Private Party Purchase Cover Sheet

To: Lending Operations
E-mail: LendingFax@farmbureaubank.com
Fax: 800.499.4950
Date: ____________________
Customer: TEST APPLICATION 7300596964

From: FARM BUREAU AGENT
Contact Number: (____) ______-__________
Email: farmbureau@agent.com
Total Number of Pages: __________

Contents:
1. Promissory Note, Security Agreement, Truth-in-Lending Disclosures and Additional Terms and Conditions (2 pages)
2. Private Party Purchase Loan Cover Sheet
3. Power or Attorney-Seller (1 per collateral)
4. Instructions for Private Party Purchase (please provide to borrower)

Return the documents below to Farm Bureau Bank by clicking on “Return Documents” button on the Application Processing Center (APC) or e-mail LendingFax@farmbureaubank.com
- Private Party Purchase Loan Cover Sheet
- Signed Promissory Note, Security Agreement and Truth-in-Lending Disclosures
- Signed Power of Attorney-Seller (notarized, if required by state)
- Copy of current vehicle registration from seller(s)

Mail original signed Power of Attorney to:
Farm Bureau Bank
Attn: Lending Operations
P.O. Box 33427
San Antonio TX 78265-3427

If you have not received a confirmation e-mail within one business day from returning the documents, please contact Farm Bureau Bank at 800.492.3276 or e-mail LendingFax@farmbureaubank.com.

*IMPORTANT LOAN PROCESSING INFORMATION*
- Farm Bureau Bank will issue payment to the appropriate parties when completed documents are returned and reviewed
- Borrower(s) should retain a copy of all loan documents
Important Instructions for Private Party  
Purchase Current Lien on Title

Thank you for choosing Farm Bureau Bank for your financing needs.

Please follow the instructions below and ensure that all stated requirements are complete:

- Review all documents for accuracy
- Sign your name(s) as it appears on the documents (all borrower(s) must sign)
- Power of Attorney-Seller, form must be completed

Return the documents below to Farm Bureau Bank by e-mail LendingFax@farmbureaubank.com or fax 800.499.4950.

- Signed Promissory Note, Security Agreement
- Copy of unexpired driver’s license (all borrower(s))
- Signed Power of Attorney-Seller (notarized, if required by state)
- Proof of current insurance
- Copy of current registration

Mail original Power of Attorney to:

Farm Bureau Bank  
Attn: Lending Operations  
P.O. Box 33427  
San Antonio TX 78265-3427

*IMPORTANT PROCESSING INFORMATION*

Farm Bureau Bank DOES NOT finance vehicles or equipment that have been reconditioned, branded, rebuilt, salvaged, damaged by flood or with odometer discrepancies.

- Farm Bureau Bank will issue payment to appropriate parties when documents are returned and reviewed
- Borrower(s) should retain a copy of all loan documents
- Farm Bureau Bank will request the title from the previous lender
- Titling instructions will be mailed to borrower(s) address when Title is received
- Upon receipt of title, meet with the seller(s) at your local Department of Motor Vehicles or Revenue Office to transfer ownership of title and add Farm Bureau Bank as lien holder
- Confirmation package will be mailed to you within 7-10 days after the loan documents are received by the Bank

If additional information is required please call 800.492.3276 Monday through Friday 7 a.m. to 7 p.m., and Saturday 8 a.m. to 12 p.m. CT.
The parties and their addresses are:

LENDER:  
Farm Bureau Bank FSB  
P.O. Box 33427  
San Antonio, TX 78265-3427  
Telephone: 1.800.492.3276

BORROWER:  
TEST APPLICATION  
123 TEST APP  
TESTING, AR 71852

LOAN NUMBER: 7300596964

Your Interest Rate:  
18%

The pronouns “I,” “me,” “my,” “us,” “we,” “our,” “your,” and “you” refer to each Borrower obligated to this Promissory Note, Security Agreement, and Truth-in-Lending Disclosures (Loan Agreement), individually and together with their heirs, successors and assignees, and each other person or legal entity who agrees to pay this Loan Agreement. “Lender” refers to Farm Bureau Bank FSB (hereinafter “Farm Bureau Bank”), with its participants or syndicates, successors and assignees, or any person or company that acquires an interest in the Loan Agreement. “Security” means the collateral described below or any other property that secures my performance of the obligations of this Loan Agreement.

