



RIGGS RENTS



# CREDIT APPLICATION

Legal Business or Individual Name	DBA (If Applicable):			State of Registration:
Physical Address:	City:	State:	Zip:	County:
Billing Address:	City:	State:	Zip:	County:

Would you like your invoices and statements delivered electronically?  Yes  No      Email Address: \_\_\_\_\_

Business No.:	Mobile/Pager:	Fax No.:
Contact Name:	Title:	Email:
Description of Business:	Business Start Date:	Time as Current Owner:

Type of Business:  Sole Proprietorship  Corporation  General Partnership  LLC  Other      Purchase Order Required:  Yes  No

Has the business or any owner ever declared bankruptcy?  Yes  No      Are there any outstanding liens or judgments?  Yes  No      Number of Employees: \_\_\_\_\_

Federal ID Number: \_\_\_\_\_      Sales Tax Exempt:  Yes  No      If yes, please attach copy of signed exemption certificate

Insurance Company: \_\_\_\_\_      Contact Name: \_\_\_\_\_      Phone: \_\_\_\_\_

**Bank/Finance Company Reference:** *Please provide current balances:*

Name	Account No.	Contact	Phone No.	Checking	Savings	Loan

**Trade References:**

Name	Account No.	Contact	Phone No.	Address: City, State & Zip

**Personal Information On Owner/Principal/Guarantors:** Attach additional sheets if necessary  
**\*\*Federal regulation requires a copy of a government issued ID (driver's license, passport, etc.) for all owners/guarantors completing this application.\*\***  
**\*\*Credit Applications with ID's can be dropped off at any Riggs CAT location, faxed to 501-570-3525 or emailed to [creditdept@iariggs.com](mailto:creditdept@iariggs.com)\*\***

Name:	Title:	Birth Date:	SSN#:
Home Address: City, State & Zip		Phone No.:	% Ownership:
Net Worth:	Annual Income:	Monthly Housing Payment:	

Name:	Title:	Birth Date:	SSN#:
Home Address: City, State & Zip		Phone No.:	% Ownership:
Net Worth:	Annual Income:	Monthly Housing Payment:	

### SIGNATURE OF OWNER/PRINCIPAL OR AUTHORIZED OFFICER/PARTNER

**Notice:** By providing the information above and signing below, Applicant is requesting the extension of credit from Riggs CAT and/or Caterpillar, Inc. through any one of its subsidiaries or affiliates, including Caterpillar Financial Services Corporation ("Cat Financial") or Caterpillar Financial Commercial Account (all of the above entities (except for Riggs CAT) collectively the Caterpillar Companies), and Applicant agrees that the above information may be shared between and among Riggs CAT and the Caterpillar Companies and used to process your applications for credit and other orders and to improve or market Caterpillar products or services. Applicant and each person signing below warrants and represents that all of the information and documents provided to Riggs CAT or the Caterpillar Companies in connection with the request for credit including the information above shall be true, correct, accurate and complete. Applicant authorizes Riggs CAT and the Caterpillar Companies to obtain credit experience information and opinions as to the credit worthiness from banks, credit bureaus, creditors, references and from Applicant including, but not limited to, balance sheets, cash flow statements and income statements. Applicant hereby authorizes the release of any of such information to and the use by Riggs CAT and the Caterpillar companies. Each of Riggs CAT and the Caterpillar Companies reserves the right to refuse credit, services and charges at any time. Applicant agrees to and expressly acknowledges that Applicant has read and fully understands the terms and conditions contained on the reverse side of this Application, the Open Account Agreement between Applicant/Buyer and Caterpillar Dealer/Seller.

