



SPECIALTY[®]
farmerselect



**2017 SEED 0% INTEREST
FINANCING APPLICATION**



Seed 0% Interest Financing Program

Program Eligibility

- Growers must have an active Monsanto Technology/Stewardship Agreement (MTSA) and dealers must have an active Monsanto Brand Seed Dealer Agreement ("MBSD")
 - The maximum eligibility amount will be determined based on the information supplied on the financing application.
 - Minimum amount to finance is **\$2,500**.
 - Please see your authorized dealer for specific requirements.
 - Enroll by March 31, 2017.

Interest Rate — 0% **Grower Due Date** — November 25, 2017

PROGRAM HIGHLIGHTS

Interest Rate

This year the interest rate for growers using the Seed 0% program is 0% through the due date, if you sign up (application received) by March 31, 2017.

Early Cash Discount and Financing Options

Grower can participate in Early Cash Discount and one financing option for seed purchases but not on the same dollar amount or the same unit of seed. All herbicide financing must go through the John Deere offer. Please see your authorized dealer about herbicide financing.

Grower Due Date

All purchases made under the Seed 0% Interest Financing Program are due on or before **November 25, 2017**. If the account is not paid in full by the due date, finance charges will be assessed on the account beginning November 26, 2017. Finance charges will be assessed equal to the lesser of **18%** annual percentage rate (**1.5% per month**), or the maximum allowable by law on the account balance remaining at the end of each month.

Please Note: Cash discounts and John Deere Financial are not eligible to be used for payment of Seed 0% Interest Financing Program.



Enrollment Process/Correspondence/Questions

All 2016 participants in good standing will receive a letter with enrollment status for the 2017 season. Pre-approvals are subject to 2016 account balance being paid according to terms. If you participated last year and are unsure of your status, please contact your dealer. Online Seed 0% applications are available via <https://www.specialtyhybrids.com/tools/Pages/Payment-Option-Comparison.aspx>. Applications, financing agreements and any other required documents or inquiries need to be submitted to the following:

Grower Financing

800 North Lindbergh Blvd.
Mail Stop B2NB
St Louis, MO 63167

Toll Free: 800-335-2676, option 2

Fax: 314-694-2243

Email: farmflex.credit@monsanto.com

Approval Process

A credit specialist will review your financing application and make a determination of the approved credit line within 30 days of receipt of complete information on your financing application. The average turnaround time on financing applications is 10 business days, if the application is filled out completely and correctly. If additional information is required, the credit specialist will contact the grower directly. Once a decision has been made, the grower will be notified in writing of the credit decision and the applicable assigned credit line.

Increasing Credit Lines

To increase your credit line after the initial application, please contact your Dealer, sales representative or the Grower Financing team. The increased credit line must be approved **prior** to delivery of product in order to be eligible for the program.

Statements

Once the account has activity, you will receive a statement showing the amount due and the due date. Monthly statements will be mailed until the account has been settled in full.

Payments

Seed 0% accounts are due in full by November 25, 2017. The check should clearly identify the account name, account number and Seed 0% payment. Payments should be sent directly to:

Mailing Address	Overnight Address	Wire/ACH Transfers	Check by Phone
Specialty Hybrids PO BOX 935607 Atlanta GA 31193-5607	Lockbox Services #935607 Specialty Hybrids 3585 Atlanta Ave Hapeville GA 30354 Phone Number: 800-289-3557	Wells Fargo ABA 121000248 Account # 4133764449 Account Name: Specialty Hybrids Wire Detail: Customer Name and account number	This option is free of charge. Please contact the Specialty office at 800-545-8611

2017 SEED 0% INTEREST FINANCING APPLICATION FOR CREDIT LINES UNDER \$100,000



**Application must be received and credit line established before delivery of seed.
An incomplete application will delay credit review — all fields required.**

By signing an application and an agreement for one of Monsanto's Seed 0% Interest Financing Programs (HarvestPlan, FarmerSelect or FarmFlex) you are automatically enrolled in the other programs and covered under the other agreements if you decide to purchase under those programs. The approved credit limit applies to combined purchase amounts for all Seed 0% Interest Financing Programs