<table>
<thead>
<tr>
<th>DISCLOSURES PURSUANT TO THE TRUTH-IN-LENDING ACT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANNUAL PERCENTAGE RATE</strong></td>
</tr>
<tr>
<td>The cost of my credit as a yearly rate.</td>
</tr>
<tr>
<td>17.667%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NUMBER OF PAYMENTS</th>
<th>AMOUNT OF PAYMENTS</th>
<th>MONTHLY PAYMENTS WILL START ON</th>
<th>NOTE DATE</th>
<th>MATURITY DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>59</td>
<td>$304.93 (e)</td>
<td>First payment may change depending on date of origination</td>
<td>5/2/2017 (e)</td>
<td>5/18/2022 (e)</td>
</tr>
<tr>
<td>1</td>
<td>$304.93**</td>
<td>6/18/2017</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(e) If terms change, I will be notified.  
** Final payment will vary based on the number of days to the first payment and the actual date that scheduled payments are received during the life of the loan.

Demand: This loan has a demand feature.  
Prepayment: If I pay off this loan early, I may have to pay a penalty.  
Security: I hereby grant Farm Bureau Bank a security interest in: 2017 COLLATERAL DESCRIPTION

Documentation Fee: $125.00  
Remedial Charges: If a payment is more than 10 days late, I will be charged 5.00% of the Amount of Payment ($35 minimum, $100 maximum).  
Returned Check Charge: $20.00  
Other Terms: I will read this Loan Agreement, including the Additional Terms and Conditions, for additional information on security interests, nonpayment, default and our right to require repayment in full before the scheduled date. Upon my request to the Lender, I will receive an Itemization of Amount Financed. Initial here and return this document and an Itemization will be returned to you prior to signing the Promissory Note.

BY SIGNING THIS PROMISSORY NOTE, I AGREE THAT I HAVE RECEIVED: THE PROMISSORY NOTE, SECURITY AGREEMENT AND THE TRUTH IN LENDING DISCLOSURES AS SHOWN ABOVE AND THE ACCOMPANYING DOCUMENT TITLED ADDITIONAL TERMS & CONDITIONS.

PROMISE TO PAY: For value received, I, TEST APPLICATION, of 123 TEST APP, TESTING, AR 71852, upon signing this promissory note, do promise to pay to the order of Farm Bureau Bank a federal savings bank, its successors and assignees, pursuant to this Loan Agreement, in lawful money of the United States of America, the principal sum consisting of the amount disbursed to me directly and/or any amount(s) disbursed on my behalf with interest each day on all unpaid principal from the date this loan is funded until paid at an annual interest rate of 17.667% (computed on the basis of a 365 or 366 day year, as applicable, actual days elapsed). Farm Bureau Bank’s Operation Center mailing address is P.O. Box 33427, San Antonio, Texas, 78265-3427. After maturity or acceleration, interest will accrue on the unpaid Principal balance of this Loan Agreement at 18.00 percent until paid in full. Any amount assessed or collected as interest under the terms of this Loan Agreement will be limited to the maximum lawful amount of interest allowed by state or federal law, whichever is greater.

PAYMENTS: I agree to pay this loan on demand, but if no demand is made, I agree to pay the principal and interest of this Loan in 60 payments. A payment of $304.93 will be due on the same day or if such day is not a banking business day, on the next banking business day. The first payment will be due 6/18/2017 and continuing for 60 monthly payments whereupon, on such final payment date, all principal, fees and interest remaining unpaid shall be immediately due and payable. The amount of each monthly payment shall be equal to that amount which fully amortizes the amount financed over 60 monthly payments, using the actuarial method and an Annual Percentage Rate of 17.667%. Each payment received shall be credited first to interest, then to any applied third party payments, then to principal, and the remainder to fees. A payment shall not be considered to have been made until the payment is actually received either pursuant to the Automated Payment Option or at an address so designated by the holder of this Loan Agreement.