BY: \_\_\_\_\_ TITLE: \_\_\_\_\_ DATE: \_\_\_\_\_

BY: \_\_\_\_\_ TITLE: \_\_\_\_\_ DATE: \_\_\_\_\_

### PERSONAL GUARANTY

**Individual Guaranty:** If credit is extended to Applicant by any one or more of Riggs CAT and the Caterpillar Companies, the undersigned individual(s) (herein "Guarantor" whether one or more) does hereby unconditionally, absolutely and irrevocably guarantee prompt and full payment, and fully and unconditionally guarantees full performance of Applicant's obligations to each of Riggs CAT and the Caterpillar Companies, whether arising under this application and the Open Account Agreement or any other documents. Guarantor agrees to the terms and conditions in this Application including the authorization and use of his/her credit information. Guarantor further agrees that in the event of any default by Applicant to perform such obligations, Riggs CAT and the Caterpillar Companies or their respective assignees may immediately pursue Guarantor without first making demand and/or first proceeding to enforce the obligation against Applicant. Guarantor waives presentment, demand, protest and all other notice of any kind, and guarantor agrees that its liability hereunder shall be primary, absolute and unconditional, irrespective of and despite the lack of notice as to, any modifications, amendments, or extensions of credit to the Applicant or the unenforceability or uncollectability of Applicant's obligations to Riggs CAT and/or the Caterpillar Companies or any defense that Applicant may have with respect thereto. The payment obligations of Guarantor are direct, primary, and continuing obligations of Guarantor and Guarantor's heirs, successors and assigns, and not merely a guaranty of collection. If there is more than one Guarantor, their obligations are joint and several.

BY: \_\_\_\_\_ NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

BY: \_\_\_\_\_ NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**Authorized Users**

Name \_\_\_\_\_ Title \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_

**OPEN ACCOUNT AGREEMENT BETWEEN APPLICANT/BUYER AND CATERPILLAR DEALER/SELLER**

The aforesigned (hereinafter called "Buyer") and Riggs CAT (hereinafter called "Seller") agrees that all purchases, rentals or leases of goods and services (hereinafter "goods") by Buyer from Seller on Open Account, or any other credit facility shall be subject to the following terms and provisions:

1. **Definition of Riggs CAT and Seller.** JARTCO Holdings, Inc. and its subsidiaries, affiliated companies, and other financial institutions including but not limited to J.A. Riggs Tractor Company, Riggs Rental Services, LLC, Sitech Arkansas, LLC, and Riggs Outdoor, LLC.
2. **Payment Due Date:** For all purchases made during any one calendar month (or such other billing period as Seller may from time to time establish by written notice to Buyer), payment shall be due and payable in full Net 30 days from invoice date unless other specific terms of payment are stated in the body of the invoice (the "Payment Due Date"). Seller shall furnish Buyer and Account Statement promptly upon the close of such billing period, covering all goods and services delivered to or for the benefit of Buyer during such billing period (or since the last such Statement) and payment in full shall be due on or before the Payment Due Date as herein above stated. Buyer acknowledges that this agreement does not require any sales on credit nor the deferred payment of all or any part of the agreed cash price or prices of goods and services, but to the contrary this agreement establishes for the convenience of the parties a date of payment for cash purchases in lieu of cash on delivery.
3. **Where to Make Payments:** Buyer agrees to pay in full on or before the Payment Due Date the aggregate Cash Purchase Price of all goods and services received by or for Buyer's benefit since the date of Seller's last Account Statement and, as such, payments shall be made at Riggs CAT, P.O. Box 844753, Dallas, TX. 75284-4753.
4. **Interest:** Should Buyer fail to pay the entire balance owed on or before the Payment Due Date, Buyer agrees to pay interest on the unpaid portion thereof from the purchase date until paid in full at the maximum rate allowed by applicable law.
5. **Security Interest in Goods and Financing Statements:** Buyer grants to Seller an express security interest under the Uniform Commercial Code covering any and all goods purchased hereunder and grants permission to Seller to file all security agreements, financing statements or other instruments appropriate to documents and perfect the security interest herein granted without Buyer's signature. Neither the agreement to pay interest herein contained, nor the payment thereof by Buyer, nor the acceptance thereof by Seller shall be construed as an extension of any payment due date nor any waiver by Seller of any remedy available to Seller, including but not limited to, the right to reclaim goods sold.
6. **Cross-Collateralization of Security:** Any security interest granted to Seller by Buyer in this or any other agreement between the parties shall also secure and enforce the payment of all other indebtednesses of Buyer to Seller presently existing or which may in any manner or means hereafter be incurred by Buyer to Seller, and evidenced in any manner whatsoever, either by lease/rental agreements, equipment purchased, parts or labor, open accounts, promissory notes, advances, overdrafts or any other mode or means. The fact of repayment of any or all indebtednesses to seller shall not terminate such security agreement(s) and it shall nevertheless secure the payment of any future indebtednesses owing to Seller and it shall remain in full force and effect until it is fully and formally discharged in writing.
7. **Failure To Pay:** Should Buyer fail to pay promptly when any sum or sums are owed to Seller under the terms of the agreement or otherwise or fail to keep, observe and perform the terms and provisions of this or any other agreement with Seller, the Seller as its option may declare any and all sums owed hereunder to be immediately due and payable. If any indebtedness now or hereafter due is placed in the hand of an attorney for collection or collected through probate, bankruptcy or other proceeding, Buyer agrees to pay reasonable attorneys' fees.
8. **Cross-Default Remedies:** It is agreed that should Buyer fail to pay any indebtedness owing to Seller as the same shall become due and payable to Seller including lease/rental agreements, with any of the covenants or obligations of any security agreement, lease/rental agreement, sales order, lease order, credit application or any other documents securing or pertaining to such indebtedness, then such failure shall be a default and breach under this document and all other documents securing all other indebtednesses, and Seller shall be entitled to pursue any of the contractual remedies in such documents and any remedies allowed under applicable law.
9. **Notices:** Notices called for hereunder or required by law shall be deemed received by Buyer three (3) days after said notice is deposited in the United States mail, properly stamped and addressed to Buyer at its address shown below.
10. **Jurisdiction, Venue and Choice of Law:** The Buyer expressly agrees if the Buyer purchases goods from the Seller from its places of business in the state of Arkansas, jurisdiction and venue of any dispute arising from this agreement will exclusively lie in Pulaski County, Arkansas and the laws of the state of Arkansas shall govern the dispute and Buyer waives the right to any trial by jury.
11. **Revisions to Credit Application:** Buyer and Seller agree that this Credit Application may be changed from time to time by Seller, and that Buyer's credit arrangements with Seller shall be governed by the most current official Credit Application from (whether or not signed by Buyer) and said form shall govern all new accounts, pre existing accounts, or any other debts now owed or hereafter owed by Buyer to Seller.

