

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. Refinance Loan Cover Sheet
3. Power of Attorney (1 per collateral)
4. Important Instructions for Refinancing your Vehicle (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

- Refinance Loan Cover Sheet
- Signed Promissory Note, Security Agreement, and Truth-in Lending Disclosures
- Signed Power of Attorney (notarized, if required by state)
- Copy of unexpired driver’s license (all borrowers)
- Proof of current insurance
- Copy of current vehicle registration

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 Refinancing Your Vehicle

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)

*Please be advised if payoff amount **does not** satisfy the loan in full you will be responsible for any remaining balance and assuring title is forwarded to Farm Bureau Bank.*

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

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

Mail original Power of Attorney to:

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

IMPORTANT LOAN 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, reviewed and approved
- Borrower(s) should retain a copy of all loan documents
- Vehicle title will be requested from previous lender; upon receipt Farm Bureau Bank will be recorded 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.

PROMISSORY NOTE, SECURITY AGREEMENT AND TRUTH-IN-LENDING DISCLOSURES

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.

DISCLOSURES PURSUANT TO THE TRUTH-IN-LENDING ACT

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | AMOUNT FINANCED | TOTAL OF PAYMENTS | |
|--|---|---|--|------------------|
| The cost of my credit as a yearly rate. 17.667% | The dollar amount the credit will cost me. \$ 6,295.80 (e) | The amount of credit provided to me or on my behalf. \$12,000.00(e) | The amount I will have paid after I have made all payments as scheduled. \$ 18,295.80 (e) | |
| NUMBER OF PAYMENTS | AMOUNT OF PAYMENTS | MONTHLY PAYMENTS WILL START ON | NOTE DATE | MATURITY DATE |
| 59 | \$ 304.93(e) | First payment may change depending on date of origination 6/18/2017 (e) | 5/2/2017 (e) | 5/18/2022 (e) |
| 1 | \$ 304.93** | | | |

(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 COLLATERA 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 RECEIPT OF: 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 _____

Date

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 the amount of Finance Charge is calculated each day based on the unpaid principal balance of the loan using the Annual Percentage Rate shown in the Disclosure section on the front side of this Loan Agreement. Because of 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 \$1.00 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 (1) fail to pay any regular payment within 10 days after it is due, (2) made 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 the certificate of 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 or 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 renew or extend 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 accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call our toll -free number 1-866-601-1140 from Monday-Friday, 7am- 7pmCST and Saturday, 8am -12pm CST if you would prefer an oral disclosure of the payment schedule before or at the time this loan becomes established.

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**Loan # 7300596964**

| | |
|---|--------------|
| Current motor vehicle owner name: TEST APPLICATION | |
| 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) of current owner(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