



## Applicant Disclosure and Authorization

**THE TERMS AND CONDITIONS WHICH FOLLOW CONSTITUTE AN INTEGRAL PART OF THE APPLICATION. PLEASE READ THESE PROVISIONS CAREFULLY.**

### **RETAIL INSTALLMENT CONTRACT APPLICATION:**

By requesting the dealer ("Dealer") to submit an application for a retail installment contract in connection with the AgDirect® program, provided through Farm Credit Services of America, PCA ("Lender/AgDirect"), each applicant ("Applicant") agrees as follows:

1. This application will be evaluated on behalf of Dealer/Lender/AgDirect and approval of any retail installment contract is at the sole discretion of Dealer/Lender/AgDirect.
2. Applicant understands that Dealer, on behalf of Lender/AgDirect, is not authorized to extend commitments for financing or any terms thereof, including annual percentage rate, and Applicant will not construe any discussion with Dealer, on behalf of Lender/AgDirect, as a commitment for financing.
3. Applicant authorizes Dealer/Lender/AgDirect to notify each other of the decision on Applicant's retail installment contract application.
4. Dealer/Lender/AgDirect may obtain and share credit reports, employment and income verifications, or any other information relating to Applicant's financial position for the purpose of making a credit decision on this application and for any other legitimate purpose allowed by law.
5. Lender/AgDirect may provide Applicant's information to AgDirect, LLP, other Farm Credit System institutions, or entities controlled or owned by Farm Credit System Institutions as allowed or required by law or regulations and said information may then be used by such entities for any lawful purpose.
6. Applicant certifies and acknowledges that any person is hereby authorized to provide any such information requested by Dealer/Lender/AgDirect.
7. Applicant certifies and acknowledges that the information provided is correct to the best of Applicant's knowledge.
8. Applicant certifies and acknowledges Applicant may be required to supply additional information and to provide security.
9. Applicant acknowledges receipt of a copy of this Applicant Disclosure and Authorization and deems submission of the application to be Applicant's written consent to all of the above.

### **LOAN OR LEASE APPLICATION:**

By requesting the dealer ("Dealer") to submit an application for a loan to Farm Credit Services of America, PCA ("Lender/AgDirect") or for a lease to Farm Credit Leasing Services Corporation ("Lessor") in connection with Lender's AgDirect® program, each applicant ("Applicant") agrees as follows:

1. The application will be evaluated on behalf of Lender/AgDirect/Lessor and approval of any loan or lease is at the sole discretion of Lender/AgDirect/Lessor.
2. Applicant understands that Dealer is not authorized to extend commitments for financing or leases or any terms thereof, including interest rate or lease terms, and Applicant will not construe any discussion with Dealer as a commitment for financing or a lease.
3. Applicant authorizes Lender/AgDirect/Lessor to notify Dealer of Lender's/AgDirect's/Lessor's decision on Applicant's loan or lease application.
4. Dealer/Lender/AgDirect/Lessor may obtain and share credit reports, employment and income verifications, or any other information relating to Applicant's financial position for the purpose of making a credit decision on this application and for any other legitimate purpose allowed by law.
5. Lender/AgDirect/Lessor may provide Applicant's information to AgDirect, LLP, other Farm Credit System institutions, or entities controlled or owned by Farm Credit System Institutions as allowed or required by law or regulations and said information may then be used by such entities for any lawful purpose.
6. Applicant certifies and acknowledges that any person is hereby authorized to provide any such information requested by Dealer/Lender/AgDirect/Lessor.
7. Applicant certifies and acknowledges that the information provided is correct to the best of Applicant's knowledge.
8. Applicant certifies and acknowledges Applicant may be required to supply additional information and to provide security.
9. Applicant acknowledges receipt of a copy of this Applicant Disclosure and Authorization and deems submission of the application to be Applicant's written consent to all of the above.