

COMMERCIAL LOAN SETTLEMENT STATEMENT
Officer: DRD

First Option Bank
P O Box 277
601 Main
Osawatomie, Kansas 66064
(913)755-3811

LOAN NUMBER	AGREEMENT DATE	TRANSACTION KEY
19267	July 20, 2021	4517
COLLATERAL DESCRIPTION: 2022 KENWORTH T470 VIN 1NKBLJ0X6NR481084		

BORROWER INFORMATION

ATCHISON COUNTY, KANSAS
627 COMMERCIAL ST
PO BOX 349
ATCHISON, KS 66002

BORROWER. The term "Borrower" means each person or legal entity identified above in the BORROWER INFORMATION section.

LENDER. "Lender" is First Option Bank whose address is P O Box 277, 601 Main, Osawatomie, Kansas 66064.

TOTAL LOAN AMOUNT	\$197,078.00
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DISBURSEMENTS	
AMOUNT GIVEN DIRECTLY TO BORROWER	\$197,078.00
TOTAL FUNDS DISBURSED	\$197,078.00

By signing this Settlement Statement, each Borrower acknowledges reading, understanding and receiving a copy of a completed copy of this statement.

ATCHISON COUNTY, KANSAS

By: JACK BOWER
Its: Chairman



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COMMERCIAL SECURITY AGREEMENT
Officer: DRD

First Option Bank
P O Box 277
601 Main
Osawatomie, Kansas 66064
(913)755-3811

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BORROWER INFORMATION

ATCHISON COUNTY, KANSAS
627 COMMERCIAL ST
PO BOX 349
ATCHISON, KS 66002

COLLATERAL OWNER INFORMATION

ATCHISON COUNTY, KANSAS
627 COMMERCIAL ST
PO BOX 349
ATCHISON, KS 66002

AGREEMENT. For purposes of this document, the term "Agreement" is used when reference is made to this Commercial Security Agreement.

LENDER. "Lender" means First Option Bank whose address is P O Box 277, 601 Main, Osawatomie, Kansas 66064, its successors and assigns.

DEBTOR. For purposes of this Agreement, "Debtor" refers to any party to this Agreement, whose name and address is recited above, and who executes this Agreement.

SECURITY INTEREST GRANT. Debtor, in consideration of the Obligations to Lender, as defined in the "OBLIGATIONS" provision below, hereby agrees to all of the terms of this Agreement and further hereby specifically grants Lender a continuing security interest in the Collateral as defined in the "DESCRIPTION OF COLLATERAL" provision below. Debtor further grants Lender a security interest in the proceeds of said Collateral; the proceeds of hazard insurance and eminent domain or condemnation awards involving the Collateral; all products of, and accessions to, such Collateral or interests therein; any and all deposits or other sums at any time credited by or due from Lender to Debtor; and any and all instruments, documents, policies, and certificates of insurance, securities, goods, accounts receivable, choses in action, chattel paper, cash, property, and the proceeds thereof (whether or not the same are Collateral or proceeds thereof hereunder), owned by Debtor or in which Debtor has an interest which are now or at any time hereafter in possession or control of Lender, or in transit by mail or carrier to or from Lender, or in possession of any third party acting on Lender's behalf, without regard to whether Lender received the same in pledge, for safekeeping, as agent or otherwise, or whether Lender has conditionally released the same. Debtor's grant of a continuing security interest in the foregoing described Collateral secures to Lender the payment of all loans, advances, and extensions of credit from Lender to Borrower, including all renewals and extensions thereof, and any and all obligations of every kind whatsoever, whether heretofore, now, or hereafter existing or arising between Lender and Borrower and howsoever incurred or evidenced, whether primary, secondary, contingent, or otherwise.

OBLIGATIONS. As used in this Agreement, the term "Obligations" shall mean any and all of Debtor's obligations to Lender, whether they arise under this Agreement or the note, loan agreement, guaranty, or other evidence of debt executed in connection with this Agreement, or under any other mortgage, trust deed, deed of trust, security deed, security agreement, note, lease, instrument, contract, document, or other similar writing heretofore, now, or hereafter executed by the Borrower to Lender, including any renewals, extensions and modifications thereof, and including oral agreements and obligations arising by operation of law. The Obligations shall also include all expenditures that Lender may make under the terms of this Agreement or for the benefit of Borrower or Debtor, all interest, costs, expenses, and attorneys' fees accruing to or incurred by Lender in enforcing the Obligations or in the protection, maintenance, preservation, or liquidation of the Collateral, and any of the foregoing that may arise after the filing of any petition by or against Borrower or Debtor under the Bankruptcy Code, irrespective of whether the obligations do not accrue because of the automatic stay under Bankruptcy Code Section 362 or otherwise.

RELATED DOCUMENTS. The words "Related Documents" mean all promissory notes, security agreements, prior mortgages, prior deeds of trust, prior deeds to secure debt, business loan agreements, construction loan agreements, resolutions, guaranties, environmental agreements, subordination agreements, assignments of leases and rents and any other documents or agreements executed in connection with this Agreement whether now or hereafter existing, including any modifications, extensions, substitutions or renewals of any of the foregoing. The Related Documents are hereby made a part of this Agreement by reference thereto, with the same force and effect as if fully set forth herein.

DESCRIPTION OF COLLATERAL. The collateral covered by this Agreement (the "Collateral") is all of the Debtor's property described below which the Debtor now owns or may hereafter acquire or create and all proceeds and products thereof, whether tangible or intangible, including proceeds of insurance and which may include, but shall not be limited to, any items listed on any schedule or list attached hereto.

Titled Vehicle. "Titled Vehicle" consists of any and all vehicle(s) described below, and all additions and accessions to the vehicle(s), and any replacements and substitutions of the vehicle(s). It also includes all documents of title related to the vehicle(s) identified below, as well as all products, rents, and proceeds of the identified vehicle(s).

TITLED VEHICLE DESCRIPTION:

- 2022 KENWORTH T470 DUMP TRUCK, VIN 1NKBLJ0X6NR481084

WARRANTIES. The Debtor warrants the following: Debtor has or will acquire free and clear title to all of the Collateral, unless otherwise provided herein; the security interest granted to the Lender shall be a first security interest unless the Lender specifically agrees otherwise, and the Debtor will defend same to the Lender against the claims and demands of all persons; the Debtor will fully cooperate in placing, perfecting, or maintaining Lender's lien or security interest; the Debtor agrees to take whatever actions requested by Lender to perfect and continue Lender's security interest on the Collateral; the Debtor agrees not to allow or permit any lien, security interest, adverse claim, charge, or encumbrance of any kind against the Collateral or any part thereof, without the Lender's prior written consent; all of the Collateral is located in the state of the Debtor's address specified at the beginning of this Agreement, unless otherwise certified to and agreed to by the Lender, or, alternatively, is in possession of the Lender; the Debtor will not remove or change the location of any Collateral without the Lender's prior written consent; the Debtor will use the Collateral only in the conduct of its own business, in a careful and proper manner; the Debtor will not use the Collateral or permit it to be used for any unlawful purpose; except as otherwise provided in this Agreement with respect to inventory, Debtor will not, without the Lender's prior written consent, sell, assign, transfer, lease, charter, encumber, hypothecate, or dispose of the Collateral, or any part thereof, or any interest therein, nor will Debtor offer to sell, assign, transfer, lease, charter, encumber, hypothecate, or dispose of the Collateral, or any part thereof, or any interest therein; the Debtor will not conduct business under any name other than that given at the beginning of this Agreement, nor change, nor reorganize the type of business entity as described, except upon the prior written approval of the Lender, in which event the Debtor agrees to execute any documentation of whatsoever character or nature demanded by the Lender for filing or recording, at the Debtor's expense, before such change occurs; the information regarding Debtor's state of organization or formation as set forth in the Resolution is correct, and Debtor further warrants that Debtor will not change Debtor's state of organization or formation without Lender's prior written



