

**PART 1A: PRODUCER INFO FOR INDIVIDUALS**

**ADVANCE PAYMENTS PROGRAM (APP)**

**2026 - APPLICATION & REPAYMENT AGREEMENT**

PROTECTED "A" ONCE COMPLETED

**GENERAL INFORMATION FOR PRODUCERS:**

Advance Amounts:	<ul style="list-style-type: none"> <li>The 2026 interest free Advance is limited to the <b>first \$250,000.00 for all commodities. (\$500,000.00 for Canola)</b>. Any Advance issued above that limit shall be interest bearing and cannot exceed \$1,000,000.00 (including overlap between Program Years, across all Administrators).</li> </ul>
Interest rates:	<ul style="list-style-type: none"> <li>All interest-bearing loans are charged interest daily and compounded monthly at a rate of <b>Prime -0.25%</b></li> </ul>
Admin Fees	<ul style="list-style-type: none"> <li>MLCA will charge an administration fee of <b>\$500.00</b> for first application and <b>\$100.00</b> for any subsequent applications.</li> <li>Note: Advances are issued via direct deposit, less the administration fee, any fees must be included with the final payment.</li> </ul>
Repayment:	<ul style="list-style-type: none"> <li>All repayments are to be made to the interest free portion of your advance first.</li> <li>Repayments made on livestock advances must be accompanied by proof of sale.</li> <li>Repayments are to be made within 30 days of receipt of payment from the buyer.</li> <li>Producers cannot sell a portion of the commodity without making a repayment.</li> <li>Repayments made on crop advances do not have to include proof of sale up to January 31, 2027 (unless requested by MLCA)</li> </ul>
Proof of Sale	<p>Listed below is information that must be contained in an acceptable proof of sale document:</p> <ul style="list-style-type: none"> <li>Date of sale</li> <li>Name of seller (including contact information)</li> <li>Name of buyer (including contact information)</li> <li>Type of Agricultural product sold.</li> <li>Quantity of agricultural product sold.</li> <li>Monies (net amount) received for sales of agricultural product.</li> </ul>
Production Periods:	<ul style="list-style-type: none"> <li>Cattle and Bison 2026 production period will end March 31, 2028</li> <li>Lamb/Sheep, Crop, Turf, Seed Potatoes 2026 production period will end September 30, 2027</li> <li>Continuous Flow loans have a 12-month term and cannot exceed the end of the production period.</li> </ul>
Inspections	<ul style="list-style-type: none"> <li>An inspection on inventory and or field may be required on any applicants at any time throughout the time of the advance, as set out in the AMPA.</li> <li>If a producer is found to have insufficient inventory or have a shortage, the Producer will have 30 days to repay the shortage or be declared in default.</li> </ul>
Creditworthiness	<ul style="list-style-type: none"> <li>Producers (new Producers / Bison Producers and any Advance requests over \$100K) may be asked to supply 3 years of Financial Statements: Cash Flow / Income Statements / Net worth.</li> <li>Credit Scores must be 650 or better.</li> <li>Repayment history may be requested from at least 2 Input or Machinery Suppliers</li> </ul>
Business Risk Management	<ul style="list-style-type: none"> <li>Cattle producers must either provide confirmation of participation in 2026 AgriStability or provide a valid LPI contract for 2x the requested advance amount.</li> <li>Bison, Lamb/Sheep, producers provide confirmation of participation in 2026 AgriStability.</li> <li>Crop producers must provide confirmation of 2026 Crop Insurance or AgriStability.</li> </ul>
Default	<ul style="list-style-type: none"> <li>A Producer may be declared in default if at any time there is a breach of the Repayment Agreement. Please read the Terms and Conditions on Default for more details.</li> <li>A one-time Default Management Fee of 3% will be applied to the outstanding balance at the time of default.</li> </ul>

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<b>APPLICATION CHECKLIST:</b>		<b>PAGE</b>
<input type="checkbox"/>	1.1. PRODUCER INFORMATION - INCLUDING PHOTO ID / VOID CHEQUE	3
<input type="checkbox"/>	1.2 SELF IDENTIFICATION QUESTIONS	3
<input type="checkbox"/>	1.3 DECLARATION OF BANKRUPTCY	3
<input type="checkbox"/>	1.4 DECLARATION OF APP ADVANCES RECEIVED FROM OTHER PRODUCER ORGANIZATIONS	3
<input type="checkbox"/>	1.5 PRIMARY FINANCIAL INSTITUTION	4
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<input type="checkbox"/>	PRIORITY AGREEMENT WITH A SECURED CREDITOR	22/23
<input type="checkbox"/>	WAIVER OF EXEMPTION PROTECTION FOR SPECIFIC CHATTELS (For Saskatchewan Producers only)	25
<b>APPLYING FOR LIVESTOCK ADVANCE</b>		
<input type="checkbox"/>	2.0 (A) Worksheet for Livestock Advance using AgriStability	6
<input type="checkbox"/>	Copy of AgriStability Enrolment Notice for 2026	
<input type="checkbox"/>	2.0 (A) 2.0 (B) Worksheet for Cattle producers using LPI	6
<input type="checkbox"/>	Copy of LPI Statement(s) of Coverage and Premium	
<input type="checkbox"/>	Livestock Price Insurance indemnity form	
<input type="checkbox"/>	Copy of CCIA barcode numbers	
<input type="checkbox"/>	Organic Certificate" issued by a Certification Body accredited under the Canadian Organic Regime & Organic Production Summary (*Organic Beef Producer Only)	
<b>APPLYING FOR A CROP ADVANCE</b>		
<input type="checkbox"/>	2.0 (C) Worksheet for Crops (Intended Seeded Advance) (1st Instalment on Crops – 60%)	7
<input type="checkbox"/>	Confirmation of Valid Crop Insurance (Coverage detail/Crop Proposal for 2026 year OR 2026 AgriStability enrolment notice and Reference Margin from 2025) - (1 <sup>st</sup> instalment on Crops)	
<input type="checkbox"/>	2.0 (D): Worksheet for Crops (Actual Seeded Advance) 2 <sup>nd</sup> Instalment	7
<input type="checkbox"/>	2025 Actual Seeded Acreage Report (due no later than July 31, 2026) – (2 <sup>nd</sup> instalment on Crops -40%)	
<input type="checkbox"/>	2.0 (E): Worksheet for Stored Grain Advance	8
<input type="checkbox"/>	2.0 (F): Worksheet for Post-Production and Harvested Production report due no later than Dec 31, 2026	9
<input type="checkbox"/>	Indemnity form (MASC or SCIC)	
<input type="checkbox"/>	2026 HPR Crop Information Sheet and Calculation of Indemnity for Post-Harvest Advance 2025 HPR Crop Information Sheet and Calculation of Indemnity for Stored Advances.	
<b>NEW CREDITWORTHINESS REQUIREMENTS</b>		
<input type="checkbox"/>	3 Years of Financial Statements: income statement /net worth / cash flow may be requested for new Producers, Bison producers and any Advance requests over \$100K)	
<input type="checkbox"/>	Repayment history may be requested from at least 2 Input or Machinery Suppliers	
<b>Completed Application can be returned to MLCA:</b>		
Mail: 212-530 Century Street, Winnipeg, MB R3H 0Y4		
Email: <a href="mailto:cashadv@manitobalivestock.com">cashadv@manitobalivestock.com</a>		

