FIRST FINANCIAL BANK
In the Business of YOU.

First Financial Bank-Farm and Ranch Division
5111 Commerce Crossings Dr., Ste 200 | Louisville, KY 40229
Ph: 502-267-4119 | Fax: 502-267-9484 | Toll Free: 888-398-4119

Fixture Lease Application
(Buildings/Bins/Other Facilities)

LESSEE

Business/Individual

Legal Name: Married: Yes: ☐ No: ☐ Phone:

Address: City: State: Zip: County:

Years at Current Address: Percentage Owned: Year Began Farming: Email:

Date of Birth: SSN/TIN #: Driver's License: Ag Product(s):

FINANCIALS:

Total Assets: Total Liabilities: Gross Farm Income: Net Farm Income:

Current Assets: Current Liabilities: Non-Farm Income: Source (W-2, Business, etc.):

Total Acres Owned: Total Tillable Acres: Tillable Acres Rented: Total Non-Tillable Acres

Total Acres Farmed: Avg. Rental Price/Acre: Operating Line of Credit Balance: Operating Line of Credit Limit:

Personal/Co-Applicant (If Spouse or owner of above, don't duplicate Financials)

Legal Name: Married: Yes: ☐ No: ☐ Phone:

Address: City: State: Zip: County:

Years at Current Address: Percentage Owned: Year Began Farming: Email:

Date of Birth: SSN/TIN #: Driver's License Ag Product(s):

FINANCIALS:

Total Assets: Total Liabilities: Gross Farm Income: Net Farm Income:

Current Assets: Current Liabilities: Non-Farm Income: Source (W-2, Business, etc.)

Total Acres Owned: Total Tillable Acres: Tillable Acres Rented: Total Non-Tillalbe Acres:

Total Acres Farmed: Avg. Rental Price/Acre: Operating Line of Credit Balance: Operating Line of Credit Limit:

BUSINESS INFORMATION

Company Name or Individual: DBA:

Address: City: State: Zip: County:

SSN/TIN #: Phone: Email: Website:

Billing Address: City: State: Zip: County:

Business Structure: ☐ Sole Proprietor ☐ Partnership ☐ C Corp ☐ S Corp ☐ LLP ☐ LLC State of Inc:

Date Established: Years In Business: Major Ag Product(s):

FIXTURE & DEALER INFORMATION

Lease Amount Requested: Description of Asset to be Leased:

Asset Address: County (where located/kept):

Manufacturer: Delivery Date: Total Cost:

Dealer Name: Contact Name:

Address: Phone: Email:

Insurance Agency: Contact Name:

Address: Phone: Email:

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Continued...

LEASE SPECIFICS

Will this transaction require interim funding? ☐ Yes ☐ No Condition of Equipment: ☐ New ☐ Used

Is this Lease subject to Sales Tax? ☐ Yes ☐ No If yes, what is the Rate for the following: Rate % Local Rate %

Desired Payment Plan: ☐ Monthly ☐ Quarterly ☐ Semi-Annual ☐ Harvest Plan ☐ Irregular

Lease Term Quoted (2,3,4,5,6,7,10): Residual (0,10,15,20,25%):

DECLARATION REPRESENTATIONS AND WARRANTS

Are there any outstanding judgements or State or Federal Tax liens of record against you? If yes, please explain:

Applicant: ☐ Yes ☐ No Explanation:

Co-App: ☐ Yes ☐ No Explanation:

Have you been declared bankrupt within the past seven years?	Applicant:	☐ Yes	☐ No	Co-App:	☐ Yes	☐ No
Are you party to a lawsuit?	Applicant:	☐ Yes	☐ No	Co-App:	☐ Yes	☐ No
Are any of your taxes delinquent or under dispute?	Applicant:	☐ Yes	☐ No	Co-App:	☐ Yes	☐ No

Is the facility along a public road? ☐ Yes ☐ No What name is the property deeded in?