consent and will assist Lender with any changes to any documents, filings, or other records resulting or required therefrom; the Debtor will keep all records of account, documents, evidence of title, and all other documentation regarding its business and the Collateral at the address specified at the beginning of this Agreement, unless notice thereof is given to the Lender at least ten (10) days prior to the change of any address for the keeping of such records; the Debtor will, at all times, maintain the Collateral in good condition and repair and will not sell or remove same except as to inventory in the ordinary course of business; all financial information and statements delivered by the Debtor to the Lender to obtain loans and extensions of credit are true and correct and are prepared in accordance with generally accepted accounting principles; there has been no material adverse change in the financial condition of the Debtor since it last submitted any financial information to the Lender; there are no actions or proceedings, including set-off or counterclaim, which are threatened or pending against the Debtor which may result in any material adverse change in the Debtor's financial condition or which might materially affect any of the Debtor's assets; and the Debtor has duly filed all federal, state, municipal, and other governmental tax returns, and has obtained all licenses, permits, and the like which the Debtor is required by law to file or obtain, and all such taxes and fees for such licenses and permits required to be paid, have been paid in full.

INSURANCE. The Debtor agrees that it will, at its own expense, fully insure the Collateral against all loss or damage for any risk of whatsoever nature in such amounts, with such companies, and under such policies as shall be satisfactory to the Lender. All policies shall expressly provide that the Lender shall be the loss payee or, alternatively, if requested by Lender, mortgagee. The Lender is granted a security interest in the proceeds of such insurance and may apply such proceeds as it may receive toward the payment of the Obligations, whether or not due, in such order as the Lender may in its sole discretion determine. The Debtor agrees to maintain, at its own expense, public liability and property damage insurance upon all its other property, to provide such policies in such form as the Lender may approve, and to furnish the Lender with copies of other evidence of such policies and evidence of the payments of the premiums thereon. All policies of insurance shall provide for a minimum 10 days' written notice of cancellation to Lender. At the request of Lender, such policies of insurance shall be delivered to and held by Lender. Debtor agrees that Lender is authorized to act as attorney for Debtor in obtaining, adjusting, settling, and canceling such insurance and endorsing any drafts or instruments issued or connected with such insurance. Debtor specifically authorizes Lender to disclose information obtained in conjunction with this Agreement and from policies of insurance to prospective insurers of the Collateral. If the Debtor at any time fails to obtain or to maintain any of the insurance required above or pay any premium in whole or in part relating thereto, the Lender, without waiving any default hereunder, may make such payment or obtain such policies as the Lender, in its sole discretion, deems advisable to protect the Debtor's property. All costs incurred by the Lender, including reasonable attorneys' fees, court costs, expenses, and other charges thereby incurred, shall become a part of the Obligations and shall be payable on demand.

ADDITIONAL COLLATERAL. In the event that Lender should, at any time, determine that the Collateral or Lender's security interest in the Collateral is impaired, insufficient, or has declined or may decline in value, or if Lender should deem that payment of the Obligations is insecure, time being of the very essence, then Lender may require, and Debtor agrees to furnish, additional Collateral that is satisfactory to Lender. Lender's request for additional collateral may be oral or in writing delivered by United States mail addressed to Debtor and shall not affect any other subsequent right of the Lender to request additional Collateral.

FINANCING STATEMENT(S) AND LIEN PERFECTION. Lender is authorized to file a conforming financing statement or statements to perfect its security interest in the Collateral, as provided in Revised Article 9, Uniform Commercial Code - Secured Transactions. Debtor agrees to provide such information, supplements, and other documents as Lender may from time to time require to supplement or amend such financing statement filings, in order to comply with applicable state or federal law and to preserve and protect the Lender's rights in the Collateral. The Debtor further grants the Lender a power of attorney to execute any and all documents necessary for the Lender to perfect or maintain perfection of its security interest in the Collateral, and to change or correct any error on any financing statement or any other document necessary for proper placement of a lien on any Collateral which is subject to this Agreement.

LANDLORD'S WAIVER. Upon request, Debtor shall furnish to Lender, in a form and upon such terms as are acceptable to Lender, a landlord's waiver of all liens with respect to any Collateral covered by this Agreement that is or may be located upon leased premises.

RELATIONSHIP TO OTHER AGREEMENTS. This Agreement and the security interests (and pledges and assignments, as applicable) herein granted are in addition to (and not in substitution, novation or discharge of) any and all prior or contemporaneous security agreements, security interest, pledges, assignments, mortgages, liens, rights, titles, or other interests in favor of Lender or assigned to Lender by others in connection with the Obligations. All rights and remedies of Lender in all such agreements are cumulative.

TAXES, LIENS, ETC. The Debtor agrees to pay all taxes, levies, judgments, assessments, and charges of any nature whatsoever relating to the Collateral or to the Debtor's business. If the Debtor fails to pay such taxes or other charges, the Lender, at its sole discretion, may pay such charges on behalf of the Debtor; and all sums so dispensed by the Lender, including reasonable attorneys' fees, court costs, expenses, and other charges relating thereto, shall become a part of the Obligations and shall be payable on demand.

ENVIRONMENTAL HAZARDS. Debtor certifies that the Collateral has never been, and so long as this Agreement continues to be a lien on the Collateral, never will be used in violation of any local, state or federal environmental laws, statutes or regulations or used for the generation, storage, manufacture, transportation, disposal, treatment, release or threatened release of any hazardous substances and Debtor will immediately notify Lender in writing of any assertion made by any party to the contrary. Debtor indemnifies and holds Lender and Lender's directors, officers, employees, and agents harmless from any liability or expense of whatsoever nature, including reasonable attorneys' fees, incurred directly or indirectly as a result of Debtor's involvement with hazardous or environmentally harmful substances as may be defined or regulated as such under any local, state or federal law or regulation or otherwise resulting from a breach of this provision of this Agreement.

PROTECTION OF COLLATERAL. Debtor agrees that Lender may, at Lender's sole option, whether before or after any event of default, and without prior notice to Debtor, take the following actions to protect Lender's interest in the Collateral: (a) pay for the maintenance, preservation, repair, improvement, or testing of the Collateral; (b) pay any filing, recording, registration, licensing, certification, or other fees and charges related to the Collateral; or (c) take any other action to preserve and protect the Collateral or Lender's rights and remedies under this Agreement, as Lender may deem necessary or appropriate from time to time. Debtor agrees that Lender is not obligated and has no duty whatsoever to take the foregoing actions. Debtor further agrees to reimburse Lender promptly upon demand for any payment made or any expenses incurred by Lender pursuant to this authorization. Payments and expenditures made by Lender under this authorization shall constitute additional Obligations, shall be secured by this Agreement, and shall bear interest thereon from the date incurred at the maximum rate of interest, including any default rate, if one is provided, as set forth in the notes secured by this obligation.