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<b>1.1 PRODUCER INFORMATION</b>		<input type="checkbox"/> Identity of signing authority verified (Photo ID)	
<b>Legal Name of Producer (Full Legal Name of Individual):</b>			
<b>APP ID:</b>	<b>CRA Business Number (GST number):</b>	<b>Date of Birth: (YYYY-MM-DD)</b>	
<b>Street Address:</b>	<b>City/Town:</b>	<b>Province:</b>	<b>Postal Code:</b>
<b>Primary Phone #</b>	<b>Alternate Phone #:</b>	<b>Email:</b>	
<b>1.2 SELF IDENTIFICATION QUESTIONS:</b>			
<p>Responses to the questions in this subsection will be shared with Agriculture and Agri-Food Canada and may be used for reporting purposes and to inform future government policies, programs and communication activities. Self identification is voluntary. If you do not wish to provide this information, you can check "Decline to identify" or "Prefer not to answer". Failure to complete the questions will be viewed as choosing "Decline to identify" or "Prefer not to answer". AAFC is committed to the fair and transparent distribution of program funds. Your application will not be deemed ineligible or assessed less favorably based on your responses to these questions or if you decline to identify.</p>			
<p><b>A. Does your farming business's ownership group include significant representation (30% or more) from one or more of the following groups (check all that apply)?</b></p> <p><input type="checkbox"/> Indigenous Peoples</p> <p>Please specify: <input type="checkbox"/> First Nations <input type="checkbox"/> Métis Nation <input type="checkbox"/> Inuit <input type="checkbox"/> Unknown</p> <p><input type="checkbox"/> Women</p> <p><input type="checkbox"/> Gender parity (50% or more women and/or non-binary)</p> <p><input type="checkbox"/> 2SLGBTQI+</p> <p><input type="checkbox"/> Visible Minorities</p> <p><input type="checkbox"/> Persons with Disabilities</p> <p><input type="checkbox"/> Youth (under 35)</p> <p><input type="checkbox"/> An official language minority community (French-speaking people outside Quebec or English-speaking people in Quebec)</p> <p>Please specify: <input type="checkbox"/> English <input type="checkbox"/> French</p> <p><input type="checkbox"/> Not applicable <input type="checkbox"/> Decline to identify</p>		<p><b>B. If your business's ownership group includes significant representation from an official languages minority group, was your farming business able to obtain APP information and services in the minority language?</b></p> <p><input type="checkbox"/> Not applicable (did not check official languages minority in QA)</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> Prefer not to answer.</p>	
		<p><b>C. How many years of experience does the ownership group of your farming business have running a farm?</b></p> <p><input type="checkbox"/> 0-6 years</p> <p><input type="checkbox"/> 7-19 years</p> <p><input type="checkbox"/> 20 years and over</p> <p><input type="checkbox"/> Prefer not to answer</p>	
<b>1.3 DECLARATION OF BANKRUPTCY (CHECK BOX IF "YES")</b>			
<p><input type="checkbox"/> Have you declared bankruptcy within the last 7 years?</p> <p><input type="checkbox"/> Are you currently seeking financial protection from creditors?</p>			
<b>1.4 DECLARATION OF APP ADVANCES REQUESTD / RECEIVED FROM OTHER PRODUCER ORGANIZATIONS (CHECK BOX IF "YES")</b>			
<p><input type="checkbox"/> Do you have an outstanding advance with another APP Administrator?</p> <p><input type="checkbox"/> Have you applied for an advance with another APP Administrator this Program Year?</p> <p><input type="checkbox"/> Are you in default with another APP Administrator as a sole proprietor, corporation, cooperative or partnership?</p>			
APP Administrator advance was requested / received:		Program Year:	
Product advance was requested / received:		Amount requested / received: \$	
<b>1.5 PRIMARY FINANCIAL INSTITUTION</b>			
<b>Name of Primary Financial Institution:</b>		<b>Contact Name:</b>	
<b>Street Address:</b>	<b>City/Town:</b>	<b>Province:</b>	<b>Postal Code:</b>
<b>Phone # (Ext.):</b>	<b>Email:</b>		

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<b>1.6 RELATED PRODUCER DECLARATION</b>			
<p>Producers are related if they do not deal with each other <u>at arm's length</u>.                      In the absence of proof to the contrary, producers are presumed to be related to another producer in any of the following circumstances:                      One of the producers is the spouse or common-law partner of the other producer;                      One of the producers owns at least 25% of the voting shares of the other producer;                      One of the producers owns at least 25% of the voting shares of a corporation that directly or through any other corporation owns 25% of the voting shares of the other producer (corporation);                      One of the producers is entitled to 25% or more of the profits or revenues of the other producer (partnership/cooperative)                      The producer shares any management and administrative services, equipment, facilities or overhead expenses of a farming operation with the other producer, but is not in a partnership with that other producer; or                      Any other circumstances set out in the <i>Agricultural Program Marketing Act</i> or the <i>Agricultural Program Marketing Regulations</i>.  <b>Producers must be related if they are listed as co-beneficiaries on the forms for BRM programs that will be used as security for the advance.</b>                      Relatedness is about program limits and therefore affects the applicant's eligibility to receive an advance, as well as the amount of an advance.                      If you answer "yes" to question 3 below, you may not be eligible to receive an APP advance, unless you are able to rebut the presumption of relatedness. (See below)</p>			
<b>1. According to the above criteria are you related to another producer? If no proceed to Section 1.7.</b>	<b>YES</b>	<b>NO</b>	
<b>2. Has a related producer a) applied for an APP Advance in this program year or b) participated in APP during a previous program years?</b>	<b>YES</b>	<b>NO</b>	
<b>3. Are any related producers currently in default or ineligible under the APP, Spring Credit Advance Program or Enhanced Spring Credit Advance Program?</b>	<b>YES</b>	<b>NO</b>	
<b>1.6.1 RELATED PRODUCERS: If you answered "YES" to any of the questions in Section 1.6 then you must complete Section 1.6.1 and 1.6.2.</b>			
<p>List all related producers who received an advance for this or previous program years, including advances issued by other APP Administrators. Attach a separate sheet, if required.</p>			
<b>NAME OF RELATED PRODUCER</b>	<b>APP #</b>	<b>NAME OF RELATED PRODUCER</b>	<b>APP #</b>
<b>1.6.2 REBUTTAL OF RELATEDNESS BETWEEN 2 INDIVIDUAL PRODUCERS (Attach a separate sheet if required.)</b>			
<ul style="list-style-type: none"> <li>✓ Answer the questions below for each related producer listed in section 1.6.1.</li> <li>✓ If you responded "no" to any of the questions below, you have not rebutted the presumption of relatedness with the producer in question.</li> <li>✓ If you responded "yes" to <u>all</u> the statements below, you have established that you deal at arm's length with the producer(s) in question, and the Administrator will request the appropriate documentation to support your responses, such as articles of incorporation, financial statements, leases, receipts, etc.</li> </ul>			
<b>Name of the Related Producer:</b>			
<b>a. You and the related producer file separate tax returns and/or produce separate financial statements.</b>	<b>YES</b>	<b>NO</b>	
<b>b. You and the related producer are not employees or do not act as agents of the other.</b>	<b>YES</b>	<b>NO</b>	
<b>c. You and the related producer conduct all business transactions (e.g. sharing of equipment and/or land) at fair market value and such transactions are documented.</b>	<b>YES</b>	<b>NO</b>	
<b>d. You and the related producer do not share any management and administrative services, equipment, facilities or overhead expenses of a farming operation.</b>	<b>YES</b>	<b>NO</b>	
<b>Name of the Related Producer:</b>			
<b>a. You and the related producer file separate tax returns and/or produce separate financial statements.</b>	<b>YES</b>	<b>NO</b>	
<b>b. You and the related producer are not employees or do not act as agents of the other.</b>	<b>YES</b>	<b>NO</b>	
<b>c. You and the related producer conduct all business transactions (e.g. sharing of equipment and/or land) at fair market value and such transactions are documented.</b>	<b>YES</b>	<b>NO</b>	
<b>d. You and the related producer do not share any management and administrative services, equipment, facilities or overhead expenses of a farming operation.</b>	<b>YES</b>	<b>NO</b>	
<b>1.7 DECLARATION OF SECURED CREDITORS</b>			
<p>List all secured creditors who have a security interest that includes the Agricultural Product(s) and/or the BRM program payments whether such security was given under the authority of the Bank Act or under the authority of a personal property security legislation in force in the province or by operation of any other law.                      Examples may include, but are not limited to: a lien taken by an input supplier on the agricultural product to be used for the APP advance;                      a lien taken by your financial institution; or a General Security Agreement. (A signed Priority Agreement is needed for each secured creditor listed below.)</p>			
<b>Name of Secured Creditor:</b>	<b>Security Interest is on:</b>	<b>Dollar Value:</b>	