Applicant understands that any decision to grant or deny business credit by Riggs CAT will be made by Riggs CAT, and that any decision to grant or deny credit by Cat Financial will be made by Cat Financial, and that any decision to grant or deny credit by Caterpillar Financial Commercial Account will be made by Caterpillar Financial Commercial Account. Applicant also acknowledges, agrees and understands that Riggs CAT or any Caterpillar Company may, in its sole discretion, refuse or extend to Applicant business credit, goods, or services and may terminate such at any time. The fact that this Application contains reference to an amount of credit requested shall not be deemed a limitation of liability by Applicant or a guarantor, if applicable.

**NOTICE:** If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain a statement, please contact the applicable creditor to whom you applied for credit within 60 days from the date you are notified of the decision. The creditor will send you a written statement of the reasons for the denial within 30 days from receiving your request. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origins, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance programs; or because the application has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the FTC Regional Office for the region in which the creditor operates or the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

<p><b>Riggs CAT</b>          Credit Department          P.O. Box 1399          Little Rock, AR 72203-1399          PHONE: (501) 570-3100          FAX: (501) 570-3525</p>	<p><b>Caterpillar Financial Services Corporation</b>          Corporate Credit Manager          P.O. Box 340001          Nashville, TN 37203          PHONE: (866) 263-3791</p>	<p><b>Cat Financial Commercial Account</b>          P.O. Box 340001          Nashville, TN 37203          Phone: (877) 373-9510</p>
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Visit us at [www.riggscat.com](http://www.riggscat.com), [www.CAT.com/financial](http://www.CAT.com/financial) or [www.catfinance.com/commercialaccount](http://www.catfinance.com/commercialaccount)