INFORMATION AND REPORTING. The Debtor agrees to supply to the Lender such financial and other information concerning its affairs and the status of any of its assets as the Lender, from time to time, may reasonably request. The Debtor further agrees to permit the Lender, its employees, and agents, to have access to the Collateral for the purpose of inspecting it, together with all of the Debtor's other physical assets, if any, and to permit the Lender, from time to time, to verify Accounts, if any, as well as to inspect, copy, and to examine the books, records, and files of the Debtor.

CROSS-COLLATERALIZATION. Debtor agrees that any security interest provided in Collateral under this Agreement or any Collateral provided in connection with any and all other indebtedness of Debtor to Lender, whether or not such indebtedness is related by class or claim and whether or not contemplated by the parties at the time of executing each evidence of indebtedness, shall act as Collateral for all said indebtedness. This cross-collateralization provision shall not apply to any Collateral that is/are household goods or a principal dwelling.

DEFAULT. The occurrence of any of the following events shall constitute a default of this Agreement: (a) the non-payment, when due (whether by acceleration of maturity or otherwise), of any amount payable on any of the Obligations or any extension or renewal thereof; (b) the failure to perform any agreement of the Debtor contained herein or in any other agreement Debtor has or may have with Lender; (c) the publication of any statement, representation, or warranty, whether written or oral, by the Debtor to the Lender, which at any time is untrue in any respect as of the date made; (d) the condition that any Debtor becomes insolvent or unable to pay debts as they mature, or makes an assignment for the benefit of



the Debtor's creditors, or conveys substantially all of its assets, or in the event of any proceedings instituted by or against any Debtor alleging that such Debtor is insolvent or unable to pay debts as they mature (failure to pay being conclusive evidence of inability to pay); (e) Debtor makes application for appointment of a receiver or any other legal custodian, or in the event that a petition of any kind is filed under the Federal Bankruptcy Code by or against such Debtor and the resulting proceeding is not discharged within thirty days after filing; (f) the entry of any judgment against any Debtor, or the issue of any order of attachment, execution, sequestration, claim and delivery, or other order in the nature of a writ levied against the Collateral; (g) the death of any Debtor who is a natural person, or of any partner of any Debtor that is a partnership; (h) the dissolution, liquidation, suspension of normal business, termination of existence, business failure, merger, or consolidation or transfer of a substantial part of the property of any Debtor which is a corporation, limited liability company, partnership, or other non-individual business entity; (i) the Collateral or any part of the Collateral declines in value in excess of normal wear, tear, and depreciation or becomes, in the judgment of Lender, impaired, unsatisfactory, or insufficient in character or value, including but not limited to the filing of a competing financing statement; breach of warranty that the Debtor is the owner of the Collateral free and clear of any encumbrances (other than those encumbrances disclosed by Debtor or otherwise made known to Lender, and which were acceptable to Lender at the time); sale of the Collateral (except in the ordinary course of business) without Lender's express written consent; failure to keep the Collateral insured as provided herein; failure to allow Lender to inspect the Collateral upon demand or at reasonable time; failure to make prompt payment of taxes on the Collateral; loss, theft, substantial damage, or destruction of the Collateral; and, when Collateral includes inventory, accounts, chattel paper, or instruments, failure of account debtors to pay their obligations in due course; or (j) the Lender in good faith, believes the Debtor's ability to repay the Debtor's indebtedness secured by this Agreement, any Collateral, or the Lender's ability to resort to any Collateral, is or soon will be impaired, time being of the very essence.

REMEDY. Upon the occurrence of an event of default, Lender, at its option, shall be entitled to exercise any one or more of the remedies described in this Agreement, in all documents evidencing the Obligations, in any other agreements executed by or delivered by Debtor for benefit of Lender, in any third-party security agreement, mortgage, pledge, or guaranty relating to the Obligations, in the Uniform Commercial Code of the state in which Lender is located, and all remedies at law and equity, all of which shall be deemed cumulative. The Debtor agrees that, whenever a default exists, all Obligations may (notwithstanding any provision in any other agreement), at the sole option and discretion of the Lender and without demand or notice of any kind, be declared, and thereupon immediately shall become due and payable; and the Lender may exercise, from time to time, any rights and remedies, including the right to immediate possession of the Collateral, available to it under applicable law. The Debtor agrees, in the case of default, to assemble, at its own expense, all Collateral at a convenient place acceptable to the Lender. The Lender shall, in the event of any default, have the right to take possession of and remove the Collateral, with or without process of law, and in doing so, may peacefully enter any premises where the Collateral may be located for such purpose. Debtor waives any right that Debtor may have, in such instance, to a judicial hearing prior to such retaking. The Lender shall have the right to hold any property then in or upon said Collateral at the time of repossession not covered by the security agreement until return is demanded in writing by Debtor. Debtor agrees to pay all reasonable costs of the Lender in connection with the collecting of the Obligations and enforcement of any rights connected with retaking, holding, testing, repairing, improving, selling, leasing, or disposing of the Collateral, or like expenses. These expenses, together with interest thereon from the date incurred until paid by Debtor at the maximum post-default rate stated in the notes secured hereby, which Debtor agrees to pay, shall constitute additional Obligations and shall be secured by and entitled to the benefits of this Agreement. The Lender may sell, lease, or otherwise dispose of the Collateral, by public or private proceedings, for cash or credit, without assumption of credit risk. Unless the Collateral is perishable or threatens to decline speedily in value or of a type customarily sold on a recognized market, Lender will send Debtor reasonable notice of the time and place of any public sale or of the time after which any private sale or other disposition will be made. Any notification of intended disposition of the Collateral by the Lender shall be deemed to be reasonable and proper if sent United States mail, postage prepaid, electronic mail, facsimile, overnight delivery or other commercially reasonable means to the Debtor at least ten (10) days before such disposition, and addressed to the Debtor either at the address shown herein or at any other address provided to Lender in writing for the purpose of providing notice. Proceeds received by Lender from disposition of the Collateral may be applied toward Lender's expenses and other obligations in such order or manner as Lender may elect. Debtor shall be entitled to any surplus if one results after lawful application of the proceeds. If the proceeds from a sale of the Collateral are insufficient to extinguish the Obligations of the Debtor hereunder, Debtor shall be liable for a deficiency. Lender shall have the right, whether before or after default, to collect and receipt for, compound, compromise, and settle, and give releases, discharges, and acquittances with respect to, any and all amounts owed by any person or entity with respect to the Collateral. Lender may remedy any default and may waive any default without waiving the default remedied and without waiving any other prior or subsequent default. The rights and remedies of the Lender are cumulative, and the exercise of any one or more of the rights or remedies shall not be deemed an election of rights or remedies or a waiver of any other right or remedy.

FUTURE ADVANCES AND AFTER-ACQUIRED PROPERTY. Future advances may be made at any time by the Lender under this Agreement to the extent allowed by law. The security interest grant contained in this Agreement also applies to any Collateral of the type(s) identified in this Agreement that the Debtor acquires after this Agreement is executed, except that no security interest attaches to after-acquired consumer goods unless the Debtor acquires rights in such goods within 10 days of Lender giving value. In anticipation of future advances by Lender, the Debtor authorizes Lender to file any necessary financing statements to protect Lender's security interest.

