate credit limits with special conditions which will be disclosed to you on your monthly statement. Your use of any such special credit limit shall constitute your agreement to those disclosed special conditions.

You agree that JDF may increase or decrease your credit limit(s) at any time, in JDF’s sole discretion, without prior notice to you. You agree to promptly provide JDF with any financial and Account information that JDF may, in its sole discretion, request from you.

MONTHLY STATEMENT. JDF will send you a monthly statement whenever there is activity on your Account, unless the only activity is a payment in full. Your monthly statement will show your New Balance, any Finance Charge, any Late Fees, the Minimum Required Payment and the Payment Due Date. In addition, it will show your Credit Limit(s), an itemized list of current Purchases, Payments, and Credits, as well as other information concerning your Account.

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. If you think your monthly statement is incorrect, write to JDF on a separate sheet at the back of your billing statement. Describe the error as best you can and include your Account number in all correspondence.

PAYMENT. The Payment Due Date is the date the payment must be received 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 may avoid or reduce Finance Charges on your Account. You agree to pay each month a combined Minimum Required Payment of $5 plus Finance Charges, and the other charges described below.

FINANCE CHARGE CALCULATION. Finance Charges accrue on your Account Balances as follows:

- If you are in default, you may be charged a higher FINANCE CHARGE RATES. Finance Charges on your PowerPlan Account may be calculated using variable rates that will be determined by reference to a “Base Rate” to which is added a “Spread” to arrive at the current rate. The same Spread will be used for purchase(s) within your Account. The Base Rate from which your variable rates will be determined is the annual percentage rate of interest that will be 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 ANNUAL PERCENTAGE RATE (APR) that will apply to your Account will be calculated as follows:

- Spread 14.5%
- 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 rates will apply to your existing balances as well as to future purchases. An increase in your rate will increase the total Finance Charge accruing on your Account and the balance on which your Minimum Required Payment is calculated.

Current effective rates are shown below:

<table>
<thead>
<tr>
<th>Periodic Rate(s)</th>
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The above rates are correct as of the date of printing, February 1, 2016, but are subject to change after that date.

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

DUE-IN-FULL PROVISION FOR OPEN ITEM BILLING/PAYMENT BY INVOICE ACCOUNTS: If your Account has been set up for our invoice specific payment application option, the entire balance due will be due on the date shown on your monthly statement.

RENTAL TRANSACTIONS: Any transaction that includes the financing of an equipment rental charge will be due in full at the end of the next billing cycle, and that amount must be paid in full at the end of the next billing cycle. If you are a local, state or federal government agency or department, you will be billed for your account on the date shown on your monthly statement.

NO-PAYMENTS/NO-INTEREST TRANSACTIONS. Unless otherwise disclosed, minimum monthly payments will be due according to the Disclosures provided by John Deere Financial. If your Account is required to be billed No-Payments/No-Interest period described. Finance Charges will accrue at the APR applicable to your Account after the date due of your No-Payment/No-Interest transaction, unless otherwise disclosed.

SAME AS CASH TRANSACTIONS. Unless otherwise disclosed, minimum monthly payments will be deferred and Finance Charge will accrue during any Same As Cash period described on your monthly statement. No Finance Charge will be due until the end of the Same As Cash period and any accrued Finance Charge will be waived if the entire Same As Cash balance is paid in full by the end of the Same As Cash period.

OTHER FEES & CHARGES. JDF will add to your Account: (1) A Late Payment Fee of $50 if JDF has not received a payment of at least the Minimum Required Payment (Minimum Required Payment plus unpaid late payment fees and past due amounts) within 10 days after the Payment Due Date; (2) A Returned Payment Fee of $45, for any check or electronic payment authorization that is dishonored upon first presentment; (3) expenses incurred in connection with the enforcement of our remedies upon default, including (a) repossession, repair and collection costs, (b) attorney fees plus court costs and related fees, including any bankruptcy fees and costs to the extent permitted by applicable law, if JDF refers your Account for collection to an attorney for debt collection; and (4) a $10 returned payment fee for the processing of those UCC filings. Any credit balance in excess of $5 on your account will be refunded within 30 business days from JDF’s receipt of your written request. Otherwise, JDF will refund you any credit balance remaining on your account after six months. You agree that JDF may retain any credit balance if it is less than $5 or if JDF does not know your account and it cannot be traced through the last address or telephone number provided to JDF.

ACCEPTING PAYMENT. You agree that JDF can accept late or partial payments, as well as payments marked “paid in full” or with other restrictions, 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 account 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 consumer credit. If you object to this, you must notify JDF by calling PowerPlan Customer Service at 1-800-634-9661, and providing your name, Social Security number, address and Account number, and certain information will not be provided to those affiliates.

CLOSING YOUR ACCOUNT. You may close your Account at any time by notifying JDF in writing. You agree that JDF may close your Account after you fail to make any payment due within 10 days after the Payment Due Date; (b) the value of JDF’s security interest in any collateral is materially impaired; (c) your ability to repay is materially reduced by you exceeding your credit limit, by a change in your business or your business’s relationships, by bankruptcy or insolvency proceedings involving you, or (for community property state residents only) by a change in your marital status or domicile; or (d) the sole proprietor, a partner or a personal guarantor of the business holding the Account dies or becomes incompetent; (e) you have provided JDF false or misleading information relating to your credit application or Account, or you have failed to perform any of your obligations under the terms of this Agreement as it may be amended; or (g) you are in default under any agreement you have with JDF or any of its affiliates.

If you fail to make the Minimum Required Payment when due, JDF may close your Account. You agree that upon that 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 discretion. Your Account and your Account and your Account 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 Wisconsin is your state of residence. The law of your state of residence will apply to JDF’s recovery of any merchandise or other collateral located there.

This is the entire Agreement between you and JDF relating to your PowerPlan Account and no oral changes can be made. Invalidity of any provision of this 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 this Agreement, including the Finance 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 writing, you may apply to your existing Account balance as well as 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. This means that 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, Inc., f.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 (1-800-634-9661).