



P.O. Box 1704, Clemmons, NC 27012
 TELEPHONE: 1-800-438-8892 FACSIMILE: 1-800-438-8894
 sheffieldfinancial.com

JOINT APPLICATION WITH _____ AND _____
 Applicant Full Name Joint Applicant Full Name

DATE	SALES PERSON	CENTRAL TURF & IRRIGATION SUPPLY			TELEPHONE NUMBER ()
PROMOTION	APPROVAL #	REQUESTED AMOUNT	# PAYMENTS	FAX NUMBER ()	

APPLICANT INFORMATION CONSUMER/PERSONAL/HOUSEHOLD USE BUSINESS/COMMERCIAL USE

LAST NAME _____ FIRST NAME _____ MIDDLE NAME _____ JR/SR _____

PRESENT STREET ADDRESS (NOT P.O. BOX) _____ APT. # _____ CITY _____ STATE _____ ZIP CODE _____ HOW LONG? YEARS _____

LANDLINE PHONE _____ CELL PHONE _____ SOCIAL SECURITY # _____ BIRTH DATE _____ OWN/BUYING RENT FREE RENT OTHER MONTHLY HOUSING/RENT PAYMENT \$ _____

MAILING ADDRESS IF DIFFERENT FROM ABOVE _____ APT. # _____ CITY _____ STATE _____ ZIP CODE _____

EMAIL ADDRESS *By providing, I agree that Sheffield may use this email address to correspond with me regarding my personal account information.*

EMPLOYMENT INFORMATION - SELF EMPLOYMENT

CURRENT EMPLOYER (IF SELF EMPLOYED, BUSINESS NAME) _____ TYPE OF BUSINESS _____ BUSINESS TELEPHONE NUMBER _____ CHECK IF CELL

EMPLOYER ADDRESS _____ HOW LONG? YRS. - MOS. _____ GROSS MONTHLY INCOME FROM ALL SOURCES* _____
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

CITY _____ STATE _____ ZIP CODE _____ POSITION/TITLE _____

CHECK IF LOAN TO BE IN BUSINESS NAME ABOVE. GUARANTY AGREEMENT REQUIRED.

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU _____ TELEPHONE NUMBER _____ CHECK IF CELL

CITY _____ STATE _____ ZIP CODE _____

BANK INFORMATION

BANK NAME _____

EQUIPMENT INFORMATION	MANUFACTURER:	YEAR:	MAKE:	MODEL:	VIN/SERIAL#:	PRICE:	
	1	_____	_____	_____	_____	\$ _____	
	2	_____	_____	_____	_____	\$ _____	
	3	ACCESSORIES AND OTHER CHARGES/FEES (LIST) _____					\$ _____
	TOTAL (LINES 1-3) _____					\$ _____	
NOTICE TO DEALER: THIS INFORMATION WILL BE USED TO PREPARE YOUR CUSTOMER'S CONTRACT. INCORRECT INFORMATION WILL DELAY FUNDING.					LESS CASH DOWN PAYMENT _____	-\$ _____	
					LESS TRADE IN* _____	-\$ _____	
*If equipment being traded in is financed through Sheffield, call us for pay-off and instructions.					REQUESTED AMOUNT _____	\$ _____	

IMPORTANT INFORMATION ABOUT ACCOUNT OPENING PROCEDURES: Federal law requires all financial institutions, prior to account opening, to obtain, verify, and record information that identifies each person who asks to open an account.

WHAT THIS MEANS TO YOU: When you apply for credit, we will ask 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. Failure to provide the required information may result in denial of your request to open an account.

DEALER USE ONLY - THIS SECTION MUST BE COMPLETED BY DEALER FOR SUBMISSION

NAMES AS LISTED ON DRIVERS LICENSE _____ APPLICANT'S DRIVER'S LICENSE NUMBER _____ STATE _____ EXP. DATE _____ JOINT APPLICANT DRIVER'S LICENSE NUMBER _____ STATE _____ EXP. DATE _____

DEALER/EMPLOYEE NAME COMPLETING DRIVER'S LICENSE INFORMATION _____ SIGNATURES MATCH PHOTOS MATCH

SECTION 1 PLEASE PRINT CLEARLY



P.O. Box 1704, Clemmons, NC 27012
 TELEPHONE: 1-800-438-8892 FACSIMILE: 1-800-438-8894
 sheffieldfinancial.com

SECTION 1

JOINT APPLICANT INFORMATION

 LAST NAME FIRST NAME MIDDLE NAME JR/SR

 PRESENT STREET ADDRESS (NOT P.O. BOX) APT. # CITY STATE ZIP CODE YEARS

 LANDLINE PHONE CELL PHONE SOCIAL SECURITY # BIRTH DATE

 MAILING ADDRESS IF DIFFERENT FROM ABOVE APT. # CITY STATE ZIP CODE

EMPLOYMENT INFORMATION - SELF EMPLOYMENT

 CURRENT EMPLOYER (IF SELF EMPLOYED, BUSINESS NAME) TYPE OF BUSINESS BUSINESS TELEPHONE NUMBER CHECK IF CELL

 EMPLOYER ADDRESS HOW LONG? YRS. - MOS. GROSS MONTHLY INCOME FROM ALL SOURCES*
 *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

 CITY STATE ZIP CODE POSITION/TITLE

SECTION 2

This is an application for credit to Sheffield Financial, a division of Branch Banking and Trust Company ("Application"). The words "we," "us," and "our" and "Sheffield" means and includes Sheffield Financial, its designated service providers, agents, assigns, and successors, as applicable. The words "you" and "your" mean each applicant (as individuals) and both applicants (collectively) shown in Section 1 and signing the Application, either as the primary applicant or a joint applicant.