EXERCISE OF LENDER'S RIGHTS. Any delay on the part of the Lender in exercising any power, privilege, or right hereunder, or under any other document executed by Debtor to the Lender in connection herewith, shall not operate as a waiver thereof, and no single or partial exercise thereof or any other power, privilege, or right shall preclude other or further exercise thereof. The waiver by the Lender of any default of the Debtor shall not constitute a waiver of subsequent default.

CONTINUING AGREEMENT. This is a continuing agreement and the security interest (and pledge and assignment, as applicable) hereby granted and all of the terms and provisions of this Agreement shall be deemed a continuing agreement and shall remain in full force and effect until the Obligations are paid in full. In the event that Lender should take additional Collateral, or enter into other security agreements, mortgages, guarantees, assignments, or similar documents with respect to the Obligations, or should Lender enter into other such agreements with respect to other obligations of Debtor, such agreements shall not discharge this Agreement, which shall be construed as cumulative and continuing and not alternative and exclusive.

Any attempted revocation or termination shall only be effective if explicitly confirmed in a signed writing issued by Lender to such effect and shall in no way impair or affect any transactions entered into or rights created or liabilities incurred or arising prior to such revocation or termination, as to which this Agreement shall be truly operative until same are repaid and discharged in full. Unless otherwise required by applicable law, Lender shall be under no obligation to issue a termination statement or similar document unless Debtor requests same in writing, and providing further, that all Obligations have been repaid and discharged in full and there are no commitments to make advances, incur any obligations, or otherwise give value.

ABSENCE OF CONDITIONS OF LIABILITY. This Agreement is unconditional. Lender shall not be required to exhaust its remedies against Debtor, other collateral, or guarantors, or pursue any other remedies within Lender's power before being entitled to exercise its remedies hereunder. Lender's rights to the Collateral shall not be altered by the lack of validity or enforceability of the Obligations against Debtor, and this Agreement shall be fully enforceable irrespective of any counterclaim which the Debtor may assert on the underlying debt and notwithstanding any stay, modification, discharge, or extension of Debtor's Obligation arising by virtue of Debtor's insolvency, bankruptcy, or reorganization, whether occurring with or without Lender's consent.

NOTICES. Any notice or demand given by Lender to Debtor in connection with this Agreement, the Collateral, or the Obligations, shall be deemed given and effective upon deposit in the United States mail, postage prepaid, electronic mail, facsimile, overnight delivery or other commercially reasonable means addressed to Debtor at the address designated at the beginning of this Agreement, or such other address as Debtor may provide to Lender in writing from time to time for such purposes. Actual notice to Debtor shall always be effective no matter how such notice is given or received.



WAIVERS. Debtor waives notice of Lender's acceptance of this Agreement, defenses based on suretyship, and to the fullest extent permitted by law, any defense arising as a result of any election by Lender under the Bankruptcy Code or the Uniform Commercial Code. Debtor and any maker, endorser, guarantor, surety, third-party pledgor, and other party executing this Agreement that is liable in any capacity with respect to the Obligations hereby waive demand, notice of intention to accelerate, notice of acceleration, notice of nonpayment, presentment, protest, notice of dishonor, and any other similar notice whatsoever.

JOINT AND SEVERAL LIABILITY. To the extent permitted by law, each Debtor executing this Agreement is jointly and severally bound.

SEVERABILITY. Whenever possible, each provision of this Agreement shall be interpreted in such manner as to be effective and valid under applicable law; but, in the event any provision of this Agreement shall be prohibited by or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity and shall be severed from the rest of this Agreement without invalidating the remainder of such provision or the remaining provisions of this Agreement.

SURVIVAL. The rights and privileges of the Lender hereunder shall inure to the benefits of its successors and assigns, and this Agreement shall be binding on all heirs, executors, administrators, assigns, and successors of Debtor.

ASSIGNABILITY. Lender may assign, pledge, or otherwise transfer this Agreement or any of its rights and powers under this Agreement without notice, with all or any of the Obligations, and in such event the assignee shall have the same rights as if originally named herein in place of Lender. Debtor may not assign this Agreement or any benefit accruing to it hereunder without the express written consent of the Lender.

GOVERNING LAW. This Agreement has been delivered in the State of Kansas and shall be construed in accordance with the laws of that state.

HEADINGS AND GENDER. The headings preceding text in this Agreement are for general convenience in identifying subject matter, but have no limiting impact on the text which follows any particular heading. All words used in this Agreement shall be construed to be of such gender or number as the circumstances require.

MISCELLANEOUS. Time is of the essence of this Agreement. Except as otherwise defined in this Agreement, all terms herein shall have the meanings provided by the Uniform Commercial Code as it has been adopted in the state of Kansas. All rights, remedies, and powers of the Lender hereunder are irrevocable and cumulative, and not alternative or exclusive, and shall be in addition to all rights, remedies, and powers given hereunder or in or by any other instruments or by the provision of the Uniform Commercial Code as adopted in the state where the Lender is located, or any other laws, now existing or hereafter enacted. The Debtor specifically agrees that, if it has heretofore or hereafter executed any loan agreement in conjunction with the Agreement, any ambiguities between this Agreement and any such loan agreement shall be construed under the provisions of the loan agreement, to the extent that it may be necessary to eliminate any such ambiguity. Debtor releases Lender from any liability which might otherwise exist for any act or omission of Lender related to the collection of any debt secured by this Agreement or the disposal of any Collateral, except for the Lender's willful misconduct.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

ACKNOWLEDGMENT. Debtor acknowledges agreeing to all of the provisions in this Agreement, and further acknowledges receipt of a true and complete copy of this Agreement.

IN WITNESS WHEREOF, Debtor has executed this Agreement on the date and year shown below.

ATCHISON COUNTY, KANSAS

By: JACK BOWER
Its: Chairman



**RESOLUTION
GOVERNMENTAL ENTITY
Officer: DRD**

**First Option Bank
P O Box 277
601 Main
Osawatomie, Kansas 66064
(913)755-3811**

LOAN NUMBER	RESOLUTION DATE	TRANSACTION KEY	OFFICER
19267	July 8, 2021	4517	DRD

GOVERNMENT AGENCY INFORMATION

ATCHISON COUNTY, KANSAS
627 COMMERCIAL ST
PO BOX 349
ATCHISON, KS 66002

GUARANTEED BORROWER INFORMATION

ATCHISON COUNTY, KANSAS
627 COMMERCIAL ST
PO BOX 349
ATCHISON, KS 66002

By signing below, I certify to First Option Bank ("Lender") that: I am the properly elected or appointed CHAIRMAN of ATCHISON COUNTY, KANSAS, which is properly established and existing under the laws of the State of Kansas; the adoption and execution of this Resolution is permitted and in accordance with law and authority of ATCHISON COUNTY, KANSAS, as in effect as of the date of this Resolution to the Lender; this Resolution was properly adopted at and contained in the minutes of a duly called meeting of ATCHISON COUNTY, KANSAS, on July 8, 2021. The Resolution is still in force and effect and has not been amended or rescinded; the Lender may rely upon our certification as to our authority to adopt and execute this Resolution and to make the representation in this Resolution; provided below are the correct titles and names and the genuine signatures of the persons authorized to exercise the powers provided in the Resolution ("Authorized Signers") and we have the power and authority to make this certification and to execute this Resolution.