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**Part 2: Advance Info &  
Terms and Conditions**  
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<b>*For all Livestock Advances please choose the selling weight of the animals when choosing your rate per head.</b>				
<b>Commodity - Livestock</b>	<b>Province</b>	<b>Advance Rate (\$/head)</b>	<b>Province</b>	<b>Advance Rate (\$/head)</b>
Feeder Calf (400-700 lbs)	MB	\$1,895.38	SK	\$ 1,922.05
Feeder Cattle (700-900 lbs)	MB	\$1,736.30	SK	\$ 1,746.00
Finished Cattle (up to 1250 lbs)	MB	\$ 1,639.78	SK	\$ 1,642.45
Finished Cattle (over 1250 lbs)	MB	\$ 2,135.45	SK	\$ 2,138.85
Feeder Calf (400-700 lbs)	YT	\$1,908.71		
Feeder Cattle (700-900 lbs)	YT	\$1,746.00		
Finished Cattle (up to 1250 lbs)	YT	\$1,611.17		
Finished Cattle (over 1250 lbs)	YT	\$2,098.11		
Organic Feeder Calf (400-700 lbs)	MB/SK/ON	\$ 1,933.21		
Organic Feeder Cattle (700-900 lbs)	MB/SK/ON	\$ 1,962.31		
Organic Finished Cattle (up to 1250 lbs)	MB/SK/ON	\$ 1,876.95		
Organic Finished Cattle (over 1250 lbs)	MB/SK/ON	\$ 2,444.40		
Feeder Bison (650-750 lbs)	MB/SK/AB/BC/YT	\$ 1,378.85	ON//NB/NL/NS	\$ 1,344.90
Finished Bison (900-1050 lbs)	MB/SK/AB/BC/YT	\$ 1,783.10	ON//NB/NL/NS	\$ 1,735.81
Lamb (45-60 lbs)	MB / SK /AB	\$ 87.30		
Lamb (61-79 lbs)	MB / SK /AB	\$ 105.73		
Lamb (80-109 lbs)	MB / SK /AB	\$ 134.10		
Lamb (over 110 lbs)	MB / SK /AB	\$ 164.90		
<b>Market Breeding Inventory Only</b>				
Bull – Mature – Less than 2 years	MB/SK	\$ 3,419.25		
Bull – Yearling – more than 2 years	MB/SK	\$ 3,540.50		
Cattle – Heifers – Bred	MB/SK	\$ 2,012.75		
Cattle – Heifers - Calf	MB/SK	\$ 1,455.00		
Sheep – Ewe & Yearling Ewe	MB / SK /AB	\$ 349.63		
Sheep – Ram	MB / SK /AB	\$ 463.27		
<b>Commodity – Grains / Oilseeds /Pulses</b>	<b>Province</b>	<b>Rate</b>		
Barley	MB	\$ 116.40 / MT	SK	\$ 116.40 / MT
Canola	MB	\$ 291.00 / MT	SK	\$ 300.70 / MT
Corn	MB	\$ 2.52 / BU	SK	\$ 2.81 / BU
Flax	MB	\$ 310.40/ MT	SK	\$ 315.25/ MT
Oats	MB	\$ 121.25/ MT	SK	\$ 101.85 / MT
Peas-Dry	MB	\$ 3.39 / BU	SK	\$ 124.16 / MT
Rye	MB	\$ 87.30/ MT	SK	\$ 87.30 / MT
Soybeans	MB	\$ 226.01 / MT	SK	\$ 230.86 / MT
Sunflowers -oil	MB	\$ 0.13/ Pound	SK	\$ 0.13 /Pound
Wheat-Spring	MB	\$ 121.25 /MT	SK	\$121.25 /MT
Turf	MB	\$0.0679/sq. ft		
Seed Potatoes			SK	\$2.42 / CWT

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**Part 2: Advance Info &  
 Terms and Conditions**  
 PROTECTED "A" ONCE COMPLETED

<b>2.0 APPLICATION: ADVANCE INFORMATION – LIVESTOCK</b>		<b>NAME:</b>	<b>APP#:</b>
<p><b>Security :</b> The producer must grant a continuing security interest in the Agricultural Product(s) used to obtain the Advance, and in any Agricultural Product(s) produced in a subsequent Production Period by the Producer and all proceeds of such, to the Administrator to secure the APP Advance.          The Producers must <b>always</b> provide AgriStability/ASRA documentation to prove program participation, or The Producer must maintain <b>continuous</b> LPI coverage, which may require one or more LPI contracts, until the advance has been repaid in full. The Advance using LPI may be limited by the value of the security. As such, the Producer may be eligible to receive an Advance for up to the lesser of the amounts calculated in Section 2.1 A or Section 2.1 B of the Application. The Advance using AgriStability is not limited by the security; however, Producers must <b>always</b> maintain the security coverage until the APP Advance has been repaid in full.</p> <p><b>General:</b> Advances should only be issued on Livestock that the Producer expects to be marketed by the end of the Production Period. Use the Administrator’s Advance Rate(s) for the calculation of this worksheet. The Producer must not have more than <b>one million dollars (\$1,000,000)</b> in outstanding Advances, including as a result of the overlap between Program Years and amounts issued to Related Producers. . The interest-free Advances are limited to the first <b>two hundred fifty thousand dollars (\$250,000)</b> issued per Program Year and will be limited by other interest-free amounts issued to the Producer and/or other Related Producers. Advance amounts issued above the first <b>two hundred fifty thousand dollars (\$250,000)</b> issued in a Program Year shall be interest-bearing.</p> <p><b>Default :</b> Failure to comply with this Repayment Agreement, including, but not limited to the full repayment by the end of the applicable Production Period, will result in the account being declared in default. The full impact of a default is detailed in section 5.0 Default and subsection 6.2 Interest Rate of the Terms and Conditions of this Repayment Agreement and is summarized below: The interest-free benefit is lost; Default interest is charged at the Prime Rate plus one percent (Prime +1%) compounded monthly on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default; Default interest is charged at the Prime Rate plus three percent (Prime +3%) compounded monthly on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full; A one time Default Management Fee of 3% of the defaulted amount is charged immediately on default; and Defaulted producers could face an ineligibility period. Refer to subsection 5.5 of the Terms and Conditions for details.</p> <p><b>For CONTINUOUS FLOW OPERATIONS :</b>Only one twelve (12) month Continuous Flow Operation Advance Cycle is allowed per Program Year. (*LPI not eligible for Continuous Flow OR Breeding applications)</p>			
<b>2.1 (A) ELIGIBLE ADVANCE BASED ON LIVESTOCK INVENTORY</b>		Province _____	Operation Type: <input type="checkbox"/> Standard <input type="checkbox"/> Continuous Flow
Type of Livestock	Unit of Measure (lbs.)	Advance Rate (1)	Quantity (2)
			=
			\$
			\$
<b>2.2 (A) Maximum Eligible Advance based on Livestock inventory</b>			<b>(A)</b> \$
<b>2.1 (B) APPLICATION: ADVANCE INFORMATION – LIVESTOCK WITH LIVESTOCK PRICE INSURANCE LPI (please complete 2.1 A and 2.1 B)</b>			
<p>By signing this Repayment Agreement, the Producer agrees: To maintain <u>continuous LPI coverage</u> for this Advance, until the Advance has been repaid in full.          To notify the Administrator (MLCA) of their intent to renew their LPI contract at least ten (10) calendar days prior to the expiration of the LPI contract.          To fully repay the Advance or provide to this Administrator an alternative security to fully cover the amount of the Advance within <b>sixty (60) calendar days of the LPI contract expiry date or be declared in Default.</b></p>			
Insured Index (Price per cwt) (1)	Insured Weight (cwt) (2)		Insured Market Value (1 x 2)
		=	\$
			\$
<b>Total Market Value Insured with LPI</b>			<b>(B)</b> \$
<b>2.2 (B) Eligible Advance Under LPI (B X 50%)</b>			<b>(C)</b> \$
<b>2.3 DETERMINATION OF MAXIMUM ELIGIBLE ADVANCE AMOUNT</b>			
<b>Maximum Eligible Advance (enter lesser of A or C from above)</b>			<b>(D)</b> \$
<b>2.3 Advance Requested by Producer:</b>			<b>(E)</b> \$
<b>2.4 (A/B) APP Advance Issued to Producer by Administrator (no more than the lesser of D or E)</b>			\$