Operation Type <i>(Check One)</i> <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Cooperative <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Corporation <small>Proprietorship: Owner must sign application Partnership: A general partner must sign application Corp., LLC, or Coop: Authorized officer must sign application</small>			
Applicant Name		Date of Birth	SSN <i>(Required)</i> AND FEIN # <i>(if applicable)</i>
Legal Business Name			
Mailing Address		Monsanto Technology License # <i>(Required)</i>	Years in Business
City, State, Zip		Email Address	
Phone #, Cell Phone #		DSM's Name	
Requested Credit Limit <i>(If Unknown, Please Estimate)</i> \$ _____			
Have you ever been in a Bankruptcy? <i>(Check One)</i> <input type="checkbox"/> Y <input type="checkbox"/> N	Year Filed / Chapter / Discharge Date	Do you have any unsatisfied judgments? <i>(Choose One)</i> <input type="checkbox"/> Y <input type="checkbox"/> N	
IF REQUESTING \$50,000 OR GREATER PLEASE ATTACH CURRENT BALANCE SHEET (Less than 1 year old)			

The undersigned authorizes Specialty Hybrids, a division of Monsanto Company ("Specialty") to give or obtain credit information and Grower releases and holds harmless Specialty and any lender or grantor of credit information from any and all claims or causes of action that may arise relating to the use or transfer of this credit information. The undersigned declares that all information is correct to the best of their knowledge.

USA PATRIOT ACT — Customer Identification Program — Enacted 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 applies for a loan. When you apply for a loan, we ask you 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.

The person signing below ("Grower") agrees to pay Specialty Hybrids, a division of Monsanto Company ("Specialty") for the Specialty Hybrids products that Grower has purchased from Specialty and seed treatment products that the grower has purchased from the Dealer and the Dealer has assigned to Specialty pursuant to the terms of the current Seed 0% Financing Program. The Grower agrees to finance a minimum \$2,500 under the Seed 0% Interest Financing Program. The amount of Grower's purchases under the Seed 0% Interest Financing Program from Specialty is limited to the Grower's credit limit approved. Specialty may change or withdraw that credit limit at anytime, except to the extent seed that has already been delivered to Grower within the Grower's former credit limit. Should Specialty change or withdraw the credit limit, Grower is still responsible for any amount financed prior to the change or withdrawal. Grower will provide to Specialty financial information whenever Specialty requests it. If Specialty sends the grower a notice that it has denied credit the grower may be required to pay for the order in cash prior to delivery. Specialty may, without notice to Grower, set off any payments Grower has made to Monsanto or its subsidiaries or any money Monsanto or its subsidiaries may owe Grower against any of Grower's accounts with Monsanto or any of its subsidiaries.

Grower agrees to pay Specialty according to the terms of the Seed 0% Interest Financing Program for the applicable year. Grower acknowledges that an

Grower Signature

Date

Co-Applicant Signature

Date

2017 SEED 0% INTEREST FINANCING APPLICATION FOR CREDIT LINES UNDER \$100,000



active Monsanto Technology/Stewardship Agreement (MTSA) must be obtained in order to participate in the Seed 0% Financing Program. If Grower has not received a copy of the current year's Seed0% Financing Program or needs an additional copy, Grower may obtain a copy of the current year terms from the SpecialtyHybrids.com , Dealer, or by calling the Credit department at 1-800-335-2676.

AMOUNT DUE: Grower will pay the "Total Due" on the Delivery Receipt, Statement or on the Invoice the Dealer provides to the grower in full by November 25, 2017. If payment is made after that date it will include interest to the date of payment in full. Cash discounts and John Deere Financial are not eligible to be used for payment of Seed 0% Interest Financing Program.

APPLICABLE TO DEALER BUSINESS MODEL ONLY: As part of this financing program, Monsanto credits the Dealer the amount the Grower owes the Dealer, and then the Grower pays Monsanto that amount by November 25, 2017. Grower agrees to pay Monsanto for the eligible products purchased directly from the Dealer on the due dates provided in the Program and/or Agreement.

However, if Monsanto delivers a notice to Grower that it has denied a request for Financing, Grower shall pay Dealer directly instead of paying Monsanto. Pursuant to the Program, upon receipt of Monsanto's approval of a Grower Financing request, Dealer shall promptly credit Grower's account with Dealer for the amount financed, and Dealer shall not collect or attempt to collect from Grower any invoice that has been paid by Monsanto pursuant to a Grower Financing. Grower agrees that any failure of Dealer to perform its obligations under the Program, including without limitation, Dealer's failure to properly credit Grower's account with Dealer, shall not relieve Grower of its obligation to repay the financed amount as required by this Agreement. Grower further agrees that Monsanto shall have no liability to Grower arising from any acts or omissions of Dealer in connection with the Program. Dealer and Grower agree that only those Eligible Products that Grower has purchased directly from Dealer will qualify for financing under the Program. No other products or services offered by Dealer to Grower shall be eligible for financing under the Program.