IT IS RESOLVED:

The Authorized Signers shall possess the powers indicated as contained in this Resolution. Each power has a designated Authority Code that indicates the powers available to each Authorized Signer.

NAME/TITLE	SIGNATURE	AUTHORITY CODE/LIMITATIONS
JACK BOWER Chairman	_____	L1, L2, L3, L4, L5, L6, L7, L8

BORROW MONEY. [Authority Code - L1] As in their judgment, to borrow from time to time from Lender, on such terms as may be agreed upon between the Governmental Entity and Lender, such sum or sums of money without limitation.

Number of signers required: 1

EXECUTE NOTES. [Authority Code - L2] To execute and deliver to Lender the promissory note(s), or other evidence of credit accommodations of the Governmental Entity, on Lender's forms, at such rates of interest and on such terms as may be agreed upon evidencing the sums of money so borrowed or any indebtedness of the Governmental Entity to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations.

Number of signers required: 1

GRANT SECURITY. [Authority Code - L3] To mortgage, pledge, transfer, endorse, hypothecate, or otherwise encumber and deliver to Lender, as security for the payment of any loans or credit accommodations so obtained, any promissory notes so executed including any amendments to or modifications, renewals, and extensions of such promissory notes, or any other or further indebtedness of the Governmental Entity or any third party to Lender at any time owing, however the same may be evidenced, any property now or hereafter belonging to the Governmental Entity or in which the Governmental Entity now or hereafter may have an interest, including without limitation all real property and all personal property (tangible or intangible) of the Governmental Entity. Such property may be mortgaged, pledged, transferred, endorsed, hypothecated, or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition or in lieu of any property theretofore mortgaged, pledged, transferred, endorsed, hypothecated, or encumbered.

Number of signers required: 1



EXECUTE SECURITY DOCUMENTS. [Authority Code - L4] To execute and deliver to Lender the forms of mortgage, deed of trust, pledge, agreement, hypothecation agreement, and other security agreements and financing statements which may be submitted by Lender, and which shall evidence the terms and conditions under and pursuant to which liens and encumbrances, or any of them are given; and also to execute and deliver to Lender any authorizations and other written instruments, any chattel paper, or any other collateral, of any kind or nature, which they may at their discretion deem reasonably necessary or proper in connection with or pertaining to the giving and perfecting of liens and encumbrances.

Number of signers required: 1

NEGOTIATE ITEMS. [Authority Code - L5] To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Governmental Entity in which the Governmental Entity may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the account of the Governmental Entity with Lender, or to cause such other disposition of the proceeds derived therefrom as they may deem advisable.

Number of signers required: 1

ADVANCE UNDER LINE OF CREDIT. [Authority Code - L6] In the case of lines of credit, to designate additional or alternative individuals as being authorized to request advances thereunder, and in all cases, to perform such other acts and things, to pay any and all fees and costs, and to execute and deliver such other documents and agreements, (including agreements waiving the right to a trial by jury) as they may in their discretion deem reasonably necessary or proper in order to carry into effect the provisions of these Resolutions. The person indicated herein are currently authorized to request advances and authorize payments under the line of credit until Lender receives written notice or revocation of their authority.

Number of signers required: 1

GUARANTEE INDEBTEDNESS. [Authority Code - L7] To give the guarantee of this Governmental Entity for the debts of the Guaranteed Borrower to Lender, from time to time, on Lender's forms and upon such terms as this Governmental Entity, Guaranteed Borrower, and Lender may deem necessary.

Number of signers required: 1

ENTER INTO LEASE AGREEMENTS. [Authority Code - L8] To enter into any form of personal property or fixture lease with Lender, upon such terms as this Governmental Entity and Lender may agree.

Number of signers required: 1

IT IS FURTHER RESOLVED THAT:

AUTHORIZED SIGNER'S POWERS. Authorized Signers are authorized to make any and all other contracts, agreements, stipulations, and orders which the Authorized Signers may deem advisable for the effective exercise of their powers.

SIGNATURES. The Lender shall be indemnified and held harmless by the Governmental Entity for any claims, expenses, damages or attorney fees resulting from the honoring of any signature, authorized by this Resolution, or refusing to honor any signature not so authorized, regardless of whether or not such signature was genuine, if such signature reasonably resembles the specimen provided to the Lender. The Lender shall also be permitted to rely upon non-signature security and verification codes which it provides to or receives from an Authorized Signer and shall be indemnified and held harmless by the Governmental Entity for any claims, expenses, damages or attorney fees resulting from their use.

IMPROPER ENDORSEMENT. Any negotiable instrument, check, draft, or order for the payment of moneys not clearly endorsed by the Authorized Signer may be returned to the Governmental Entity by the Lender. The Lender, in its sole discretion, alternatively may endorse on behalf of the Governmental Entity any negotiable instrument, check, draft, or order for the payment of money not clearly endorsed in order to facilitate collection. Lender shall have no liability for any delay in the presentment or return of any negotiable instrument, check, draft, or order for the payment of money which is not properly endorsed.

DISPOSITION OF FUNDS. When withdrawal or transfer powers are granted to an Authorized Signer, the Lender is directed and authorized to act upon and honor withdrawal or transfer instructions issued and to honor, pay, transfer from and charge to any depository account(s) of the Governmental Entity, all negotiable instruments, checks, drafts, or orders for the payment of money so drawn when signed consistent with the Resolution without inquiring as to the disposition of the proceeds or the circumstances surrounding the issuance of the negotiable instrument, check or order for the payment of money involved, whether such negotiable instruments, checks, drafts, or orders for the payment of money are payable to the order of, or endorsed or negotiated by any Authorized Signer signing them or any Authorized Signer in their individual capacities or not, and whether they are deposited to the individual credit of or tendered in payment of the individual obligation or account of any Authorized Signer signing them or of any other Authorized Signer.

PRIOR ENDORSEMENTS. All negotiable instruments, checks, drafts, or orders for the payment of money deposited with prior endorsements are guaranteed by the Governmental Entity.

PRE-RESOLUTION TRANSACTIONS. All actions by Authorized Signers in accordance with this Resolution but before the adoption of this Resolution are approved, ratified, adopted and confirmed by the Governmental Entity.

WARRANTY. The Lender may rely upon the certification as to the authority of the Governmental Entity to execute this Resolution and make the representations in this Resolution.

NOTIFICATION OF CHANGES. The Governmental Entity shall notify Lender in writing at its address shown above in advance of any changes which would affect the validity of any matter certified in this Resolution.



REVOCAION AND MODIFICATION. An act ("Act") to modify, terminate, amend or replace this Resolution will not immediately affect the ability of the Lender to rely upon this Resolution. The Act shall not affect any action by the Lender in reliance on this Resolution before the date the Act becomes effective as set forth in the next sentence. An Act will not become effective until all of the following occur: (a) Lender receives written notification of the Act in form and substance satisfactory to Lender and (b) the Lender has had a reasonable period of time to act upon such notification. Until the Act is effective, this Resolution shall remain in full force and bind the Governmental Entity, its legal representatives, heirs, successors and assigns.