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<b>2.0 (C): APPLICATION: – IN PRODUCTION PRODUCTS</b>		<b>NAME:</b>		<b>APP#</b>			
<p><b>General:</b> Use the Advance Rate(s) provided by the Administrator. The Producer must not have more than one million dollars (\$1,000,000) outstanding in Advances, including as a result of the overlap between Program Years and amounts issued to Related Producers.</p> <p>The interest-free Advances are limited to the first two hundred fifty thousand dollars (\$250,000) issued per Program Year and will be limited by other interest-free amounts issued to the Producer and/or other Related Producers. For canola advances, that amount is five hundred thousand dollars (\$500,000). Advance amounts issued above the applicable interest-free limit for a Program Year shall be interest-bearing.</p> <p><b>Default:</b> Failure to comply with this Repayment Agreement, including, but not limited to the full repayment by the end of the applicable Production Period, will result in the account being declared in default. The full impact of a default is detailed in section 5.0 Default and subsection 6.2 Interest Rate of the Terms and Conditions of this Repayment Agreement and is summarized below: The interest-free benefit is lost; Default interest is charged at the Prime Rate plus one percent (Prime +1%) compounded monthly on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default; Default interest is charged at the Prime Rate plus three percent (Prime +3%) compounded monthly on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full; A one time Default Management Fee of 3 % of your defaulted amount is charged immediately on default; and Defaulted producers could face an ineligibility period. Refer to subsection 5.5 of the Terms and Conditions for details.</p>							
<b>2.1 (C) Agricultural Product Information – Intended Seeded Advance (1st Instalment In-Production Crops)</b>							
Agricultural Product	2026 Intended Seeded Acres		Production Insurance Coverage (MT or bu.)		Advance Rate/MT		Amount (\$)
		X		X	\$	=	\$
			\$		\$		
			\$		\$		
			\$		\$		
<b>TOTAL ELIGIBLE ADVANCE BASED ON ANTICIPATED PRODUCTION</b>						(A)	\$
<b>2.2 (C) TOTAL ELIGIBLE ADVANCE BASED ON PRODUCTION INSURANCE</b>						(B)	\$
<b>Proportion of Advance attributed to 1st instalment (to be filled in by MLCA) (Lesser of A or B/60%)</b>							\$ 60%
<b>2.3.(C): ADVANCE REQUESTED BY PRODUCER</b>							\$
<b>2.4 (C) ADVANCE ISSUED BY ADMINISTRATOR (MLCA)</b>							\$

<b>2.1 (D) Actual Seeded Advance (2nd Instalment In-Production Crops)</b>							
<input type="checkbox"/> I wish to take the 2nd instalment (40%)		<input type="checkbox"/> I do not wish to take the 2nd instalment, transfer intended to seeded only					
<p><b>Please include your confirmed 2026 Seeded Acreage Report from Production Insurance by no later than July 31, 2026.</b></p> <p>Note: Should the actual seeded acreage report or the production stated in section 2.14 above demonstrate that the acreage seeded was not sufficient to justify the intended Eligible Advance under the first (1st) instalment issued to the producer, the Administrator shall, where the overpayment is more than ten thousand dollars (\$10,000.00) or ten percent (10%) of the issued value of the Advance (whichever is greater), <b>the Producer will have thirty (30) calendar days to repay the difference between the first (1st) instalment and the Eligible Advance or, if eligible, make application for an Advance on another commodity and have the proceeds applied to the deficit. Failing this, the Producer will be declared in default.</b></p>							
Agricultural Product	2026 Actual Seeded Acres		Production Insurance Coverage (MT or bu.)		Advance Rate/MT		Amount (\$)
		X		X	\$	=	\$
			\$		\$		
			\$		\$		
			\$		\$		
<b>2.2 (D) Maximum eligible Advance through PI</b>							\$
<b>2.3 (D) Advance Requested by Producer for Crops</b>							\$
Less 1 <sup>st</sup> instalment issued under this repayment agreement						-	\$
<b>Proportion of Advance attributed to 2<sup>nd</sup> instalment (to be filled in by MLCA)</b>							\$ 40%
<b>2.4 (D)ADVANCE ISSUED BY ADMINISTRATOR (MLCA)</b>							\$

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**Section 2.0 (E): POST-PRODUCTION – STORABLE PRODUCTS** **NAME:** \_\_\_\_\_ **APP#:** \_\_\_\_\_

*Use this application for Advances on Storable Agricultural Products that are Post-Production and have been harvested and stored.*

**General:** Use the Advance Rates in effect at the time of application as provided by the Administrator to complete Section 2.2 of the Application. The Producer must not have more than one million dollars (\$1,000,000) outstanding in Advances, including as a result of the overlap between Program Years and amounts issued to Related Producers. The interest-free Advances are limited to the first two hundred fifty thousand dollars (\$250,000) per Program Year and will be limited by other interest-free amounts issued to the Producer and/or other Related Producers. For canola advances, that amount is five hundred thousand dollars (\$500,000). Advance amounts issued above the applicable interest-free limit for a Program Year shall be interest-bearing.

**Security:** Security for Post-Production advances is the Agricultural Product(s) itself, and any Agricultural Product(s) produced in a subsequent Production Period by the Producer and all proceeds of such, is sufficient to secure the APP Advance. **No additional security** is required. This insurance coverage must be in effect until the Advance taken under this Repayment Agreement is fully repaid.

**Multi-Peril Insurance:** The Producer must confirm that they have multi-peril insurance on their farming operation which includes coverage for the entirety of the Agricultural Product(s) they have in storage. Where the Agricultural Product(s) is stored off-farm at commercial storage facility, the Producer must confirm that the commercial storage company has such insurance. At a minimum, confirmation may be obtained through signing of the declaration. This insurance coverage must be in effect until the Advance taken under this Repayment Agreement is fully repaid.

**Default:** Failure to comply with this Repayment Agreement, including, but not limited to the full repayment by the end of the applicable Production Period, will result in the account being declared in default. The full impact of a default is detailed in section 5.0 Default and subsection 6.2 Interest Rate of the Terms and Conditions of this Repayment Agreement and is summarized below: The interest-free benefit is lost; Default interest is charged at the Prime Rate plus one percent (Prime +1%) compounded monthly on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default; Default interest is charged at the Prime Rate plus three percent (Prime +3%) compounded monthly on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full; A one time Default Management Fee of 3% of the defaulted amount is charged immediately on default; and Defaulted producers could face an ineligibility period. Refer to subsection 5.4 of the Terms and Conditions for details.

**Section 2.1 (E) AGRICULTURAL PRODUCT LOCATION**

Insert Agricultural Product(s) location(s) such as address or legal description:

**Section 2.2 (E) ELIGIBLE ADVANCE BASED ON AGRICULTURAL PRODUCT INVENTORY**

Commodity	Harvest Year 2025 or 2026	Quantity of Product in Storage		Post-Production Advance Rate		Total
			X	\$	=	\$
				\$		\$
				\$		\$
<b>Maximum Eligible advance for Stored Grains (C)</b>						\$
<b>2.3 (E) ADVANCE REQUESTED BY PRODUCER</b>						\$
<b>2.4 (E) ADVANCE ISSUED BY ADMINISTRATOR (MLCA)</b>						\$

I have completed, signed, and attached a new Priority Agreement for the amount indicated above. This request is based on the agricultural product I have in inventory, and I will keep the agricultural product adequately stored to ensure it remains in marketable condition until disposed of in accordance with the Terms and Conditions of the Repayment Agreement I have entered into under the APP. I declare having completed and signed an Advance Payments Program Application and Repayment Agreement. I declare that the above information is true and accurate at the time of completion and agree to repay the Administrator any difference, where applicable, as stated above. I agree to comply with all of the terms and conditions included in this Application and Repayment Agreement.