Will the facility site have its own well and electric hookup? ☐ Yes ☐ No

Have all appropriate zoning permits (including construction permits) been obtained? ☐ Yes ☐ No

Any "yes" answers to the questions below need further explanation in the "Description of Operation" Section

Are there any existing building or other fixtures on the building/bin site?	☐ Yes	☐ No
Does the facility site have any mortgages or other liens against it?	☐ Yes	☐ No
Are there underground storage tanks, abandoned wells or hazardous waste sites?	☐ Yes	☐ No

Total acres at facility site? Approximate value of facility site: Approximate mortgage balance at facility site:

DESCRIPTION OF OPERATION

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AUTHORIZATION TO RELEASE INFORMATION

Federal law requires all financial institutions to obtain, verify, and record information that identifies each loan applicant. The names, addresses, dates of birth, and other identifying information used in this application will be verified. Applicant(s) may also be asked to provide driver's licenses or other identifying documents prior to closing the loan or lease. Applicant(s) authorize First Financial Bank and its affiliated lenders, assignees, participants and potential assignees and participants ("Lender"), to make all inquiries deemed necessary to verify the accuracy of the information contained herewith to determine applicant(s) creditworthiness in connection with this application and the ongoing administration of any loan or lease. The information contained in this application is provided for the purpose of obtaining business (non-consumer) credit with Lender on behalf of Applicant(s). Applicant(s) represent and declares that the proceeds of the loan or lease will be used solely for business purposes. Applicant(s) intend that all credit data submitted to Lender be considered as part of this application. In addition, Applicant(s) are aware that the documentation supplied will be relied on by Lender in making its credit decision and is subject to re-verification after the date of the loan or lease disbursement and hereby authorize the same. Lender is hereby authorized to answer any questions from third parties concerning the Applicant(s) experience with Lender. Applicant(s) further agree and consent that Lender may obtain an appraisal of, and evidence of title to, and existing liens on, the property offered as security and that Applicant(s) are responsible for the payment of all costs of obtaining this information. First Financial Bank will not disclose any non-public personal information about you or your operation except as authorized by you or as required by law. Applicant agrees that Lender and its assigns and participants may freely communicate credit, financial, transactional and other information about me/us in connection with the administration of any loan or lease.

No commitment is binding unless confirmed in writing. Applicant(s) warrant and represent the information herein submitted is true, correct true and complete to the best of their knowledge in all aspects and Lender may consider this representation continuing until written notice to the contrary is received by the Lender from Applicant(s).

EQUAL CREDIT OPPORTUNITY ACT: If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact First Financial Bank Farm and Ranch Division 5111 Commerce Crossings Dr., Ste 200 Louisville, KY 40229, or by phone at 888-398-4119 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006 and the Federal Trade Commission, Equal Credit Opportunity, Washington DC 20580.

Applicant(s) grant to Lender the option to use its likeness in any format now known or later developed, for any business purpose related to Lender. Applicant(s) understand that its likeness may not necessarily be used by virtue of this agreement. Applicant(s) waive the right to receive any payment, royalties, or other compensation in connection with the use of its likeness for these purposes.

APPLICABLE FEES: When First Financial Bank approves your lease application for a building bin or irrigation, a title search on the property where the building will be built or located is required. By signing below, you hereby agree that fees associated with the search will be paid by you. We estimate you will be charged $350 for the title search and recording fees associated with this transaction. If you do not proceed with the lease for any reason, you agree to pay the title search fee.

AGRICULTURAL PURPOSE: I/We hereby represent and warrant that any assets leased or to be leased by First Financial Bank, its assignees or participants to me/us and/or my/our affiliates will be used primarily for agricultural purposes.

APPRAISAL DISCLOSURE: If your financing is secured by a first lien on a dwelling, then you are entitled to receive a copy of your property appraisal//evaluation report no later than three business days prior to the closing of your loan//lease transaction. If you do not receive a copy of your appraisal/evaluation report at least three business days prior to the closing date, you will be required to postpone your closing for three business days from the date you received the appraisal/ evaluation unless you waive the timing requirement in writing prior to three days before the closing.

I HAVE READ, UNDERSTOOD, AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTS:

We intend to apply for joint credit. (Initials _____) (Initials _____)

Primary Applicant Signature: _____ **Date:** _____

Co-Applicant Signature: _____ **Date:** _____

Co-Applicant Signature: _____ **Date:** _____

If a Partnership, Corporation or other entity:

Name: _____

Title: _____

By: _____ **Date:** _____