FACSIMILE SIGNATURES. The Lender shall be entitled to honor and charge the Governmental Entity for all such negotiable instrument, checks, drafts, or other orders for payment of money drawn in the name of the Governmental Entity, on its regular accounts, including an order for electronic debit, whether by electronic tape or otherwise, regardless of by whom or by what means facsimile signatures or other non-manual signature (collectively, "Facsimile Signatures") may have been affixed, or electronically communicated, if such Facsimile Signatures resembles the specimens duly certified to or filed with the Lender for any of the named Authorized Signers, regardless of whether any misuse is with or without the negligence of the Governmental Entity. The Governmental Entity agrees that the duty of maintaining the security of any such Facsimile Signatures or device by which it is affixed is solely that of the Governmental Entity.

IN WITNESS WHEREOF, I, JACK BOWER, have hereunto subscribed my name as CHAIRMAN of ATCHISON COUNTY, KANSAS and hereby acknowledge that the above Authorized Signer has authority to exercise the powers provided in this Resolution on July 20, 2021.

By: JACK BOWER
Its: CHAIRMAN



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AGREEMENT TO PROVIDE INSURANCE
Officer: DRD

First Option Bank
P O Box 277
601 Main
Osawatomie, Kansas 66064
(913)755-3811

LOAN NUMBER	AGREEMENT DATE	TRANSACTION KEY
19267	July 20, 2021	4517

BORROWER INFORMATION

ATCHISON COUNTY, KANSAS
627 COMMERCIAL ST
PO BOX 349
ATCHISON, KS 66002

INSURANCE COMPANY INFORMATION

K CAMP
5425 SW 7th St
Topeka, KS 66606

AGENCY INFORMATION

K CAMP
5425 SW 7th St
Topeka, KS 66606

SINGULAR AND PLURAL TERMS. In the provisions hereof, the use of the terms "Borrower" and "Policy" shall be construed in the singular and plural whether or not there are one or more borrowers, collateral owners or policies; whenever used, the singular shall include the plural, the plural, the singular.

GENERAL TERMS AND PROVISIONS. The Borrower has entered into a credit transaction with First Option Bank whose address is P O Box 277, 601 Main, Osawatomie, Kansas 66064 ("Lender"), identified by the above note number, which is secured by collateral owned by the Borrower. The Borrower is required to keep and maintain insurance coverage on the collateral identified in the Insured Collateral Information section for the entire term of the loan. Borrower has arranged for the required insurance through K CAMP and will instruct its Agent to send to Lender notice of any change in coverage or cancellation of the Policy at least 10 days prior to such change or cancellation. Borrower further understands that the insurance policy must name Lender as loss payee or at Lender's request, as mortgagee.

If for any reason the Borrower fails to maintain such insurance, Lender may, in its sole discretion, secure insurance to protect its interest and may add the premium and any financing charge to Borrower's loan balance. Borrower acknowledges that this insurance does not provide bodily injury and property damage liability insurance coverage, and does not comply with any financial responsibility or no-fault insurance laws.

INSURED COLLATERAL INFORMATION. The Borrower agrees to insure the following collateral with the coverages indicated:

- **Titled Vehicle** with the following description: 2022 KENWORTH T470 DUMP TRUCK, VIN 1NKBLJ0X6NR481084
Policy or Binder Number:
Effective Dates of Policy: to
Type of Coverage: Collision, Comprehensive

By signing this Agreement to Provide Insurance, the Borrower acknowledges reading, understanding, and agreeing to all its provisions.

ATCHISON COUNTY, KANSAS

By: JACK BOWER
Its: Chairman



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KANSAS NOTICE OF SECURITY INTEREST

For Original Purchase Lien,
CANNOT BE USED FOR A SECURED/MORTGAGED VEHICLE LIEN

THIS FORM MUST BE COMPLETELY AND UNIFORMLY PREPARED by either typing or printing. See Instruction 3, below . FEE: \$2.50

NAME OF PURCHASER/BORROWER(S): (Name(s) as shown on Dr. Lic., state issued ID or FEIN, as well as the number(s) from such identification.)

Dr. Lic / ID / FEIN #: _____

Dr. Lic / ID / FEIN #: _____
627 COMMERCIAL ST PO BOX 349 ATCHISON, KS 66002
Address City State Zip

For trust, use the name as shown on the trust documents, purchaser/borrower is responsible for accuracy.

VEHICLE INFORMATION : Please be sure the vehicle information is correct. (If there is any deviation in the information on the NSI and the title application, the security interest is not considered perfected.)

Year 2022 Make KENWORTH Style DUMP TRUCK VIN / ID# 1NKBLJ0X6NR481084

Date of Vehicle Sale 07/08/2021 Date of Vehicle Delivery 07/08/2021

THIS VEHICLE IS SUBJECT TO THE FOLLOWING LIEN OR ENCUMBRANCE:

Secured Party First Option Bank Institution's ABA #: 101114109
American Bankers Association No., if known
601 Main Osawatomie KS 66064
Address City State Zip

By my signature, I/we, the purchaser(s) of the vehicle listed herein acknowledge that I/we have entered into a security agreement for this vehicle and that the secured party listed above is filing this Notice of Security Interest. I also acknowledge that if for any reason the security interest does not appear on the certificate of title, that this lien or encumbrance is still valid.

▶ _____
Owners(s) Signature(s) Owners(s) Hand Printed Name(s) Date

NSI Filed By: First Option Bank
REQUIRED Name of Business, *Print Clearly* Name of Person Completing Form, *Print Clearly*
(913)755-3811 601 Main P O Box 277, Osawatomie, KS 66064
Above Business's: Phone Number Address City State ZIP

- DO NOT ATTACH TITLE TO THIS FORM. The assigned title is to be submitted to the county treasurer's office when the owner(s) make application for title and registration.
- A letter will be sent to the lien holder to inform them when a Kansas title has been applied for and their lien is applied to the title record.

NOTICE OF SECURITY INTEREST FILING INSTRUCTIONS

FOR OFFICE USE ONLY

A Notice of Security Interest serves as notification to the Division of Vehicles that a person/business has applied for a loan on the vehicle described on this form and subsequently that a lien is to be reflected on the vehicle title record.

- To perfect a security interest in a vehicle, a Notice of Security Interest (NSI) may be filed, by mail or otherwise, with the Division of Vehicles by a vehicle dealer or other secured party (within thirty (30) days of the date of sale and delivery). The NSI application submitted will remain in this office as verification that the title should, indeed, reflect a security interest.
- If a NSI is filed more than 30 days after the date of sale and delivery, the NSI will be rejected by the division. If there is any deviation in the information on the NSI and the title application, the security interest is not considered perfected until the lien interest of the secured party appears on the vehicle title record. In such an event, it becomes the responsibility of the secured party to ensure that their interest appears on the vehicle title record in order to protect that interest. A security interest may also be perfected by instructing the buyer to indicate the name of the secured party on the title application made at the county treasurer's office.
- Any alteration or deviation in preparation requires the initialization of all parties. Failure to comply with these requirements voids this form.
- Should you elect to perfect a lien by use of a Notice of Security Interest document, the form must be accurately completed, fee attached* and mailed to the: Kansas Department of Revenue, Division of Vehicles, T&R / Processing Team, 915 SW Harrison, Topeka, Kansas 66626-0001.