**ADDENDUM (SUBMIT WITH EACH DEALER APPLICATION)**

Caterpillar Financial Services Corporation  
 Caterpillar Financial Commercial Account Corporation  
 2120 West End Avenue, P.O. Box 340001  
 Nashville, Tennessee 37203

**Check all that apply. I am financing:**

- Equipment from a Cat Dealer
- Equipment from an auction
- Parts, service, attachments or renting equipment from a Cat dealer with Cat Card

**I have previously applied with Cat Financial for:**

- Equipment Financing
- Commercial account to pay for parts, service, attachments or to rent equipment from a Cat Dealer
- N/A

**COMPLETE if you are financing PARTS, SERVICE, ATTACHMENTS or RENTING equipment from a Cat dealer with Cat Card**

Requesting a revolving credit limit range of (select ONE):  \$ \_\_\_\_\_  \$25,000 or less  \$25,000-\$75,000  \$75,000 or more (see FINANCIAL section below)

Billing preference (select ONE or statement billing will apply):

Please choose Statement Billing if you are taking advantage of a special financing program.

**STATEMENT BILLING:** Receive one statement monthly that covers all transactions made during that period. A minimum payment of 10% (revolving) of the account balance plus interest is due each payment cycle, or pay in full without interest charges. Rental charges are due in full by the due date. As with all statement billing methods payments are applied to the oldest outstanding balance.

**INVOICE BILLING:** Immediately receive a separate Invoice Bill that mirrors the dealer invoice for each transaction you make, plus receive a monthly summary of all paid and open invoices. The full payment of the invoice is due on the stated terms.

Name(s) of individual(s) authorized to charge on account: 1) Name \_\_\_\_\_ 2) Name \_\_\_\_\_

Contact Credit.Department@cat.com to request additional authorized users.

**FINANCIAL: Attach the following if financing exceeds \$350,000 for equipment purchases**

Financial statements for the last 2 fiscal year-ends, latest interim statements and comparable interims from prior year (if fiscal year-end is over 120 days), and a detailed list of work on hand  
 Additional financial information may be required.

**NOTICES**

**Definitions:** The terms "you" and "your" will refer to the person applying for financing, each Guarantor and each Signatory signing this credit application. The terms "we", "us" or "our" will refer to each of Caterpillar Financial Services Corporation ("CFSC") and Caterpillar Financial Commercial Account Corporation ("CFCA"). CFSC, CFCA, Caterpillar Inc. and their affiliates and subsidiaries are collectively referred to herein as "Caterpillar".

**Representations and warranties:** You represent that the information provided by you in this Credit Application (i) is true, correct and complete and (ii) is provided for the purpose of obtaining business credit from one or both of us.

**Notice and Consent:** We may collect and use personal and business contact information, personal and business details, credit and financial information (including, without limitation, credit reports), and government identifiers. Any of your information supplied or obtained in connection with this Credit Application that relates to an identified or identifiable individual may sometimes be referred to herein as "Personal Information" (see Caterpillar's Global Data Privacy Statement at the link referenced below ("Privacy Statement") for a complete definition). We may collect your information directly from you or from other Caterpillar companies, sellers of Caterpillar products (each a "Dealer"), banks, consumer reporting agencies, financial institutions, merchants, customers or any other person or entity for the uses described herein. You further authorize and instruct each such person or entity to furnish, share or otherwise make accessible to us any such information in their possession. We may use and rely upon such information, and any information provided in this Credit Application, to: (a) make a credit decision to extend credit now or in the future pursuant to a subsequent application or request, (b) continue any previously provided credit, (c) review your account, (d) assist in any collection activity, and (e) share such information with any other person or entity, including but not limited to Caterpillar companies, Dealers, consumer reporting agencies, financial institutions, and merchants, to the extent permitted by law. Additionally, we may use and/or disclose any of your information, including any Personal Information, as required by law or regulation, or as requested by government authorities or for the protection of persons or property.