AUTOMATIC PAYMENT SELECTION VIA ACH- If check, I (We) authorize Farm Bureau Bank to electronically debit my (our) account (and if necessary, electronically credit my account to correct erroneous debits) from the account identified in the additional terms & conditions based on the payments and terms in the amount described above.

TEST APPLICATION

Optional Collateral Protection Products requested by you and the corresponding costs are checked:

☐ Major Mechanical Protection (MMP) $ 0.00  
☐ Guaranteed Asset Protection (GAP) $ 0.00

BY SIGNING THE PROMISSORY NOTE, SECURITY AGREEMENT AND THE TRUTH IN LENDING DISCLOSURES, I REQUEST THE AFOREMENTIONED COLLATERAL PROTECTION PRODUCTS. Additional information regarding these products will be provided in your Confirmation Package after origination. The purchase of MMP and GAP are not required to obtain credit.
ADDITIONAL TERMS AND CONDITIONS

REMEDIAL CHARGES: In addition to interest or other finance charges, I agree that I will pay these additional fees based on my method and pattern of payment. If a payment is received more than 10 days late, I will be charged 5.00% of the Amount of Payment ($35 minimum, $100 maximum) as a Late Charge, which I will pay promptly, but only once for each late payment. I also agree to pay a fee not to exceed $20.00 for each check negotiable order of withdrawal or draft I issue in connection with this Loan that is returned because it has been dishonored.

WHERE AND WHEN LOAN IS MADE: The Promissory Note, Security Agreement, and Truth-in-Lending Disclosures are subject to applicable federal laws and the laws of the state of Nevada and is funded when the Promissory Note is signed, accepted by Farm Bureau Bank, and the loan proceeds are paid out.

USE OF PROCEEDS: I agree to use the proceeds of this loan for refinance, new or used purchase from a dealer, or a private party transaction (in the United States) of the collateral described in the Security section of the Promissory Note (all other disbursements must be approved by Farm Bureau Bank prior to the negotiation of this Promissory Note). The purchase may include tax, title, license, registration or lien filing fees, collateral protection products or extended warranty (service) contracts, and any other costs or fees normally associated with the purchase of such collateral.

LOAN AMOUNT: My actual loan amount will consist of the amount disbursed to me directly and/or any amounts disbursed on my behalf.

PREPAYMENT: I may prepay this Note in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until I pay in full. A) Prepayment Charge: If I prepay in full, I may have to pay a prepayment penalty of $100.00. (Excludes covered borrower under MLA.)

SIMPLE INTEREST CONTRACT: This is a simple interest contract. This means that there is no Finance Charge earned on the loan during the entire period of the loan, regardless of any payment(s) made. Because this daily calculation, the Finance Charge may vary depending on when my payments are received. Any such variance could affect the amount of my final payment(s). For example, early payments would act to reduce my final payment(s) because there would be less Finance Charge accrued on my loan while late payments would act to increase the amount of my final payment because more Finance Charge would be accrued on my loan. My final payment will also vary depending on the number of days to my first payment. The number of days to my scheduled first payment will be somewhere within 90 days, depending upon the date my loan is funded and the payment due date that I selected in my loan application. The fewer the number of days to my first payment, the smaller will be the amount of my final payment(s) because less Finance Charge would be accrued on my loan. After I make my final payment, Farm Bureau Bank will send me a refund check for any amount Farm Bureau Bank owes me, if such amount is $3.00 or more.

SECURITY INTEREST: As security for payment and performance of all obligations under this Loan Agreement and extensions and renewals thereof, I grant Farm Bureau Bank a security interest in the collateral purchased or refinanced with the loan proceeds, all included parts or accessories, collateral protection products or service contracts, and in the proceeds of any of the foregoing, which security interest secures all sums which may become due under this Loan Agreement as well as any modifications, extensions, renewals, amendments, or refinancing of this Loan Agreement. I agree to immediately cause Farm Bureau Bank to be named as the only lien holder on any certificate of title relating to the collateral and that Farm Bureau Bank may hold the certificate of title until all amounts owed under this Loan Agreement are paid.