*** Attach the filing fee of \$2.50. Do not send cash and make checks out to Kansas Department of Revenue.**

Notice of Security Interest can be filed online using **KSelien**. Please take a tour of our web site and sign up at:
<http://www.ksrevenue.org/dovelien.html>

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BUSINESS LOAN APPLICATION

Dated: July 7, 2021

NOTICE TO APPLICANT: IF YOU ARE MARRIED YOU MAY APPLY FOR A SEPARATE ACCOUNT.

TO (LENDER)
 First Option Bank
 601 Main
 P O Box 277
 Osawatomie, KS 66064

JOINT CREDIT. The applicants intend to apply for joint credit.
 (Please initial)

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.
 What this means for you: When you open an account, we will ask for 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.

APPLICANT INFORMATION

Name ATCHISON COUNTY, KANSAS		Street Address 627 COMMERCIAL ST	
City ATCHISON		State KS	Zip Code 66002
Foreign Country	Foreign Country- Street Address		Foreign Country- City, State, Zip
Telephone Number		Tax I.D. Number 48-6025049	
Type of Business		Type of Organization <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Limited Liability Company ("LLC")	
State and County Where Organized KS Atchison			Date Business Entity Started Or Date of Birth, If Indiv. or Sole Prop.

LIST: OWNERS, PARTNERS, MEMBERS, MANAGERS, OFFICERS, AS APPLICABLE

Name JACK BOWER		Telephone Number	Social Security Number 123-45-6789	
Street Address, City, State, Zip Code 627 COMMERCIAL ST ATCHISON, KS 66002		Title Chairman	Date of Birth	% of Ownership
Foreign Country		Foreign Country- Street Address		Foreign Country- City, State, Zip
Foreign Country		Foreign Country- Street Address		Foreign Country- City, State, Zip
Name		Telephone Number	Social Security Number	
Street Address, City, State, Zip Code		Title	Date of Birth	% of Ownership
Foreign Country		Foreign Country- Street Address		Foreign Country- City, State, Zip
Foreign Country		Foreign Country- Street Address		Foreign Country- City, State, Zip
Name		Telephone Number	Social Security Number	
Street Address, City, State, Zip Code		Title	Date of Birth	% of Ownership
Foreign Country		Foreign Country- Street Address		Foreign Country- City, State, Zip
Foreign Country		Foreign Country- Street Address		Foreign Country- City, State, Zip
Name		Telephone Number	Social Security Number	
Street Address, City, State, Zip Code		Title	Date of Birth	% of Ownership
Foreign Country		Foreign Country- Street Address		Foreign Country- City, State, Zip
Foreign Country		Foreign Country- Street Address		Foreign Country- City, State, Zip

TYPE(S) OF LOAN(S) REQUESTED

A	Amount \$ 197,078.00	Repayment Program	Purpose purchase dump truck
B	Amount \$	Repayment Program	Purpose
C	Amount \$	Repayment Program	Purpose

LENDER'S APPROVAL

(FOR LENDER'S USE ONLY)

LOAN DETAIL							
Amount \$	Type	Term	Rate	Closing Fee			
Amount \$	Type	Term	Rate	Closing Fee			
LOAN FORMULA							
S E C U R I T Y	<input type="checkbox"/> Accounts and Inventory	<input type="checkbox"/> Mortgages <i>(Specify)</i>	<input type="checkbox"/> Guarantees <i>(Specify)</i>	<input type="checkbox"/> Subordination of Debt <i>(Specify)</i>			
	<input type="checkbox"/> Equipment	<input type="checkbox"/> Loss Payable Clause	<input type="checkbox"/> Terminations Required <i>(Specify)</i>	<input type="checkbox"/> Discharges Required <i>(Specify)</i>			
	<input type="checkbox"/> Other						
LOAN TO VALUE							
REPORTING REQUIREMENTS:	<input type="checkbox"/> Monthly Accounts Receivable Agings <input type="checkbox"/> Annual Financial Statement Type: _____		<input type="checkbox"/> Monthly Inventory Reports <input type="checkbox"/> Interim Financial Statements Type: _____ Frequency: _____				
EXISTING RELATIONSHIP	CREDIT LINE USAGE HISTORY	High \$	Low \$	Average \$	Off		
	LOAN AND OVERDRAFT EXPERIENCE	<input type="checkbox"/> Excellent		<input type="checkbox"/> Satisfactory		<input type="checkbox"/> Review With Investigator	
Customer Identification Program (CIP) Record Information <i>(Describe Additional Data Collected Pursuant to Institution's CIP)</i>							
Applicant:							
<input type="checkbox"/> Applicant Information Collected and Verified in Accordance with CIP <i>(initial)</i> _____							
F I N A N C I A L S T A T E M E N T S U M M A R Y	Type of Statement						
	Period Ended						
	Number of Months						
	Current Assets (\$000)						
	Current Liabilities (\$000)						
	Working Capital (\$000)						
	Total Liabilities (\$000)						
	Net Worth (\$000)						
	Sales (\$000)						
	Net Profit (\$000)						
	Gross Profit Margin (%)						
	Current Ratio (X)						
	Debt to Worth + Subdebt (X)						
	Receivable Turnover (days)						
	Inventory Turnover (days)						
ACCOUNTS RECEIVABLE AGING DATE		Total	Current	31 - 60	61 - 90	Over 90	Retentions
	(\$000)						
	(%)	100					
C L O S I N G S T A T E M E N T	DISBURSEMENT NUMBER						
	CHECK NUMBER	AMOUNT	PAYABLE TO				
	(1)	\$					
	(2)	\$					
	(3)	\$					
	(4)	\$					
NET PROCEEDS							
S I G N A T U R E S	INTERVIEWER _____			CLOSED BY _____			
	INVESTIGATOR _____			REVIEWED BY _____			
	DECISION BY _____			OFFICE OR BRANCH _____			
	DISCOUNTED BY _____			TYPE CODE _____ OFFICER CODE _____			

