## EXHIBIT 1 ED C - CREDIT RELIEF OUTREACH PROGRAM (CROP) GUARANTEE FACT SHEET

| Purpose                           | Purchase services or consumable goods (inputs) necessary for producing an agricultural commodity.  |  |   |  |
|-----------------------------------|--|--|---|--|
|                                   | <ul> <li>The agricultural commodity must be planted and harvested for consumption<br/>within the loan term.</li> </ul>                         |  |   |  |
|                                   | <ul> <li>Livestock is eligible if purchased, fed, and sold within the loan term.</li> </ul>  |  |   |  |
| Eligibility<br>Requirements       | Farmer is unable to obtain conventional financing at reasonable terms.   |  |   |  |
|                                   | Farmer's debt-to-asset ratio is at least 40% but does not exceed 85% on the proposed project.  |  |   |  |
|                                   | Projected Cash Flow Budget for loan term is positive.  |  |   |  |
|                                   | Farmer has sufficient collateral to cover the value of the CROP loan.  |  |   |  |
|                                   | Farm is located in and farmer resides in Wisconsin (or is legally registered in Wisconsin if partnership or corporation).                      |  |   |  |
|                                   | Farmer is actively engaged in the operation.   |  |   |  |
|                                   | Farmer is current in child support payments and not in default on any WHEDA loans.   |  |   |  |
| Eligible Uses of Loan<br>Proceeds | Fertilizer Fuel  Land rent Pesticides/herbicides   | Hedging<br>UCC filing charges<br>Equipment repair<br>Tillage service | Custom hire<br>Crop insurance Equipment rental<br>Animal feed<br>Seed |  |
|                                   | Feeder animals purchased and sold within the term of the loan.   |  |   |  |
|                                   | Utility bills pertaining solely to the production of the agricultural commodity.   |  |   |  |
|                                   | Labor costs directly related to planting and harvesting the agricultural commodity (excluding those labor costs paid to the Farmer and spouse. |  |   |  |
| Terms and                         | Maximum loan amount is unlimited with maximum guarantee of \$250,000   |  |   |  |
| Conditions                        | Maximum guarantee:   |  |   |  |
|                                   | o 90% on aggregate loan amounts of less than \$100,000;  |  |   |  |
|                                   | o 80% on aggregate loan amounts of \$100,000 or more.  |  |   |  |
|                                   | Maximum interest rate is WSJ Prime + 2% on day of loan closing (ceiling of 7%), fixed for loan term.   |  |   |  |
|                                   | Maturity date is no later than one year from the date of the Note.   |  |   |  |
| How Application<br>Process Works  | Lender and borrower complete the CROP Guarantee Reservation (Form 3).  |  |   |  |
|                                   | Submit complete application package to WHEDA within 14 days of receiving WHEDA's confirmation of a Guarantee Reservation.                      |  |   |  |
|                                   | WHEDA reviews the complete application and renders a decision within five business days.   |  |   |  |
|                                   |  |  |   |  |

| Fees                 | Application fee:  o 2% of loan guarantee amount (with \$500 minimum floor and \$2,500 maximum). |                |  |  |
|----------------------|---|----------------|--|--|
|                      |   |                |  |  |
| For More Information | Contact a Commercial Lending Officer  |                |  |  |
|                      | WHEDA Madison Office<br>201 West Washington, Ste. 700<br>Madison, WI 53703                      | 1-800-334-6873 |  |  |
|                      | WHEDA Milwaukee Office<br>611 W. National Avenue, Suite 110<br>Milwaukee, WI 53204              | 1-800-628-4833 |  |  |
|                      | TTY/TTD 1-800-943-9430 (Teletypewriter/Telecommunication Device for the Deaf)                   |                |  |  |
|                      | www.wheda.com   |                |  |  |

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