\_\_\_\_\_  
Signature of the Producer Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
YYYY MM DD

**Administrator Only: I declare having taken all necessary steps, in accordance with the AMPA, its Regulations, the Advance Guarantee Agreement, and APP administrations guidelines, to ensure, to the best of my abilities, that the current application by the Producer is accurate and complete before granting the abovementioned Advance.**

\_\_\_\_\_  
Signature of the Administrator Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
YYYY MM DD

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**Section 2.0 (F) POST PRODUCTION -Transferring Spring advance to Post-Harvest**      **NAME:** \_\_\_\_\_      **APP#:** \_\_\_\_\_

**Post Production Report:** A Post-Production Report must be completed by **December 31, 2026**, for any Producer who has an outstanding In Production Advance under the APP. **This must be completed whether or not the Producer is requesting a Post-Production Advance.** An inspection of the Producer's Agricultural Product(s) shall be performed by the Administrator to ensure that there is sufficient Agricultural Product(s) in storage to secure any outstanding Advance amounts.

**General:** Complete Section 2.2 using the Advance Rate(s) provided by the Administrator. The Producer must not have more than one million dollars (\$1,000,000) outstanding in Advances, including as a result of the overlap between Program Years and amounts issued to Related Producers. The interest-free Advances are limited to the first two hundred fifty thousand dollars (\$250,000) issued per Program Year and will be limited by other interest-free amounts issued to the Producer and/or other Related Producers. For canola advances, that amount is five hundred thousand dollars (\$500,000). Advance amounts issued above the applicable interest-free limit for a Program Year shall be interest-bearing.

**Security:** The producer must grant a continuing security interest in the Agricultural Product(s) used to obtain the Advance, and in any Agricultural Product(s) produced in a subsequent Production Period by the Producer and all proceeds of such, to the Administrator to secure the APP Advance.

**Multi-Peril Insurance:** The Producer must confirm that they have multi-peril insurance on their farming operation which includes coverage for the entirety of the Agricultural Product(s) they have in storage. Where the Agricultural Product(s) is stored off-farm at commercial storage facility, the Producer must confirm that the commercial storage company has such insurance. This insurance coverage must be in effect until the Advance taken under this Repayment Agreement is fully repaid. At a minimum, confirmation may be obtained through signing of the declaration.

**Default:** Failure to comply with this Repayment Agreement, including, but not limited to the full repayment by the end of the applicable Production Period, will result in the account being declared in default. The full impact of a default is detailed in section 5.0 Default and subsection 6.2 Interest Rate of the Terms and Conditions of this Repayment Agreement and is summarized below: The interest-free benefit is lost; Default interest is charged at the Prime Rate plus one percent (Prime +1%) compounded monthly on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default; Default interest is charged at the Prime Rate plus three percent (Prime +3%) compounded monthly on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full; A one time Default Management Fee of 3% of the defaulted amount is charged immediately on default; and Defaulted producers could face an ineligibility period. Refer to subsection 5.5 of the Terms and Conditions for details.

**2.1 (F) AGRICULTURAL PRODUCT LOCATION:**

Insert agricultural product location such as address or legal description of the land:

I do not wish to receive an additional advance       I wish to receive an additional advance as per Section 2.3 below

**2.2 (F) ELIGIBLE ADVANCE BASED ON AGRICULTURAL PRODUCT INVENTORY**

Commodity	2026 Harvested Acres	Quantity of Product in Storage (MT or bu.)	X	Post-Production Advance Rate	=	Total
				\$		\$
				\$		\$
				\$		\$

**2.3 (F) Total Advance Requested by Producer for Stored Grains**      A      \$

**Total amount of Production Advance Issued (1<sup>st</sup> and 2<sup>nd</sup> instalments)**      B      \$

**2.4 (F) Total Advance Issued by Administrator**           \$

*If "A" is less than "B" and the difference is equal to or higher than \$10,000.00 or 10% of B (whichever is greater), the producer is in an overpayment situation and have thirty (30) calendar days to repay the difference or, if eligible, make an application for an Advance on another agricultural product and have the proceeds applied to the deficit. Failing this the Producer will be declared in default. If "A" is greater than "B" then the Producer may request an additional Advance up to the maximum Eligible Advance by checking the appropriate box below.*

I have completed, signed, and attached a new Priority Agreement for the amount indicated above. This request is based on the agricultural product I have in inventory, and I will keep the agricultural product adequately stored to ensure it remains in marketable condition until disposed of in accordance with the Terms and Conditions of the Repayment Agreement I have entered into under the APP. I declare having completed and signed an Advance Payments Program Application and Repayment Agreement.

I declare that the above information is true and accurate at the time of completion and agree to repay the Administrator any difference, where applicable, as stated above. I agree to comply with all of the terms and conditions included in this Application and Repayment Agreement.

\_\_\_\_\_  
Signature of the Producer      \_\_\_\_\_  
Date:      YYYY      MM      DD

**Administrator Only: I declare having taken all necessary steps, in accordance with the AMPA, its Regulations, the Advance Guarantee Agreement, and APP administrations guidelines, to ensure, to the best of my abilities, that the current application by the Producer is accurate and complete before granting the abovementioned Advance.**

\_\_\_\_\_  
Signature of Administrator      \_\_\_\_\_  
Date:      YYYY      MM      DD

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**2.5 TERMS AND CONDITIONS OF THE REPAYMENT AGREEMENT**

In consideration of the Administrator granting an Advance pursuant to the provisions of the Advance Payments Program, the parties hereunto agree as follows:

**1. Important Terms**

- 1.1 "AAFC" means Agriculture and Agri-Food Canada.
- 1.2 "Administrator" means **Manitoba Livestock Cash Advance Inc. (MLCA)**
- 1.3 "Advance" means, for the purpose of this Application and Repayment Agreement, an Eligible Advance based on inventory of an eligible Livestock and or an Advance based on expected or actual production as applicable, of an eligible Agricultural Product which is In Production per subsections 1.14 of these Terms and Conditions or which is Storable per Subsection 1.24 of these Terms and Conditions and or an Advance based on the volume in inventory of an eligible Storable Agricultural Product as per Subsection 1.17 of these Terms and Conditions.
- 1.4 "Advance Cycle" means a period of up to twelve (12) months that starts when the Producer is issued an Advance and ends no later than the end of the Production Period.
- 1.5 "Advance Rate on Livestock" means, for the purpose of this Repayment Agreement, the rate of issuance applicable to Advances issued prior to **March 31, 2026**.
- 1.6 "Advance Rate on Non-storable Agricultural Product" means the rate of issuance applicable to Advances on Non-storable Agricultural Products prior to **September 1, 2026**.
- 1.7 "Advance Rate on Storable Agricultural Product" means the rate of issuance applicable to Advance on Storable Agricultural Product issued prior to **September 1, 2026**.
- 1.8 "Advance Rate on Storable Agricultural Product - Post-production" means the rate of issuance applicable to advance on Storable Agricultural Product - Post-production issued on or after **September 1, 2026**, but **before March 31, 2027**.
- 1.9 "AMPA" means *Agricultural Marketing Programs Act*.
- 1.10 "APP" means the Advance Payments Program.
- 1.11 "Application" means Section 1 and Subsections 2.0 to 2.4 (A TO C) of this Application and Repayment Agreement and, where applicable, Subsections 2.2 (D) to 2.4 (D) of the Application and Repayment Agreement and Subsections 2.2 (F) to 2.4 (F) of this Application and Repayment Agreement.
- 1.12 "BRM Program Coverage Report" means a report from the Agency responsible for the administration of the eligible BRM program used as a security in case of default, attesting to the amount of Security available under the Eligible BRM Program and wherein the Producer demonstrates their participation in the Eligible BRM Program.
- 1.13 "Continuous Flow Operation" means a farming operation where Livestock that are sold are constantly replaced with new ones so that the number of head of Livestock in inventory remains constant and sufficient to support the outstanding Advance.
- 1.14 "Eligible Advance" means the Advance the Producer is entitled to as stated in section 2.4 (A to F), where applicable and or as calculated in section 2.4 (E). of this application.
- 1.15 a "Eligible BRM program" for Livestock means an eligible Business Risk Management program, as listed in the Schedule of AMPA or otherwise made available by regulation, including Livestock Price Insurance, for which the producer declared being a participant and that is used by the Producer as security for a Livestock Advance.  
b. "Eligible BRM program" for Non-storable Agricultural product means an eligible Business Risk Management program, as listed in the AMPA schedule or otherwise made eligible by regulation for which the Producer declares being a participant and that is used by the Producer as security for an Advance on an Agricultural Product.
- 1.16 "ESCAP" means the Enhanced Spring Credit Advance Program.
- 1.17 "His Majesty" means His Majesty the King in Right of Canada.
- 1.18 "Livestock" means cattle, hogs, goats, sheep, bison and any other animal designated by regulation, and listed in section 2.0 (A) and section 2.0 (B) of this Application
- 1.19 "In-Production" means the Agricultural Product listed in either Section 2.0 (C), Section 2.0 (D) and Section 2.0 (F) of the Application, as applicable, which is not yet produced.
- 1.20 "Minister" means the Minister of Agriculture and Agri-Food Canada, or any person authorized to act on his or her behalf
- 1.21 "Non-Storable Agricultural Product" means the Agricultural Product classified as Non-Storable under the program, and as listed in either Section 2.1 (C) or 2.1 (D) of the Application, as applicable.
- 1.22 "Post-Production" means the Agricultural Product listed in Section 2.0 (E) of the Application, which has been produced and is in storage.
- 1.21 "Producer" means the individual or Corporation/Cooperative/ Partnership identified in Part 1 of this Repayment Agreement.
- 1.22 "Production Period" means the period used for the purpose of the issuing and repayment of Advances for an Agricultural Product under this Repayment Agreement, this period **commences on 2026-04-01** and **terminates on 2027-09-30** for Crop /Lamb/ Goat/Turf Advances and **2028-03-31** for Livestock Advances.