You agree that you read this Application and everything stated in it is true and complete. You certify that you are at least 18 years of age.

You authorize us to verify and obtain your credit and employment history or other information about you in this Application. You authorize us to obtain credit reports or similar consumer reports about you from one or more consumer reporting agencies in connection with your Application. If we approve this Application, you authorize us to obtain such credit and consumer reports about you in the future from consumer reporting agencies in connection with reviews, updates, extensions, renewals, modification, servicing, and collection of your Sheffield account, and other legitimate purposes allowed by law. If you request, we will inform you whether we obtained a consumer report about you and, if so, provide the name and address of the consumer reporting agency that furnished any such report.

You understand and agree that we may provide information about your transactions with us to third parties (including consumer reporting agencies) for lawful purposes. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

You agree that we may call you, leave you a voice, prerecorded, or artificial voice message, or send you a text, e-mail, or other electronic message for any purpose related to your accounts with Sheffield, its products and services, or surveys or research (each, a "Communication"). You agree that we may call or text you at any telephone number associated with your accounts, including cellular telephone numbers, and may send an e-mail to any email address associated with your accounts. You also agree that we may include your personal information in a Communication and may conduct a Communication using an automatic telephone dialing system. We will not charge you for a Communication, but you understand that your service provider may. You understand and agree that we may always communicate with you in any manner permitted by law that does not require your prior consent.

You certify that: (i) the property purchased pursuant to this Application is for your personal and/or business use; (ii) you are fully responsible for making all payments for such property; (iii) such property will be in your possession or under your control, until the amount financed and all interest charges have been paid in full; and (iv) you are not purchasing any property financed through us for the benefit or use of a person or entity other than you, without our prior written approval. You understand and agree that you are granting us a purchase money

security interest in the property you purchase with the Sheffield account.

CALIFORNIA RESIDENTS: A married applicant may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

NEW YORK RESIDENTS APPLYING FOR SHEFFIELD CARD: New York residents may contact the New York State Department of Financial Services at 877-226-5697 to obtain a comparative listing of credit card rates, fees, and grace periods.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin Residents: Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisconsin Statutes § 766.59 or a court decree under Wisconsin Statutes § 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. The notice requirement under this paragraph does not apply to renewals, extensions or modifications or the use of an open-end credit plan.

For Married Wisconsin Residents: The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

MILITARY LENDING ACT (MLA) DISCLOSURE: Federal law provides important protections to 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).

Federal law requires that you receive a clear description of your required payments. Please review the disclosures and your credit agreement carefully to understand your payment obligations.

This disclosure may also be obtained by calling toll-free 1-866-482-7103.

SIGNATURE (Primary Applicant) _____ **DATE** _____


SIGNATURE (Joint Applicant) _____ **DATE** _____

MUST BE COMPLETED IF JOINT APPLICATION



EACH OF YOU INTEND TO APPLY FOR JOINT CREDIT _____ (initials) _____ (initials)
 Applicant Joint Applicant

Finance Instructions

Submit Application

1. Go to **SheffieldFinancial.com**, click on Dealer section, then access dealer login and enter your username and password. (Must be registered as a dealer and have completed all three dealer registration steps to login.) Click on "Login."
2. Click "New Application."
3. Complete online application and click "Submit."
4. After 30 seconds, refresh the website and select the "Status Application" page. If a red  is in the **Process** box, the application has been denied. All other indicators will result in a phone call from a loan processor usually within 15 minutes during normal business hours (Monday-Saturday, 8 a.m. - 10:30 p.m. ET and Sunday, 1 - 8 p.m. ET).

Check Loan Status and Print Contract

1. Enter your user name and password (must be registered as a dealer), then click "Login." On the **Application Status** page, you can view limited previous application activity.
2. If the credit application has been **Approved**, you will see a **Green**  mark in the **Process** box.
3. To **Print** the contract, click on the **Green**  mark which will take you to the **Complete Application** page. On this page, complete the model and serial number information. Then click "Next."
4. On the **View Agreement** page, **Print** the completed loan contract by clicking the "Print" icon.

Funding

1. Upon approval, Sheffield generates and sends a loan document via fax OR email or uploads it into Dealer Suite. Dealer and customer both sign the bottom.
2. Fax documents to **800-438-8894** for funding:
 - Entire Contract signed by **dealer and customer**
 - Copy of sales receipt (receipt and contract should match exactly and include any down payment or trade-in, less any fees charged by Sheffield directly to customer)
 - For ATVs, UTVs, snowmobiles, motorcycles, personal water craft, trailers and other titled equipment, include a signed copy of the title application or a copy of the front and back of the MSO, or other legal documents with "Sheffield Financial, a division of Truist Bank" shown as the first lienholder. It is the dealers' responsibility to ensure all lienholder documentation is properly completed. Appropriate documentation for lien execution of collateral is based on state titling requirements. *****All title/registration/MSO documentation must be listed in the debtor's name.*****
 - Send copies of ancillary/service contracts (extended warranty, GAP, etc.)
 - Send a copy of one form of Government issued identification for each debtor on the transaction
3. You will be funded within 24 hours of receipt of required loan documentation.

SheffieldFinancial.com

Phone: 800-438-8892

Fax: 800-438-8894

P.O. Box 25127

Winston-Salem, NC 27114