BUSINESS FINANCIAL STATEMENT

ASSETS		LIABILITIES AND CAPITAL	
Cash on Hand and in Banks	\$	Notes Payable: Banks	\$
Listed Securities (Schedule A)		Notes Payable: Others	
Accounts and Notes Receivable:		Current Portion: Long Term Debt	
Accounts: Current		Accounts Payable	
Accounts: Past Due (Over 90 Days)		Dividends Payable	
Notes		Reserve for Federal Taxes	
TOTAL ▶	\$	Accrued Expenses	
Less Reserve for Doubtful Accounts			
Inventory:			
Raw Materials			
Work in Process			
Finished Stock		Other	
Life Insurance: Cash Surrender Value		Loans on Life Insurance	
TOTAL CURRENT ASSETS ▶	\$	TOTAL CURRENT LIABILITIES ▶	\$
Land and Buildings (Schedule B):		Bonded Debt	
Land		Mortgages Payable	
Buildings		Long Term Debt	
Less Depreciation		Other	
Machinery and Equipment			
Less Depreciation			
Receivables: Officers & Employees (Schedule C)			
Unlisted Securities (Schedule A)		TOTAL LIABILITIES ▶	\$
Due from Subsidiaries & Affiliates (Schedule D)		Treasury Stock	
		Capital Stock: Common	
		Additional Capital Contributed	
		Retained Earnings	
Other			
		Net Worth (Proprietorship or Partnership)	
TOTAL ASSETS ▶	\$	TOTAL LIABILITIES AND NET WORTH ▶	\$
Are your books audited by a CPA? <input type="checkbox"/> Yes <input type="checkbox"/> No	Audited By		Date of Last Audit
Inventories Above Are: <input type="checkbox"/> Actual <input type="checkbox"/> Estimated	Inventoried By		Date of Inventory
Is this a sub chapter "S" Corporation? <input type="checkbox"/> Yes <input type="checkbox"/> No	Rate of Depreciation Charged Against Buildings %	Rate of Depreciation Charged Against Machinery and Equipment %	
Are Any of Your Assets Pledged as Collateral for Loans, Advances or Other Liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No			
State Details (include description of property, name of creditor, original amount of credit, amount owing)			
PROFIT AND LOSS STATEMENT		RECONCILIATION OF SURPLUS OR NET WORTH	
FROM TO	\$	FROM TO	\$
Net Sales for Period		Surplus or Net Worth on	
Less Cost of Goods Sold		Additions:	
Gross Profit		Net Profit for Period	
Expenses:			
Salaries: Officers			
Salaries: Employees			
Taxes (excl. Income Tax)		TOTAL ADDITIONS ▶	\$
Bad Debts		Deductions:	
Depreciation		Net Loss for Period	
Other Expenses		Cash Dividend Paid	
Net Profit or Loss from Operations		Stock Dividend Paid	
Other Income from Business			
Net Profit or Loss (Before Income Tax)			
Income Tax		TOTAL DEDUCTIONS ▶	\$
Net Profit or Loss	\$	Surplus or Net Worth on Statement	\$

EXISTING RELATIONSHIP SUMMARY (\$000)

Customer Since:	Applicant	Related (Affiliate, Principals, etc.)	Total
Checking Account Balances			
Savings, Time and Certificate Balances			
General Loan Balance	Committed		
	Outstanding		
Installment Loan Balance	Committed		
	Outstanding		
Mortgage Loan Balances			
Open Letters of Credit			

ASSET SCHEDULES

SCHEDULE A - STOCKS AND BONDS

Name of Issuing Corporation and Type of Security	No. of Shares (If Stock) Face Value (If Bonds)	Registered in Name of	Market Value	Portion Pledged
Listed			\$	
Unlisted				

SCHEDULE B - LAND AND BUILDINGS

Description and Location	Owner of Record	Purchase Price	Present Value	Owing on Mortgage or Contract	Holder of Mortgage or Contract	Monthly Rent
		\$	\$	\$		\$

SCHEDULE C - RECEIVABLES DUE FROM OFFICERS AND EMPLOYEES

Name	Position	Amount	Original Date	Maturity	How Secured
		\$			
		\$			

SCHEDULE D - DUE FROM SUBSIDIARIES AND AFFILIATES

Name	Address	For Advances	Terms	For Merchandise	Terms
		\$		\$	
		\$		\$	

CONTINGENT LIABILITIES

Discounted Notes Receivable	\$	Notes Exchanged with Others	\$
Accommodation Paper		Actual or Threatened Litigation	
Endorsements for Others		As Guarantor or Bondsman	
Leases		Other Than Specified	

INSURANCE CARRIED

Plant and Equipment Insurance	\$	Life Insurance Payable To:	\$
Merchandise Insurance		Liability Insurance	
Use and Occupancy Insurance		Liability Insurance	

The information contained in this application is provided for the purpose of obtaining business (non-consumer) credit with the Lender on behalf of the undersigned. It is understood Lender will rely on the information provided in making its credit decision. The undersigned warrants and represents the information herein submitted is true and correct in all respects and Lender may consider this representation continuing until written notice to the contrary is received by the Lender from the undersigned. The Lender is authorized to make all inquiries it deems necessary to verify the accuracy of the statements herein made, or in its discretion, to further determine the undersigned's credit standing, or the credit standing of any general partner or LLC member/manager. The Lender is hereby authorized to answer any questions from third parties concerning the undersigned's experience with the Lender.

SIGNATURES

Name of Applicant ATCHISON COUNTY, KANSAS

By X JACK BOWER Date _____
 Its Chairman

By X _____ Date _____
 Its _____

By X _____ Date _____
 Its _____

NON PERSONAL CIP INFORMATION

Account Number: 19267

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

What this means for you: When you open an account, we will ask for 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. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

Name: ATCHISON COUNTY, KANSAS

Address: 627 COMMERCIAL ST
PO BOX 349
ATCHISON, KS 66002

Mailing Address:

TIN: 48-6025049

Entity Type: Governmental Entity

Nature of Business:

**County of
Organization:**

State of Organization: KS

Date of Organization: 01/01/1855

**Authorization
Resolution Date:** 07/08/2021

Phone:

Email

Website:

**Previous Financial
Institution:**

FIS Decision Solution Results/OFAC Results

Documentary ID

Non-Documentary ID

Other Information:



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AMORTIZATION SCHEDULE
Officer: DRD

First Option Bank
P O Box 277
601 Main
Osawatomie, Kansas 66064
(913)755-3811

TRANSACTION DATE	ORIGINAL LOAN AMOUNT	ORIGINAL LOAN TERM	INTEREST RATE	INITIAL PRINCIPAL AND INTEREST PAYMENT	ACCOUNT NUMBER
July 20, 2021	\$197,078.00	61 months	1.625%	\$20,636.85	19267

BORROWER INFORMATION
ATCHISON COUNTY, KANSAS
627 COMMERCIAL ST
PO BOX 349
ATCHISON, KS 66002

PAYMENT NUMBER	PAYMENT MONTH / YEAR	TOTAL PAYMENT AMOUNT	OTHER PAYMENT AMOUNT	MONTHLY PAYMENT BREAKDOWN		PRINCIPAL BALANCE
				PRINCIPAL	INTEREST	
1	02/2022	\$20,636.85	\$0.00	\$18,768.71	\$1,868.14	\$178,309.29
2	08/2022	\$20,636.85	\$0.00	\$19,180.04	\$1,456.81	\$159,129.25
3	02/2023	\$20,636.85	\$0.00	\$19,315.19	\$1,321.66	\$139,814.06
4	08/2023	\$20,636.85	\$0.00	\$19,494.55	\$1,142.30	\$120,319.51
5	02/2024	\$20,636.85	\$0.00	\$19,637.53	\$999.32	\$100,681.98
6	08/2024	\$20,636.85	\$0.00	\$19,809.72	\$827.13	\$80,872.26
7	02/2025	\$20,636.85	\$0.00	\$19,965.16	\$671.69	\$60,907.10
8	08/2025	\$20,636.85	\$0.00	\$20,139.23	\$497.62	\$40,767.87
9	02/2026	\$20,636.85	\$0.00	\$20,298.25	\$338.60	\$20,469.62
10	08/2026	\$20,636.85	\$0.00	\$20,469.61	\$167.24	\$0.01
TOTAL	-	\$206,368.50	\$0.00	\$197,077.99	\$9,290.51	-