USE OF COLLATERAL: I agree that only I will be listed as owner on the collateral title and I further agree to keep the collateral free of all liens and taxes and not to use the collateral or permit the collateral to be used improperly, illegally or for hire.

LOCATION OF COLLATERAL/CHANGE OF ADDRESS: I agree not to sell or transfer the collateral or to remove the collateral from the United States for more than 30 days without the prior written approval of the holder of this Loan Agreement and I will notify such holder immediately if I change my permanent address or the address of where the collateral is regularly located. I will keep the Property in my possession at my address.

INSURANCE: I agree to maintain comprehensive insurance on the collateral during the entire time that this loan is outstanding. I agree to have Farm Bureau Bank named as loss payee under any such insurance policy. I agree to immediately send copies of all insurance policies on the collateral to the holder of this Loan Agreement if so requested by the holder of this Loan Agreement. If I fail to keep the Property insured, Farm Bureau Bank may obtain insurance to protect the Lender’s interest in the Property. This insurance may include coverage not originally required of me, may be written by a company other than one I would choose, and may be at a higher rate than I could obtain if I purchased the insurance.

DEFAULT: If I fail to pay any regular payment within 10 days after it is due, (2) make any materially false statements in applying for this loan, (3) initiate or have initiated against me any bankruptcy or insolvency proceedings, (4) fail to cause Farm Bureau Bank to be named as sole lien holder on title relating to the collateral as soon as possible under local law, or (5) breach any other obligation set forth in this Loan Agreement, the holder of this Loan Agreement may demand immediate payment of all amounts owed under this Loan Agreement, repossess the collateral with the requisite legal notice, and, if I fail to redeem the collateral, sell the collateral at a public or private sale, applying all proceeds from the sale to my obligation after deducting the costs of repossession, repair, storage and sale to the extent permitted by law, and file suit for any otherwise pursue collection from me of all remaining unpaid sums. If any funds remain after applying the net sale proceeds to my obligation, such funds shall be refunded to me. In the event of repossession, sale or legal action, I agree to pay any costs of collection including attorney’s fees and court costs to the extent permitted by law.

WAIVERS AND CONSENTS: To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate and notice of dishonor. In addition, I, to the extent permitted by law, consent to certain actions the Lender may take, and generally waive defenses that may be available based on these actions or based on the status of a party to this Loan Agreement. The Lender may use any and all remedies available under state or federal law or in this Loan Agreement. The Lender may extend or suspend payments on this Loan Agreement, regardless of the number of such renewals or extensions. The Lender may make all or any part of the amount owing by the terms of this Loan Agreement immediately due. The Lender may release, substitute or impair any Property securing this Loan Agreement. The Lender, or any institution participating in this Loan Agreement, may invoke the Lender’s right of set-off. The Lender may make a claim for any and all insurance benefits or refunds that may be available on my default. The Lender may enter into any sales, repurchases or participations of this Loan Agreement to any person in any amounts and I waive notice of such sales, repurchases or participations. I agree that any of us signing this Loan Agreement as a Borrower is authorized to modify the terms of this Loan Agreement or any instrument securing, guaranteeing or relating to this Loan Agreement. I waive all claims for loss or damage caused the Lender’s acts or omissions where the Lender acted reasonably and in good faith. Where a notice is required, I agree that ten days prior written notice sent by first class mail to my address listed in this Loan Agreement will be reasonable notice to me under the Nevada Uniform Commercial Code. Notice to one party will be deemed to be notice to all parties. Except as otherwise required by law, by choosing any one or more of these remedies the Lender does not give up the Lender’s right to use any other remedy. The Lender does not waive a default if the Lender chooses not to use a remedy. By electing not to use any remedy, the Lender does not waive the Lender’s right to later consider the event a default and to use any remedies if the default continues or occurs again.

