



Crop Year: _____ Date: _____

Grower's Star of the West account number: _____

- A. Grower will supply Star of the West Milling Co. with **current year** financial statement and a completed Star of the West Grower profile.
- B. Is Collateral required: ☐ Yes ☐ No Collateral is: _____
If collateral is crops, Star of the West Milling Co. normally requires a 1st crop lien on all crops.
- C. Is crop insurance required: ☐ Yes ☐ No If crop insurance is required; Star of the West Milling Co. must be assigned as loss payee and a copy of the insurance must be provided by April 1st or the account becomes payable in full.

Crop Insurance

Company: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Agent: _____ Phone: _____ Email: _____

D. All Purchases have a due date of: _____

E. All Payments will be made as follows:

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
_____	_____	_____	_____
_____	_____	_____	\$ Balance in Full

- F. Estimated total purchases will be: _____
- G. Any invoice(s) not paid within Star of the West Milling Co. standard terms will incur an annual finance charge of 24% without collateral or ____% with collateral.
- H. After the above due date noted in bullet D., the grower's account will be placed back on standard terms and conditions, including standard finance charge rate.
- I. This agreement is valid for ONLY PURCHASES made between _____ and _____

Grower understands that these terms are subject to a full lien search (when applicable) and a full credit update and review, which is authorized by the undersigned grower/legal representative. Terms are not approved until the credit investigation is completed and this agreement is signed by all parties.

Default: Star of the Milling Co. may declare that I (we) am/are in default on this agreement if:

- 1.) I (we) fail to make any payment required by this Note within 30 days after its due date.
- 2.) I (we) break any promise agreed to within this agreement or any note or loan or credit agreement between grower and Star of the West Milling Co.
- 3.) Bankruptcy, insolvency, or receivership proceedings are started by or against any of the borrowers.

Upon Default: I (we) must immediately pay the full amount of all unpaid principal, interest, other amounts due Star of the West Milling Co. and Star of the West Milling Co.'s cost of collection and reasonable attorney fees in enforcing this agreement in all courts including bankruptcy. You acknowledge and agree that Star of the West Milling Co. is entitled to recover legal fees and expenses incurred in all bankruptcy proceedings commenced by or against you, without limiting the generality of the foregoing. Such fees and expenses are recoverable in any matter peculiar to federal bankruptcy law.

_____ Growers Signature	_____ Date	_____ Growers Signature	_____ Date
_____ Agronomist Signature	_____ Date	_____ Location Manager Signature	_____ Date
_____ VP Manager Signature (when applicable)	_____ Date	_____ Credit Managers Signature	_____ Date

I/we will personally guarantee to Star of the West Milling Co. the debt owed by the entity named on this credit application.

Unconditional Personal Guaranty

_____ Signature	_____ Date	_____ Signature	_____ Date	_____ Signature	_____ Date
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Terms Exception Agreement

ORIGINATOR:	
ISSUED DATE:	3/08/2019
Page 1 of 1	CO-ADM-