



P.O. Box 260 • Oshkosh, NE 69154
308-772-3234 • Fax 308-772-4088

December 7, 2012

Henry Tosta, Jr.
20662 San Jose Road
Tracy, CA 95304

RE: Conditional Loan Approval

Dear Henry:

Thank you for the opportunity to review your finances and consider financing for your operation. I am pleased to inform you that you have been conditionally approved for a 20 year \$650,000 term real estate loan and a 7 year \$550,000 term chattel loan. Both loans will have a 90% Farm Service Agency guarantee. The interest rate on the real estate loan will be fixed at 4.95% on the 90% guaranteed portion of the loan and have a variable rate initially at 5.95% on the 10% non-guaranteed portion. The interest rate on the chattel loan will be variable at 4.95%. There will be no prepayment penalties. Proceeds of these loans will be used to refinance debt and pay loan costs and fees. The real estate loan will be secured by a first lien on your 39 acre parcel of land and a best obtainable lien on the rest of your land. The chattel loan will be secured by a first lien on chattels.

This approval is contingent upon the following.

1. Farm Service Agency approves your application for guarantee.
2. A certified real estate appraisal indicates a minimum value of \$975,000 on the 39 acre parcel.
3. All environmental issues have been resolved.
4. No adverse changes as determined by Nebraska State Bank.

If you have any questions, please contact me at 308 772-3234 or rstanczyk@fsaloans.net. Thank you for the opportunity to review your finances.

Sincerely,

A handwritten signature in cursive script that reads 'Randy Stanczyk'.

Randy Stanczyk, SrVP