

You are applying for a **CNH Capital Retail Installment Contract / Lease / Loan**. If you already have a CNH Capital Commercial Revolving Account check here:  If you wish to be considered for a Commercial Revolving Account please check here:  \*Equipment Use:  AG  CE

Applicant	IF INDIVIDUAL - (Sole Proprietorship)		*First Name	*M.I.	*Last Name	DBA					
	IF Legal Business Entity		*Exact Business Name		State Organization ID Number		State Formed	Formation Date			
	*(Check One) <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Co. <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Municipality If a business type is checked, please provide the officer, partner, or member's personal information in the section labeled Co-Applicant or Officer/ Partner/ Member. A copy of the partnership agreement is also required.										
	*Tax ID or SSN		*Date of Birth (individual)		*Street Address		*City	*State	*County		
	*Zip Code	*Home Phone (Individual)	*Business Phone		*Occupation:		<input type="checkbox"/> Custom Operator	<input type="checkbox"/> Excavator/Grading/Trenching	<input type="checkbox"/> Road & Street Logging Rental Yard		
					<input type="checkbox"/> Full-time Farmer		<input type="checkbox"/> Building Contractor	<input type="checkbox"/> Lawn & Ground Care/Snow Remove/Landscape			
					<input type="checkbox"/> Part-time Farmer		<input type="checkbox"/> Construction				
	Email		*Yr Business Est.	*# of Acres Owned/Rented	Annual Gross Income		Net Worth		*Income Frequency	*Residence (If appl)	*Yr Residence Est. (individual)
									<input type="checkbox"/> Monthly	<input type="checkbox"/> Own	
									<input type="checkbox"/> Seasonal	<input type="checkbox"/> Rent	
Bank Name		Bank Phone #		Contact Name		Account #		Approximate total checking & savings balance			
*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? <input type="checkbox"/> Yes <input type="checkbox"/> No								If yes, please specify: _____ Fax # _____			

Co-Applicant or Officer / Partner / Member	*First Name		M.I.	*Last		*SSN	*Date of Birth	
	*Street Address			*City		*State	*County	*Zip Code
	*Home Phone		Business Phone		Occupation (describe)		*Yr Business Est.	*Yr Residence Est.

Equipment Info	*NU	Year	*EQ Type	*Manufacturer	*Series	*Model	Description	*Serial #/VIN #	*Hours	*Sales Price
*Will any of this equipment that you are purchasing be rented to another party? <input type="checkbox"/> Yes <input type="checkbox"/> No								*Total Sales Tax \$	*Total Sales Price	

Trade Info	*Year	*EQ Type	*Manufacturer	*Series	*Model	Description	Serial #/VIN #	Hours	*Allowance	*Amt. Owning	*Net Trade-In
If customer owes another financial institution, owe to whom: _____											*Total Net Trade-In

Terms	*Program #	Program Description		*Frequency	<input type="checkbox"/> Semi-Annual	If Frequency is irregular please describe:		*Term	*Cash Down Payment \$		
					<input type="checkbox"/> Monthly	<input type="checkbox"/> Annual					
				<input type="checkbox"/> Quarterly	<input type="checkbox"/> Irregular						
Contract/Lease Date		Interest Start Date		First Payment Date		Skips (months)		# of Advanced Payments	Annual Usage	Purchase Option \$	*Estimated Amt Financed \$

Ins.	PDI Company Name		PDI Deductible	PDI Agent Name		PDI Agent Phone #		PDI Policy #	Liability Company Name	

\* Required 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 any entity listed; 4) Any personal information contained herein (including any proprietor, guarantor, partner or officer information), is accompanied by that person's signature below, and such person also agrees individually, that CNH Capital America LLC ("CNH Capital") may obtain such person's credit report from credit reporting agencies, and otherwise investigate such person's credit 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. All signatories hereby authorize 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.

Applicant's Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_  
(if applicable)

Co-Applicant or Officer, Partner, Member Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_  
(if applicable)

**ADDITIONAL REVOLVING ACCOUNT DETAILS:**

**Personal Guaranty: (Required for Corporations or LLC's in business less than 2 yrs and all partnerships. Guarantor must be owner, general partner, or corporate officer).**

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's heirs, successors and assigns, and not merely a guaranty of collection. By signing below the Guarantor also agrees, individually and not on 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.

*Guarantor Signature	*First Name	*Last Name	SSN	*Date of Birth	
*Street Address		*City		*State	*Zip Code

*Information required if guarantor signature is obtained							
Authorized Revolving Account Users		First Name	M.I.	Last Name	First Name	M.I.	Last Name

**DEALER USE ONLY:** If you entered the revolving account application in Fast App or phoned-in the application, please fax the signed application to 1-800-472-3093. If approved, please insert the account number here **Account Number: #504393507300119** Requested Credit Limit: \$ \_\_\_\_\_

**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).

In the event that the applicant enters into a lease following submission of this application, originating dealer is hereby notified that CNH Capital has assigned its rights (but not its obligations) under the lease to purchase the asset(s) described in the lease to CNH Capital Leasing Exchange Services, Inc., a qualified intermediary, as part of an IRC Section 1031 exchange.

**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.



**The Victor L. Phillips Co.**

Dear Valued Customer,

We appreciate your business and would like to set-up an account to better assist you with any of your parts, service, or rental needs. Please complete the attached credit application for a CNH Capital Commercial Revolving Account.

CNH Capital Commercial Revolving Account will give you access to:

- Parts and Service purchases
- Equipment Rentals
- Special Promotion offers all year round
- Convenient monthly billing statements
- Statement balance access available online 24 hrs-7 days a week

Please complete and sign the attached form and fax or mail back to us at:

**The Victor L. Phillips Company  
Attention: Credit Department  
4100 Gardner Avenue  
Kansas City, MO 64120**

**Fax: (816) 241-1738**

If you already have a CNH Capital Commercial Revolving Account, then please provide us with the account number on the bottom of the attached credit application and we will set-up your information.

We look forward to being able to assist you with any of your equipment, parts, service, and rental needs. Please feel free to call if you have any questions or concerns.

Sincerely,

A handwritten signature in black ink, appearing to read 'SR' or similar initials.

Sheryl Rowden  
The Victor L. Phillips Company  
Credit & Collection Manager  
Phone: (816) 448-2236  
Fax: (816) 241-1738