We may share your information, including any Personal Information, supplied or obtained in connection with this Credit Application, with Caterpillar, Dealers, and external service providers processing such information on our behalf. We may, from time to time, use such information and share such information among and with Caterpillar companies and Dealers to promote and market additional products or services of the Caterpillar companies to you. Caterpillar's Privacy Statement describes how Caterpillar collects, processes, and shares Personal Information and rights that individuals might have under applicable data privacy laws. Caterpillar also publishes its Data Governance Statement covering other matters relating to equipment or data collected by Caterpillar, including geolocation and operational data relating to equipment or owners or operators of the equipment from which telematic data is received. By providing information, including Personal Information for this Credit Application, you agree: (1) that you have received and reviewed the Privacy Statement online at <https://www.caterpillar.com/dataprivacy> and the Data Governance Statement online at [https://www.cat.com/data\\_governance\\_statement](https://www.cat.com/data_governance_statement); (2) to the collection, use, disclosure, and sharing of Personal Information as set forth in the Privacy Statement; and (3) that you will provide any individuals access to or a copy of the Data Governance Statement and the Privacy Statement before providing such individuals' information to us or our affiliates. Customer (or individuals representing Customer) may also authorize and/or consent to the collection, use, disclosure, and sharing of information and/or Personal Information in other agreements or documents with us or our affiliates, or Caterpillar dealers, and nothing contained herein shall interfere with or affect such agreements or documents in any way. You further agree that telematic data can be accessed for the management of risk contemplated by this application, at the present time or in the future.

To update your Personal Information or for additional information about how we handle the Personal Information, please contact us at:

Caterpillar Financial Services Corporation  
 Attn: Customer Relations Manager  
 Mailing Address: 2120 West End Avenue, P.O. Box 340001, Nashville, TN 37203  
 E-Mail: NABC.CustomerService@cat.com  
 Phone: (800) 651-0567

Caterpillar Financial Commercial Account Corporation  
 Attn: Customer Service:  
 Mailing Address: 2120 West End Avenue, P.O. Box 340001, Nashville, TN 37203  
 E-Mail: CatCard.CustomerService@cat.com  
 Phone: (877) 373-9510

By signing below, each individual Signatory authorizes and instructs us to procure a personal consumer credit report in connection with this Addendum. This application for credit is solely addressed to us. A decision to grant or deny business credit requested of any company on this joint application will be made by such company. We may, in our sole discretion, refuse to extend business credit, goods, or services to you.

Any references to a requested amount of credit in this Addendum will not be deemed a limitation of liability by you. You understand and agree that any credit granted by us to you will be governed by the provisions and conditions set forth in the applicable agreements between us.

**You acknowledge that this Addendum is for business customers only (including sole proprietorships) and credit provided by us in connection with this Addendum may not be used to acquire equipment or services for personal, household or family purposes. You acknowledge that you have read and fully understand the terms and conditions contained in this Addendum.**

**The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning these creditors is the FTC Regional Office for the region in which CFSC or CFCA operates or the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.**

**If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, contact us the applicable company denying the credit at the applicable address below within 60 days from the date you are notified of our decision. We will send you a written statement of the reasons for the denial within 30 days from receiving your request for the statement.**

Caterpillar Financial Services Corporation, Attn: Credit Manager, 2120 West End Ave., P.O. Box 340001, Nashville, TN 37203, (800) 651-0567  
 Caterpillar Financial Commercial Account Corporation, Attn: Credit Manager, 2120 West End Avenue, Nashville, TN 37203, (877) 373-9510

**SIGNATURES**

**Required signatures:** If you are a legal entity (e.g., corporation, limited liability company or limited liability partnership), an authorized person must sign below on your behalf in addition to each owner listed in this credit application. If you are a partnership or a sole proprietorship, each owner must sign below.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name \_\_\_\_\_ Title \_\_\_\_\_

**Ownership (To be completed by every owner identified in the OWNERSHIP Section of this Application; ID required)**

1) Signature \_\_\_\_\_ Printed Name \_\_\_\_\_ Date \_\_\_\_\_

2) Signature \_\_\_\_\_ Printed Name \_\_\_\_\_ Date \_\_\_\_\_

**TO BE COMPLETED BY A CATERPILLAR REPRESENTATIVE OR CAT DEALER**

Identity verified for all signatories listed above  Yes  No