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- 1.23. "Program Year" means the period used to manage program limits as per Subsections 9(1) and 20(1) of the AMPA and, for the purpose of this Repayment Agreement, this period is **2026**, which commences on **2026-04-01** and terminates **2027-03-31**.
- 1.24. "Repayment Agreement" means the completed Application and these Terms and Conditions signed by the Producer and an authorized representative of the Administrator.
- 1.25. "SCAP" means the Spring Credit Advance Program.
- 1.26. "Seeded Acreage Report" means a report from an Eligible BRM Program agency wherein the Producer identifies the amount of the Agricultural Product currently in production in order to calculate final entitlements for an Advance.
- 1.27. "Storable Agricultural Product" means the Agricultural Product classified as Storable under the program, and as listed in Sections 2.1 (C), 2.1(D) or 2.1(F) of the Application, as applicable.
- 1.28. "Terms and Conditions" means the content of Section 2.5 of this Application and Repayment Agreement.
- 1.29. "LPI" means Livestock Price Insurance.

#### 2. Issuance of the Advance

**2.1. (a) Livestock** - The Administrator shall issue an Advance based on Inventory(ies) of eligible Livestock and corresponding Advance Rate(s) listed in Section 2.1 (A) or 2.1 (B) of the Application and which is in accordance with Section 2.4 (A/B) of the Application upon the execution of this Repayment Agreement by the Administrator. The Producer must provide a BRM Program Coverage Report demonstrating participation in the Eligible BRM Program(s) listed in Section 2.0 (A) or Section 2.0 (B) of the Application or LPI Program Coverage Report demonstrating participation in the program.

**2.1. (b) Crops**- In cases where the Producer cannot identify, upon the execution of this Repayment Agreement by the Administrator, the amount of the Agricultural Product(s) currently in production, the Administrator shall make an installment of a percentage (no more than 60 percent) of the estimated Maximum Eligible Advance on the Agricultural Product(s) as specified in Section 2.4 (C) of the Application and using the Advance Rate(s) on the Agricultural Product(s), upon the execution of this Repayment Agreement by the Administrator.

**2.2. (a) Livestock** - Any Advance on eligible Livestock, whether it is for a standard or Continuous Flow Operation, or any instalment on such an Advance, shall be issued prior to the date specified in Subsections 1.5 of these Terms and Conditions, as applicable.

**2.2. (b) Crops**- In cases where the Producer can identify, upon the execution of this Repayment Agreement by the Administrator, the amount of the Agricultural Product(s) currently in production, then the Administrator shall make an Advance of up to the entire (100 percent) estimated Maximum Eligible Advance on the Agricultural Product(s) as stated in Section 2.3 (C) of the Application and using the Advance Rate(s) on the Agricultural Product(s), upon the execution of this Repayment Agreement by the Administrator.

**2.3. Crops**- In all instances, the Producer must provide a BRM Program Coverage Report demonstrating participation in the Eligible BRM Program(s) listed in Sections 2.3 (C) 2.3 of the Application, as applicable, and have sufficient security available related to the Agricultural Product(s) to justify the Advance in accordance with the amount stated in section 2.4 (C) of the Application.

**2.4 Crops**- Before **2026-07-31**, Producers securing the Advance with Production Insurance shall provide a copy of a Seeded Acreage Report(s), confirming the actual acres planted or other current production, as applicable. For Producers using an Eligible BRM Program as security where a Seeded Acreage Report is not available, they must provide a signed declaration confirming the actual acres planted or other current production, as applicable, and consent to an inspection at the discretion of the Administrator.

**2.5. Crops**- Based on the information contained in the document required under Subsection 2.4 of these Terms and Conditions, the Administrator shall recalculate the Maximum Eligible Advance in accordance with Sections 2.1(D) to Sections 2.4 (D) of the Application, and may issue a second installment to the Producer equal to no more than the recalculated Maximum Eligible Advance less the installment referred to in Subsection 2.1.b. of these Terms and Conditions, and less any other Advance issued to the Producer for the same Agricultural Product(s) from any other Administrator. In cases where the Producer did not receive an Advance as stipulated under Section 2.1.b. of these Terms and Conditions and is compliant with Section 2.2.b. of these Terms and Conditions, the Administrator may issue to the Producer an Advance of up to the recalculated Maximum Eligible Advance less any other Advance issued to the Producer for the same Agricultural Product(s) from any other Administrator.

**2.6. Crops** - Should the documents required under Section 2.4 of these Terms and Conditions demonstrate that the acreage seeded or planted is not sufficient to justify the outstanding Advance issued to the Producer under Section 2.1 (C) or, through no fault of the Producer, the coverage amount under the Eligible BRM Program or the value of the Agricultural Product(s) once produced, are not sufficient to justify the outstanding Advance, the Administrator shall notify the Producer that they are in overpayment and have **thirty (30) calendar days** to repay the part of the outstanding amount of the Advance that exceeds the reduced coverage amount by more than the greater of **ten thousand dollars (\$10,000) or ten percent (10%)** of the total amount of the Advance or, if eligible, make application for an Advance on another Agricultural Product(s) and have the proceeds applied to the deficit. Failing this, the Producer will be declared in default.

**2.7 Crops** - Where an Advance is issued on a Storable Agricultural Product(s) that is In Production at the time of the Advance, as stipulated under Sections 2.1.b and/or 2.5 of these Terms and Conditions, and is outstanding under the APP, the Producer shall submit a Post-Production Report on or before **2026-12-31** confirming the actual production held in storage by the Producer, or otherwise be declared in default.

**2.8 Crops** - Should the Post-Production Report stipulated in Section 2.7 above demonstrate that the Agricultural Product(s) in storage is not sufficient, through no fault of the Producer, to justify the Advance issued to the Producer when the Product was in Production, the Administrator

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shall notify the Producer that they are in overpayment and have **thirty (30) calendar days** to repay the part of the outstanding amount of the Advance that exceeds the reduced coverage amount by the greater of **ten thousand dollars (\$10,000) or ten percent (10%)** of the total amount of the Advance or, if eligible, make application for an Advance on another Agricultural Product(s) and have the proceeds applied to the deficit. Failing this, the Producer will be declared in default.

**2.9 Crops-** Where applicable, the Administrator shall issue an Advance on a Storable Agricultural Product(s) in Post-Production calculated in accordance with Section 2.2.(F) of the Application and using the Advance Rate(s) specific to that Storable Agricultural Product(s) - Post-Production. The Producer must have sufficient Agricultural Product in storage to cover the value of the Advance.

**2.10 Crops-** Any Advance on an eligible Non-storable or Storable Agricultural Product, or any instalment of such an Advance, shall be issued in accordance with the dates specified in Subsection 1.6 or 1.7 of these Terms and Conditions, as applicable.

**2.11. Crops-** The Administrator shall issue an Advance on a Storable Agricultural Product(s) – Post Production calculated in accordance with Section 2.19 of the Application and using the Advance Rate(s) specific to that Storable Agricultural Product(s)-Post Production. The Producer must have sufficient Agricultural Product(s) in storage to justify the advance.

