



Credit Application for Livestock Program Financing Line Sole Proprietor/Individual Partner

To The Bank of Nova Scotia and Viterra (as defined below)

Name of Sole Proprietor/Individual Partner (the "Customer")	Business Name or Trade Name	Account Number (to be entered by office)

Please read this Credit Application carefully. Viterra Inc. and its subsidiaries and affiliates (collectively and individually "Viterra") and The Bank of Nova Scotia (the "Bank") will review this Credit Application provided by you and determine your credit limit. As part of the application under this Livestock Program Financing Line (the "Program") you will be required to provide financial statements for your business for the past 2 years, as well as your most recent Income Tax Notice of Assessment. You will receive a written notice from us if accepted. For assistance, please call us at 1-877-777-8008 or 403-938-8368.

Please Complete All Sections

General Customer Information

_____	_____
First Name / Middle Initial / Last Name (Full Legal Given Name)	(Area Code) Phone Number
_____	_____
Address	(Area Code) Cellular Phone Number
_____	_____
Town / City / Province / Postal Code	(Area Code) Fax Number
_____	_____
Email Address	Date Of Birth (DD / MM / YYYY)
_____	_____
Social Insurance Number (optional)	Mother's Maiden Name (password)

Identification Details

Record particulars of two pieces of acceptable identification (e.g. Driver's License, Passport, Credit Card. Refer to your Livestock Services Representative for a list of acceptable identification)

_____	_____	_____	_____
Type of ID	Reference or Issue #	Expiry Date	Place of Issue (Province/State and Country)
_____	_____	_____	_____
Type of ID	Reference or Issue #	Expiry Date	Place of Issue (Province/State and Country)

I confirm that I have verified the above **two** original proofs of identification listed, one of which contains a picture, and confirm the identity of the borrower mentioned above.

Dated _____

(Viterra Feed Products Officer)

Farm Land Legal Description

_____	_____	_____	_____	_____	_____
Quarter	Section	Township	Range	Meridian	Size (Acres)
_____	_____	_____	_____	_____	_____
Total Irrigated Acres (owned)	Total Non-Irrigated Acres (owned)	Name of Mortgage Holder (if applicable)	(Area Code) Phone Number		
_____	_____	_____	_____		
Total Acres (rented)	Name of Landlord	(Area Code) Phone Number			

Business Information

\$ _____
Annual Sales of Farm Business Date Established (YY/MM) Number of Full-time Employees (if applicable) Date of Most Recent Financial Statements

Program Requested by Customer

	Average Animal Weight	Number of Head	Estimated Credit Requirements
<input type="checkbox"/> Feeder Cattle only (FC)	_____	_____	
<input type="checkbox"/> Feeder Cattle & Feed (FCF)	_____	_____	
<input type="checkbox"/> Feeder Hogs & Inputs (FHI)	_____	_____	
<input type="checkbox"/>	_____	_____	

\$

Financial Profile (If the response is "yes" to questions 1, 2 or 3, please explain on a separate page)

- Are you or the business involved in any lawsuits or claims? Yes No
- Have you or the business ever filed for bankruptcy or had a judgment against you / it? Yes No
- Do you or the business have any arrears in payroll deductions or taxes (income, GST/PST, property, business)? Yes No
- Non-Farm Income? Source: _____ Amount: \$ _____

5. Where is your main banking relationship?

Bank Name: _____ Bank (Area Code) Phone Number: _____
Bank Contact: _____ Bank (Area Code) Fax Number: _____
Bank Address: _____

6. List accounts that you have with other feed suppliers?
(please list on separate page if you require additional space) Supplier Name: _____
Supplier Contact: _____ Supplier (Area Code) Phone Number: _____
Supplier Address: _____

7. Other trade references (bulk fuel, farm supplies, machinery dealers, etc.)? Name: _____
Address: _____ (Area Code) Phone Number: _____

Operation Details

Beef Feedlot (Applicable to Feedlot Owners Only) - Capacity: _____ % Owned: _____ % Custom: _____

Feedlot Type (Background, Finish, Both)? _____

If cattle are custom fed at a custom feedlot what is the maximum number of cattle that would be owned at one time? _____ # of head

Are cattle back-grounded, finished or both? _____

Hog Operation - Capacity: _____ Type of Hog Operation: _____

Other Livestock - Capacity: _____ Other Livestock - Capacity: _____

Terms of Application

I acknowledge receiving a copy of this signed Credit Application, the Scotiabank Group Privacy Agreement and the Viterra Customer Information Privacy Statement. I understand that the agreement with the Bank and Viterra, resulting from acceptance of this Credit Application, will include all of the above documents. I have read, understood and agree with these documents and I agree to be bound by them jointly and severally with other borrowers, if any, who are bound by them. I acknowledge that my credit is supplied by, and that the loaned funds are owed to, the Bank. I acknowledge that the interest rates applicable to the Program are subject to variations in the true annual rates of the cost of borrowing which will be determined by the Bank and communicated by Viterra from time to time.

Personal Information Notice

By signing this Credit Application, I consent to the collection and use by Viterra and the Bank from, and their disclosure to their respective affiliates, divisions or subsidiaries, credit bureaus and reporting agencies, business and financial institutions with whom I have had or propose to have a financial relationship, and the Land Titles Department, of the personal information provided herein and other credit and financial information obtained from me and/or the above sources, for the purposes of: (i) obtaining and using a credit information report; (ii) verifying my current and ongoing creditworthiness and information I have provided in connection with this Credit Application; (iii) evaluating my Credit Application and, where applicable, providing and managing my credit arrangements; (iv) providing the products, services and information I request; (v) managing, administering, servicing and collecting on my account; (vi) registering, administering and enforcing a security interest in my livestock/proceeds; (vii) providing credit references to other potential creditors; (viii) meeting legal, regulatory, security and processing requirements; and (ix) otherwise as outlined in the Scotiabank Group Privacy Agreement and the Viterra Customer Information Privacy Statement and as permitted or required by law. If I provide my Social Insurance Number, I consent to its use for matching of credit bureau/reporting agency information and verifying my identity. I consent to the disclosure (and the receiving parties' collection, use and disclosure) of my personal information to parties connected with, and for the purposes of, any contemplated or actual financing, insuring, securitizing, sale, assignment or other disposal of all or part of Viterra's or the Bank's business or assets.

Viterra and the Bank and their affiliates would like to use my contact, business and financial information and disclose it to their third-party marketing partners for the purpose of offering me livestock products and services that may interest me. I have indicated (by checking the boxes below) that I consent to the disclosure of my personal information for the purpose of receiving any/all of the following product/service information:

- Information from the Bank
- Information from the Scotiabank Group of Companies
- Information from third-party marketing partners of the Bank
- Information from Viterra and its affiliates
- Information from third-party marketing partners of Viterra

Acknowledgement

I understand that this personal information notice applies to this Credit Application, any resulting agreement and related arrangements. I hereby acknowledge that the information provided herein is true and accurate as of the _____ day of _____, 20____.

Customer Signature

Date

Witness Signature

Date

PLEASE SUBMIT THE FOLLOWING INFORMATION WITH THIS APPLICATION