GENERAL PROVISIONS: If two or more Borrowers sign this Loan Agreement, we are liable to repay jointly and severally. This Loan Agreement is the complete and final expression of the agreement, supersedes any and all prior negotiations, understandings and agreements in regard hereto, and may not be amended or modified by oral agreement. If any provision of this Loan Agreement is unenforceable under law, then the unenforceable provision will be severed and the remaining provisions will be enforceable. This Loan Agreement is governed by the laws of Nevada, the United States of America and to the extent required, by the laws of the jurisdiction where the Property is located. I will inform the Lender in writing of any change in my name, address or other application information. I will provide the Lender any financial statement or information the Lender requests. All financial statements and information I give the Lender will be correct and complete. I agree to sign, deliver, and file any additional documents or certifications that the Lender may consider necessary to perfect, continue, and preserve my obligations under this Loan Agreement and to confirm the Lender’s lien status on any Security. Time is of the essence. As required by the provisions of the Small Business Jobs Act of 2010 and by executing these loan documents, I, or in the case of a business, any of the principals hereby certify that I have never been convicted of a sex offense against a minor. (as defined in Section 111 of the Sex Offender Registration and Notification Act, 42 U.S.C. §16911).

MILITARY LENDING ACT: Covered borrowers under Military Lending Act; Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or account), and any participation fee charged (other than certain participation fees for a credit card account).

By signing the Loan Agreement or the Loan Check referencing loan number 7300596964, I agree to and acknowledge receipt of the terms and conditions of the Truth-in-Lending disclosure statement, and the terms and conditions of this Loan Agreement. If applicable, by accepting this offer, I also agree to accept the line of credit that has been offered at the time of approval.
POWER OF ATTORNEY - SELLER

Loan # 7300596964

Current motor vehicle owner name:

Name of Appointed:
Farm Bureau Bank FSB

As My Attorney-In-Fact To:
Receive a Certificate of Title --- or --- Endorse and Transfer the Title --- or --- Execute any and all documents pertaining to the application for title, license, and registration --- or --- Assignment of lien holder as Lender.

To The Following Vehicle:
Year: 2017
Make: COLLATERA
Model: DESCRIPTION
Vehicle Identification Number:

I certify, under penalty of perjury in the second degree, that the above statements are true and accurate to the best of my knowledge.

Signature(s)                                                                 Date:

*If not signed and dated, this Power of Attorney will not be valid*

**Please Return Original Signed Document**

ANY ALTERATIONS OR ERASURE VOIDS THIS POWER OF ATTORNEY
Bill of Sale

I, (name:) _______________________________ of 
(address:) __________________________________________, hereby certify that I am the lawful 
owner of this vehicle:

Year ________
Make ______________________
Model _______________________
VIN#__________________________________________
Color and Body Style______________________________________________
Odometer Reading ______________________________
Purchase Price_____________________________

and have the authority to sell it. I hereby acknowledge the receipt of $___________ in the form of 
_____________, from (Buyer's name:) ____________________________, as full payment for the purchase of 
the said vehicle, which is sold "AS IS". I hereby state that the mileage of the vehicle at the time of sale is 
______________.

I do hereby grant, sell and transfer full ownership of this vehicle to the buyer. I certify that this vehicle, at 
the time of sale, is free from all encumbrances, taxes, fees and liens except as those specified on the Title 
or listed below; and that, I (Seller) will defend and be held fully responsible for such lawful claims and 
demands with respect to the vehicle, if any.

Buyer accepts full liability for the vehicle, damages, and any third party liability incurred from the vehicle 
use from the date of sale.

If applicable, Seller agrees to make arrangements for the delivery of the vehicle title from lien holder to 
buyer immediately.

__________________________Date
Seller's Signature

______________________________
Printed Name

__________________________Date
Buyer’s Signature

______________________________
Printed Name

__________________________Date

Address                                             City           State

Note: The attached Bill of Sales Form does not constitute legal advice.