ASSIGNMENT AND GOVERNING LAW: By signing below, Grower consents to assignments of Grower's account with the dealer (seed treatment) and agrees to send payment directly to the address specified by Specialty. This Agreement shall be governed by the laws of the State of Missouri. Venue shall be laid in the Circuit Court of St. Louis County, Missouri.

DEFAULT: If Grower fails to pay for an order in full on or before the Scheduled Due Date, Grower shall pay Specialty (i) the "Total Due" shown on the Delivery Receipt or Invoice, (ii) a default charge starting the day after Scheduled Due Date at the rate published in the Seed 0% Financing Program on that "Total Due" plus accrued interest, and (iii) reasonable attorneys' fees, collection agency fees and court costs incurred by Specialty if it is necessary to obtain assistance in collecting.

By signing an application and an agreement for one of Monsanto's Seed 0% Interest Financing Programs (HarvestPlan, FarmerSelect or FarmFlex) you are automatically enrolled in the other programs and covered under the other agreements if you decide to purchase under those programs. The approved credit limit applies to combined purchase amounts for all Seed 0% Interest Financing Programs.

Grower Signature

Co-Applicant Signature

Grower Name (Print)

Date

Co-Applicant Name (Print)

Date

Dealer Name

Dealer #

City, State Zip

Phone #

Send Completed Application to: Grower Financing/800 N. Lindbergh Blvd./Mail Stop B2NB/St. Louis, MO 63167/or Fax to 314-694-2243/farmflex.credit@monsanto.com

2017 SEED 0% INTEREST FINANCING APPLICATION FOR CREDIT LINES OVER \$100,000



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Applicant Name		Date of Birth	SSN <i>(Required)</i> AND FEIN # <i>(if applicable)</i>
Legal Business Name			
Mailing Address		Monsanto Technology License # <i>(Required)</i>	Years in Business
City, State, Zip		Email Address	
Phone #, Cell Phone #		DSM's Name	
Requested Credit Limit <i>(If Unknown, Please Estimate)</i> \$ _____			
Have you ever been in a Bankruptcy? <i>(Check One)</i> <input type="checkbox"/> Y <input type="checkbox"/> N		Year Filed / Chapter / Discharge Date	Do you have any unsatisfied judgments? <i>(Choose One)</i> <input type="checkbox"/> Y <input type="checkbox"/> N

CURRENT FINANCIAL CONDITION

INCOME			Who financed your seed purchase last year?	
Gross Farm	Net Farm	Other	Legal Business Name	
			Contact	Phone
LAND				
Acres Owned	Acres Farmed	Corn Acres	Soybean Acres	Other Acres
INCOME			Who financed your seed purchase last year?	
Name		Name		
City, State, Zip		City, State, Zip		
Contact		Contact		
Phone	Fax	Phone	Fax	

PLEASE ATTACH CURRENT FINANCIALS *(Less than 1 year)*

If requesting \$100,000-\$249,999 Required: Current Balance Sheet

If requesting \$250,000 or greater Required: Current Balance Sheet, Current Income Statement, and Latest Income Tax Return

Grower Signature

Date

Co-Applicant Signature

Date

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Pursuant to the Program, upon receipt of Monsanto's approval of a Grower Financing request, Dealer shall promptly credit Grower's account with Dealer for the amount financed, and Dealer shall not collect or attempt to collect from Grower any invoice that has been paid by Monsanto pursuant to a Grower Financing. Grower agrees that any failure of Dealer to perform its obligations under the Program, including without limitation, Dealer's failure to properly credit Grower's account with Dealer, shall not relieve Grower of its obligation to repay the financed amount as required by this Agreement. Grower further agrees that Monsanto shall have no liability to Grower arising from any acts or omissions of Dealer in connection with the Program.

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Grower Signature

Co-Applicant Signature

Grower Name (Print)

Date

Co-Applicant Name (Print)

Date

Dealer Name

Dealer #

City, State Zip

Phone #

Send Completed Application to: Grower Financing/800 N. Lindbergh Blvd./Mail Stop B2NB/St. Louis, MO 63167/or Fax to 314-694-2243/farmflex.credit@monsanto.com