

# Commercial Credit Application (Not for Consumer Use)

You	are app	olying for	a <u>CNH Cap</u>	oital Retail In	stallmen	t Contra	ct / Leas	e / Loa	<u>n.</u> If you a	already	have a C	NH Ca	pital Cor	nmerc	ial Revol	ving	,	*Equip	ment Use:	:	
Acc	F INDIVIDUAL -   *First Name					A STATE OF THE PARTY OF THE PAR	or a Commercial Revolving Account plea										AG CE				
	(Sole Proprietorship)				The Edge Name													tate Formed   Formation Date			
	Business Entity																				
						ne section labeled Co-Applicant or Officer/ Partner/ Mem										ent is also required.					
pplicant	*Tax ID or SSN *Date of Birth (individual)					*Street Address						*City				*State *County					
Appli	*Zip Code					ss Phone	hone *Occupation: Custom Oper Full-time Farmer Building Cont Part-time Farmer Construction										move/Landscape Road & Street Logging Rental Yard				
	Email			*Yr Busine	of Acres	Owned/Rei	nted A	Annual Gross Income Net Worth			*Income From Monthle Season			nly	ence (If n nt	ce (If appl) *Yr Residence Est. (individual)					
	Bank Name Bank I				none #			Contact Name			Account			The second				proximate total checking & savings ance			
	*Has the applicant had any unsatisfied judgments against them in the past 7 years, had equipment repossessed in the past 7 years, or been declared bankrupt in the past 10 years? Yes No																				
t or ther	*First Name M.I. *Last										*SSN					*Date of Birth					
plicar r / Par ember	*Street Address				1*0	*City			*State			*County						*Zip Code			
Co-Applicant or Officer / Partner / Member	*Home	Phone	to a constant of the base of the bis owner.	Business	Business Phone				Occupation (d	on (describe)			*>		Yr Business Est.			*Yr Residence E		nce Est.	
	*N/U Year		*EQ Type	*Manufac	Manufacturer *		Series *Model		Description					*Serial #/VIN #		*Hou	rs	*Sales Price			
Info																					
pment			<u< td=""><td></td><td colspan="2"></td><td colspan="2"></td><td></td><td colspan="2"></td><td></td><td colspan="2"></td><td colspan="2"></td><td colspan="3"></td></u<>																		
ipm																					
Equ																					
	*Will any of this equipment that you are purchasing be rented to another party? Yes No										*Total Sales						*Total Sales Price				
Info	*Year *EQ Ty		pe *Manu	ifacturer *Se	r *Series :		Model <u>Description</u>		Serial #/VIN #		Hours	ours *Allow		vance ^Amt		mt. Owing		*Net Trade-In			
60																	-				
Trad	If customer owes another financial															*Total Net Trade-In					
	institution, owe to whom:  *Program # Program Description *Frequency							Semi-Annual If Frequence			uency is Ir	ry is Irregular please describe:				*Term	Ferm *Cash Down Paymen			ent	
erms	Contro	ct/Lease D	ata Unterest	Start Date	Moi Qua	thly rterly		Annua Irregula	A CONTRACTOR OF THE PARTY OF TH					Annual Usage		Purchase Option		\$     *Estimated Amt Financed			
											Payments			\$			\$			anced	
					PDI Age	ent Name		PDI /	OI Agent Phone #			PDI Po				Liability Company Name					
By sign second (includi	ing belo page of ng anv	on for Credit / ow, you ce this appli proprietor.	Approval rtify that: 1) T cation. 3) You and any qua	This application u are authorize erantor, partner	is made d to sign or officer	for the sol on behalf of of Applica	le purpose of the App ant) also	of obta licant. T	aining Busines: The person(s) s ndividually and	s/Comm signing l	ercial Cre below and behalf of	dit. 2) Yo all indiv	ou have r vidual(s) nt. that Ci	ead and on who NH Capi	l agree to m persona ital Americ	the terms Il informat a LLC ("C	and disc ion is p NH Cap	closure rovideo ital") n	es on the I herein nav obtair	n credit	
*Hequired Information for Credit Approval By signing below, you certify that: 1) This application is made for the sole purpose of obtaining Business/Commercial Credit. 2) You have read and agree to the terms and disclosures on the second page of this application. 3) You are authorized to sign on behalf of the Applicant. The person(s) signing below, you are this that CNH Capital America LLC ("CNH Capital") may obtain credi (including any proprietor, and any guarantor, partner or officer of Applicant), also agree, individually and not on behalf of Applicant, that CNH Capital America LLC ("CNH Capital") may obtain credi reports on said person(s) from credit reporting agencies, and otherwise investigate the credit of said person(s), in connection with CNH Capital's credit inquiry with respect to this Application, and hereby instructs all credit reporting agencies to provide CNH Capital with such credit reports upon request. Applicant hereby authorizes CNH Capital to file any documents necessary to record a lien or security interest in favor of CNH Capital as lien holder or secured party.														n, and rd a							
Applicant's Signature Title Date																					
Co-Applicant or Officer, Partner, Member Signature																					
If a revo	nal Gua living ac tionally,	count (the absolutely	quired for Co "Account") is and irrevoca	rporations or L opened in resp bly guarantees	LC's in b onse to the the prom	usiness le ne foregoin pt and full	ss than 2 ng applicat payment a	yrs and ion, in c nd perfo	all partnership consideration of ormance of all o	s. Guara	antor mus	t be own	ner, genei	rai partr	ner, or corp nt, the unde ent establis	porate offi ersigned G shing the A	cer). Guaranto Account	or hereb	y greement	."), and	
If a revolving account (the "Account") is opened in response to the foregoing application, in consideration of CNH Capital granting Applicant the Account, the undersigned Guarantor hereby unconditionally, absolutely and irrevocably guarantees the prompt and full payment and performance of all of Applicant's obligations under the agreement establishing the Account (the "Agreement,"), and further agrees, in the event of any default under the Agreement, to pay the total balance due on the Account upon demand, without requiring CNH Capital or its assignees to make demand and/or proceed first to enforce the Agreement against the Applicant. The Guarantor hereby waives notice of any modifications, amendments, or extensions of the Agreement, and of Applicant's non-performance or breach of the Agreement. The payment obligations of the Guarantor are the direct, primary, and continuing obligations of the Guarantor and Guarantor also agrees, individually and not behalf of Applicant, that CNH Capital may obtain credit reports on said Guarantor from credit reporting agencies, and otherwise investigate the credit of said Guarantor, and hereby instructs all credit reporting agencies to provide CNH Capital with such credit reports upon request.													roceed breach anty and								
*Guara Signat	antor	igate the c	redit of said C	Buarantor, and h	*	tructs all co First Name	redit repor	ting age	*Last Name	ONH C	apital with	such cre	edit repor	ts upon	ssn			*Date			
*Street Address								*City				*State				*Zip C	ip Code				
Information required if guarantor signature is obtained First Name M.I								Last Name					irst Namo			pet Name					
			count Users					1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1								ast Name					
				ne revolving acc e insert the acc					ed-in the applica	ation, ple	ease fax th	e signed	d applicat	ion Re	equested (	Credit Lim	it: \$				