**2.12. Crops-** Any Advance on a Storable Agricultural Product(s), or any instalment on such an Advance, shall be issued prior to the date specified in Section 1.8 of these Terms and Conditions.

**2.13.** The Administrator may, with the consent of the producers, redistribute advances among related producers in order to maximize the interest-free benefits. Consent shall be provided through the signing of Part 3 (Declaration) of this Application and Repayment Agreement. Redistribution of advances in this way is not retroactive but shall take effect on the day the change is made by the Administrator. The Administrator will notify affected producers of the resulting changes to their advances.

**2.14** In applying for an Advance, the Administrator will charge the Producer an application fee of \$500.00, plus an additional \$100.00 for a subsequent Advance request.

**2.15. Livestock:** Where, despite the requirements of 2.1 of these Terms and Conditions, the Administrator believes the applicant may not have the necessary Livestock inventory(ies), the Administrator reserves the right to request additional documentation required to confirm that the applicant has sufficient Livestock inventory(ies) to secure the Advance. In such instances, the Administrator may also conduct an inspection at their discretion.

**Crops:** Where, despite the requirement of 2.3 and 2.4 of these Terms and Conditions, the Administrator believes the applicant may not produce or have sufficient Agricultural Product(s), the Administrator reserves the right to request additional documentation necessary to confirm that the applicant will produce or has sufficient Agricultural Product to secure the Advance. In such instances, the Administrator may also conduct an inspection at their discretion.

### 3. Repayment of the Advance

3.1 The Producer shall fully repay the amount of the Advance issued to the Producer as specified in Sections 2.4 (a to f) of the Application, including accumulated interest and any costs/fees charged to the Producer, to the Administrator by the end of the Production Period in accordance with the following:

**3.1. a.** where an Agricultural Product(s), in respect of which the Advance is made, is **sold to a buyer** named by the Administrator, by authorizing each buyer to withhold from such proceeds an amount in respect of each sold unit of Agricultural Product(s) and at the Advance Rate(s) in effect at the time the Advance was issued (per Section 2.1 (A to F) of the Application), and to remit to the Administrator such amounts withheld until all the Advances made to the Producer and the interest payable by the Producer on those Advances are repaid; or

**3.1. b.** where the Producer otherwise sells or disposes of that portion of Agricultural Product(s) in respect of which the Advance is made, by paying directly to the Administrator for each unit of Agricultural Product within **thirty (30) calendar days** of receipt of payment an amount at the Advance Rate(s) in effect at the time the Advance was issued (per section 2.1 (A to F) of the Application) until all the Advances made to the Producer and the interest payable by the Producer on those Advances are repaid. Each repayment should be supported by proof of sale; or

**3.1. c. For a Continuous Flow Advance**, where the Producer otherwise sells or disposes of that portion of Agricultural Product in respect of which the Advance is made, by paying directly to the Administrator for each unit of Agricultural Product **within twelve (12) months** from the date the Advance was made **but no later than the end of the Production Period**, an amount at no less than the Advance Rate(s) in effect at the time the Advance was issued (per section 2.1 (A) of the Application) until all the Advances made to the Producer and the interest payable by the Producer on those Advances are repaid. The total repayment should be supported by proof of sale; or

**3.1. d.** where the Producer has assigned or otherwise agreed to transfer, payments from LPI to the Administrator, the Producer agrees that these payments will be applied by the Administrator, within **five (5) calendar days** of receipt, until the amount of the outstanding Advance and the interest payable by the Producer is repaid. The Administrator will reimburse any amount received from LPI in excess of the outstanding Advance to the Producer within **seven (7) calendar days** of receipt.

**3.1.e.** where the Producer has assigned or otherwise agreed to transfer, payments from an Eligible BRM Program listed in Sections 2.2 (A to D) of the Application, as applicable, the Producer agrees that these payments will be applied by the Administrator within **five (5) calendar days** of

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receipt, until the amount of the outstanding Advance and the interest payable by the Producer is repaid. The Administrator will reimburse any amount received from the Eligible BRM program in excess of the outstanding Advance to the producer within **seven (7) calendar days** of receipt.

- 3.2.** Where Agricultural Product(s) in respect of which an Advance was made is sold or disposed of, the Producer shall provide proof of sale or disposal documentation to the Administrator no later than **twenty-one (21) calendar days** after the end of the applicable Production Period. For a Storable Product, a repayment schedule may be used on lieu of the requirement for the Producer to provide proof of sale, especially where the Agricultural Product(s) is Non-Storable.
- 3.3.** In addition to the mandatory payments under Paragraphs 3.1.a, or 3.1.b or 3.1.c, above, the Producer may choose to reimburse the Advance:
- 3.3.a.** by making a repayment(s) without proof of sale prior to or on the last day of the Production Period of up to the greater of \$10,000 or ten percent (10%) of the total amount of the Advance issued. If the Producer chooses to repay an amount in excess of such amounts without proof of sale for the Agricultural Product(s), the Producer will be charged an interest penalty at the rate outlined in **Paragraph 6.1.c** of these Terms and Conditions, on the excess amount from the day the Advance was issued to the day the repayment was made. The Producer shall have **thirty (30) calendar days** to pay the interest penalty or be declared in default; or
- 3.3.b** by assigning or paying directly to the Administrator any amount payable to or received by the Producer under an Eligible BRM Program listed on Section 2.2 (A to D) of the Application within five (5) calendar days of receipt of such amounts until all the Advances made to the Producer and the interest payable by the Producer on these Advances are repaid. The Administrator will reimburse any amount received from the Eligible BRM Program in excess of the outstanding Advance to the Producer within **seven (7) calendar days** of receipt; or
- 3.3.c.** by paying directly to the Administrator any amount received by the Producer, not exceeding the proceeds evidenced by proof of sale; or
- 3.3.d.** notwithstanding Paragraph 3.3.a of these Terms and Conditions, by making a repayment without providing proof of sale if the Administrator is satisfied that the Agricultural Product(s), in respect of which the Advance was made, has not been disposed of by the Producer at the time of the repayment. As such, third-party verification will need to be provided or an inspection conducted, and may be at the expense of the Producer, including the Administrator's inspection fee of **\$400.00**; or
- 3.3.e. Crop:** notwithstanding Paragraph 3.3.a of these Terms and Conditions, by making a repayment without providing proof of sale for Advance(s) taken on the Agricultural Product(s) listed in the attached schedule from the beginning of the Production Period until **2027-01-31** or until the end of the Production Period, whichever is earlier, provided that the Producer is able to confirm the units in production to the satisfaction of the Administrator.
- 3.4.** In the event that the Producer repays the amount of the Advance to the Administrator by selling the Agricultural Product(s), or part of the Agricultural Product(s) to a buyer(s) in the manner described in Paragraph 3.1.a of these Terms and Conditions, the Producer shall:
- 3.4.a.** indicate in writing to the Administrator to which buyer(s), named by the Administrator, the Agricultural Product(s) will be sold, prior to selling the said product(s) to said buyer(s);
- 3.4.b.** notify the Administrator immediately upon receiving any information to the effect that said buyer(s) is not promptly remitting to the Administrator the amount so withheld; and
- 3.4.c.** remain liable to the Administrator for repayment of any part of the Advance where said buyer(s) has failed to remit to the Administrator that part of the Advance withheld by it pursuant to its Agreement with the Administrator.
- 3.5** The Producer agrees that the full amount of repayments received by the Administrator will be applied first to the portion of the Advance on which the Minister pays the interest (i.e., the interest-free portion) until it is repaid, before being applied to any other amount owing under this Repayment Agreement, in the following order:
- 3.5.a** the interest that accrues on the interest-bearing advance, until it is repaid;
- 3.5.b** the interest-bearing advance;
- 3.5.c** any penalties related to repayment without proof of sale and late repayment; and
- 3.5.d** any other outstanding fees and/or costs charged by the Administrator until they are repaid.
- 3.6** If a Producer that is an individual (sole proprietor) dies or is declared legally incapable of making decisions, no interest penalty will be applied for failing to provide proof of sale or documentation of disposal.

