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.
**APPLICANT INFORMATION (EITHER BUSINESS OR INDIVIDUAL)**

<table>
<thead>
<tr>
<th>Organizational Legal Name (do not abbreviate)*</th>
<th>Federal Tax ID #:</th>
</tr>
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</table>

**Insurance Agency Name:**

**Contact Name:**

**Policy #:**

**Phone #:**

**Fax #:**

**Type of Business**

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**Notice to Applicant:**

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

2. **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 (JDFC) (collectively referred to as “we,” “us,” and “our”). You thereby authorize the release to us or our designee (and any assignee or potential assignee thereof) (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 JDFC in Iowa. You understand that any decision to grant or deny revolving credit will be made by JDFC in Wisconsin. You understand that this application may be used for the purposes of obtaining credit from any DCI or JDFC product. You understand this account is for commercial and government use only.

3. **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 JDFP pursuant to this Application).**

4. **Notice to Applicant:** You understand that this application may also be used for the purpose 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.

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**Co-Applicant Information (Either Business or Individual)**

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<th>Organizational Legal Name (do not abbreviate)*</th>
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**Financial Information:**

- A valid driver’s license or equivalent required at signing

**Primary Owner Information Required for Partnership, LLC, and Corporations**

**Applicant Signature (required)***

**Title**

**Date**

**Primary Owner Signature Individually**

* 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 JDFP pursuant to this Application).

**Co-Applicant Signature**

**Print Name**

**Title (if business)**

**Date**
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 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 when it opens your Account. JDF may modify your credit limit at any time, in its sole discretion, request from you.

MONTHLY STATEMENT. JDF will send you a monthly statement when 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 statements shall be deemed received by you when deposited in the mail by JDF.

The Payment Due Date is the date the payment must be received at the address shown on the front 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 billing statement. To get the “Average Daily Balance”, JDF takes the beginning balance of your purchases each day, starting on the first day of the monthly 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. Finance Charges may accrue on Special Promotions Transactions at a different rate, as explained in the Special Promotions section of this Agreement.

DEFAULT FINANCE CHARGE RATE. If you are in default, you may no longer qualify for any reduced interest rate Special Promotions and you agree that, at JDF’s option, the APR applicable to any outstanding reduced interest rate Special Promotions(s), may be increased to the APR described in this agreement.

A MINIMUM FINANCE CHARGE of One Dollar will be made when the result of the application of the periodic rate(s) to the “Average Daily Balance” is less than One Dollar.

MINIMUM REQUIRED PAYMENT. Except as provided below, you agree to pay each month a combined Minimum Required Payment equal to:

1. Any late payment fee due; plus
2. Any additional fees due; plus
3. Any amount past due; plus
4. For Purchases:
   (a) Either the greater of: $50, or 20% of your New Balance (less any Conversion Balance (transferred to PowerPlan from a merchant’s accounts receivable) and less any Special Promotions Transaction(s) balances on which no payment is due); or
   (b) Or your entire New Balance (less any Conversion Balance and Special Promotions Transaction(s) balances on which no payment is due), if it is less than $50.
5. The amount of any Special Promotions Transaction that is due;
6. For Conversion Balances:
   (a) Either the greater of: $50, or 20% of your Conversion Balance, if it balance exceeds $50; or
   (b) Or your entire Conversion Balance, if it is less than $50;
7. Any Due in Full Balances.
DUE-IN-FULL PROVISION FOR GOVERNMENTAL ACCOUNTS. If you are a local, state or federal government agency or department, you are required to pay the entire balance due on 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 any time for all legitimate purposes, including credit decisions or if your credit application or Account is denied. You agree that JDF may report your performance under this Agreement to any credit reporting agency or others that request a credit reference from JDF. JDF may ask credit reporting agencies or others you list as a credit reference for your personal information that will allow JDF to contact you, from anyone resulting from the labor and materials contributed by you, from anyone resulting from the labor and materials contributed by you, and if a purchase made through your account included, in the event of bankruptcy or insolvency proceedings involving you, or (for sole proprietors, a partner in a partnership, or a personal guarantor of the business holding the Account dies or becomes incompetent, (c) you have provided JDF false or misleading information relating to your credit application or Account, (d) you have failed to comply with 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 meet the Minimum Required Payment when due, JDF will charge any late payment fee for the processing of those UCC filings. Any credit balance remaining on that transaction, provided, however, that if you later send a payment to JDF that you designate to be applied to balances with lower APRs before balances with higher APRs and/or with balances to long promotional periods before balances with shorter or no promotional periods.

You agree that your payments will be credited as of the date of application for collection to an account on your Account or with a bank, including without limitation, (a) repossession of 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 or by bankruptcy or insolvency proceedings involving you, or (for sole proprietors, a partner in a partnership, or a personal guarantor of the business holding the Account dies or becomes incompetent, (c) you have provided JDF false or misleading information relating to your credit application or Account, (d) you have failed to comply with 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.

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