## **Commercial Credit Application**

(Not for Consumer Use)

### Agreement

Applicant and Co-Applicant, if any, (collectively "Applicant", "you" and "your"), submit this application for the purpose of obtaining business/commercial credit from CNH Capital America LLC ("CNH Capital"). Applicant agrees that CNH Capital may obtain a consumer credit report from one or more consumer reporting agencies (credit bureaus) in connection with your application and as otherwise allowed by applicable law. Applicant agrees that CNH Capital shall be permitted to share such information and information regarding the Applicant, or the Account, or CNH Capital's credit experience with Applicants, with credit reporting agencies, the dealer referenced above, other creditors of Applicant, third parties that CNH Capital reasonably believes are conducting credit inquiries in accordance with applicable law, and subsidiaries and affiliates of CNH Capital, and to use the aforementioned information in collecting any debt of Applicant owed to CNH Capital. Applicant agrees to allow CNH Capital to verify your employment, pay, assets, and debts and that anyone receiving a copy of this application is authorized to provide CNH Capital with such information. You further authorize CNH Capital to gather whatever credit and employment history necessary and appropriate in evaluating this application. CNH Capital may keep this application and information about you whether or not the application is approved. Applicant certifies that the information on the first page of this application is true and complete.

Applicant agrees that if a revolving account (the "Account") is opened in response to this application: (i) the Account and any related cards (if cards are issued to access the Account) shall be governed by the terms and conditions of the agreement establishing the Account as it may be amended from time to time; and (ii) Applicant shall be responsible for all charges, advances and fees made or incurred under the Account by Applicant or anyone authorized or permitted by Applicant to use the Account and/or the card(s) (if cards are issued to access the Account).

#### 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, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### **State Notices**

Ohio Residents – 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.

California Residents – A married applicant may apply for an individual account.

Maine Residents - You have the right to choose the agent and insurer for the insurance required by this transaction, but the insurer must be approved by the creditor.

**New York Residents -** A consumer credit report may be obtained in connection with this application and may also be requested or utilized in connection with an update, renewal, or extension of credit. If you request, you will be informed if a consumer report was obtained and you will be provided with the name and address of the consumer reporting agency that gave us the report.

Vermont Residents – By signing below you authorize us and our employees or agents to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that we may deem necessary or appropriate in evaluating your credit application. If your application is approved and the credit is given, you also authorize us, and our employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents – Wisconsin law provides that no agreement, unilateral statement or court decree relative to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision. You must indicate the name of your spouse in the co-applicant/spouse section of this application.

Illinois Residents – (a) No applicant may be denied a credit card on account of race, color, religion, national origin, ancestry, age (between 40 and 70), sex, marital status, physical or mental handicap unrelated to the ability to pay or unfavorable discharge from military service; (b) the applicant may request the reason for rejection of his or her application for a credit card; (c) no person need reapply for a credit card solely because of a change in marital status unless the change in marital status caused a deterioration in the person's financial position; and (d) a person may hold a credit card in any name permitted by law that he or she regularly uses and is generally known by so long as no fraud is intended thereby.