**4. Security Interests**

- 4.1** The Producer hereby grants a continuing security interest in the Agricultural Product(s) used to obtain the Advance, and in any Agricultural Product(s) produced in a subsequent Production Period by the Producer and all proceeds of such, to the Administrator to secure repayment of the debt owing to the Administrator arising from this Repayment Agreement. The Producer declares that the Administrator's security interest in the Agricultural Product(s) shall rank prior to the interest of any other secured creditor. The Producer confirms that signed priority agreements have been obtained from all secured creditors who have or may be entitled to a security interest in the Agricultural Product ranking ahead of the Administrator, including those listed in **Section 1.7** of the Application or otherwise identified through lien search. The Producer agrees that upon default, the Administrator has the right to seize the Producer's Agricultural Product(s), and any Agricultural Product(s) produced in a subsequent Production Period, wherever situated, sell the Agricultural Product(s) as it sees fit, and apply the sales proceeds to reduce the Producer's debt owing to the Administrator arising from this Repayment Agreement, including interest and any legal default management costs, until fully repaid.

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**4.2** To further secure the Advance, the Producer hereby irrevocably assigns:

**4.2.1 (a) – Livestock:** their current year AgriStability, and any future year for AgriStability, payments under the Eligible BRM Program(s) listed in **Section 2.2 A or B** of the Application to the Administrator to secure repayment of the debt owing under this Application and Repayment Agreement until it is fully repaid. The Producer agrees that once in default these BRM Program payments will be paid automatically to the Administrator to offset the debt owing by the Producer under this Repayment Agreement is repaid in full. The Producer declares that the assignment of these BRM Program payments to the Administrator takes priority over any other security interest. The Producer confirms that all necessary signed priority agreements with any secured creditor have been obtained such that the Administrator's security interest in these BRM Program payments ranks in priority to any other interests. The Producer agrees and understands that the Administrator may register financing statement(s) on these BRM Program payments at such provincial Property Security registries as the Administrator determines advisable. The Producer hereby waives all rights to receive from the Administrator a copy of any financing statement or confirmation statement issued at any time respecting the Administrator's security interest in these BRM Program payments.

**4.2.1 – Crops:** for all Eligible BRM Programs listed in **Section 2.3 (C)** of the Application, as applicable, with the exception of AgriStability and ASRA, their current year payments under the Eligible BRM Program(s) to the Administrator to secure repayment of the debt owing by the Producer to the Administrator arising from this Repayment Agreement; or

**4.2.2 - Crops:** where the Eligible BRM Program(s) listed in Section 2.3 (C) and Section 2.3 (D) of the Application, as applicable, are AgriStability and/or ASRA, their current year, and any future year, payments under the Eligible BRM Program(s) to the Administrator to secure repayment of the debt owing by the Producer to the Administrator arising from this Repayment Agreement. The Producer agrees that these BRM Program payments will be paid automatically to the Administrator until the debt owing by the Producer to the Administrator arising from this Repayment Agreement is repaid in full. The Producer declares that the assignment of these BRM Program payments to the Administrator takes priority over any other security interest. The Producer confirms that all necessary signed priority agreements with any secured creditor have been obtained such that the Administrator's security interest in these BRM Program payments shall rank in priority to any other interests. The Producer agrees and understands that the Administrator may register financing statement(s) on these BRM Program payments at such provincial Property Security registries as the Administrator determines advisable. The Producer hereby waives all rights to receive from the Administrator a copy of any financing statement or confirmation statement issued at any time respecting the Administrator's security interest in these BRM Program payments.

**4.3 – For LPI Cattle only:** The Producer agrees to provide continuous LPI coverage of at **least two (2) times** the value of the APP Advance. The Producer agrees to notify the Administrator of their intention to renew their LPI contract at **least ten (10) calendar days** prior to the expiration of the LPI contract used to secure this APP Advance. If the Producer does not renew their LPI contract, of at **least two (2) times** the value of the APP Advance, the Producer must repay their Advance in full, repay the value of the Advance in excess of the LPI security value, or provide to the Administrator an alternative Eligible Form of Security within **sixty (60) calendar days** of the expiration date of the LPI contract used to secure the APP Advance. If the Producer fails to do so, the Administrator will place the Producer in default as described in Section 5 of these Terms and Conditions.

**4.4 – For Continuous Flow Operation,** the level of inventory on which the Advance was calculated must be a minimum inventory maintained throughout the Advance Cycle.

**4.5.** Through no fault of the Producer, should the quantity of the Agricultural Product(s) used to secure the Advance not be sufficient to justify the outstanding Advance, the Administrator shall notify the Producer that they have **thirty (30) calendar days** to either repay the part of the outstanding amount of the Advance that exceeds the reduced coverage or make application for an advance on another Agricultural Product(s) and have the proceeds of the advance amount applied to the deficit. Failing this, the Producer will be declared in default. Upon reimbursement of the part of the outstanding Advance that exceeded the reduced coverage, if the Advance was under the Terms and Conditions for a Continuous Flow Operation, the Producer remains eligible for said Terms and Conditions on the outstanding balance of the Advance.

**4.6.** Should the quantity of the Agricultural Product(s) used to secure the Advance be reduced, through an act of the Producer, and not be sufficient to justify the outstanding Advance, the Producer will be immediately declared in default. If the outstanding Advance was under the terms and conditions for a Continuous Flow Operation, the Administrator must also notify the Producer of the loss of the benefits under the terms and conditions for Continuous Flow Operations and that a repayment will have to be made with every subsequent sale.

**4.7** Where a Reseeding Benefit is available and the Producer suffers a loss prior to the associated reseeded deadline, the Producer agrees to reseed in order to ensure that they continue to qualify for a full crop insurance indemnity should additional losses be experienced. Otherwise the Producer will be considered in an overpayment situation on the unsecured amount and will have **thirty (30) calendar days** from the reseeded deadline to repay the part of the outstanding amount of the Advance that exceeds the reduced coverage amount by the **greater of ten thousand dollars (\$10,000) or ten percent (10%)** of the total amount of the Advance or, if eligible, make application for an Advance on another Agricultural Product(s) and have the proceeds applied to the deficit. Failing this, the Producer will be declared in default.

**4.8** For the purposes of giving effect to any of the Producer's undertakings under the Repayment Agreement, notably concerning the priority agreement, the security and assignment of rights, the Producer shall make, execute and deliver to the Administrator any documents or agreements as the Administrator may reasonably request, including security agreements, assignments and financing statements.

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- 4.9 a. Livestock:** With the exception of addressing an overpayment as per section 4.5, the Agricultural Product(s) used to secure an advance cannot be changed following receipt by the Administrator of the BRM Program Coverage Report, or of other means of confirmation of the Production Units,
- b. Crops:** With the exception of addressing an overpayment as per section 4.5, the Agricultural Product(s) used to secure an advance cannot be changed following receipt by the Administrator of the BRM Program Coverage Report, or of other means of confirmation of the Production Units, and Sections 2.1b and 2.5 of these Terms and Conditions, payment to the Producer of either the second installment or 100 percent of the Maximum Eligible Advance.
- 4.10. Livestock:** If at any time while the Advance remains outstanding the Administrator believes the applicant may not have the necessary Livestock inventory(ies), the Administrator reserves the right to request additional documentation required to confirm that the applicant has sufficient Livestock inventory(ies) to secure the Advance. In such instances, the Administrator may also conduct an inspection at their discretion.
- Crop:** If at any time while the Advance remains outstanding the Administrator believes the applicant may not produce or have sufficient Agricultural Product(s), the Administrator reserves the right to request additional documentation necessary to confirm that the applicant will produce or has sufficient Agricultural Product to secure the Advance. In such instances, the Administrator may also conduct an inspection at their discretion.
- 5. Default**
- 5.1.** The Administrator shall declare a Producer in default and immediately inform the Producer of the same, if the Producer:
- 5.1.a.** provides false or misleading information to the Administrator for the purpose of obtaining a guaranteed Advance, or evading compliance with an undertaking to repay amounts owing;
  - 5.1.b.** is, in the Administrator's opinion, at fault for causing or contributing to a decrease in the value of the security taken by the Administrator on the Advance(s) taken under this Repayment Agreement, and as a result, in the opinion of the Administrator, the value of the security is less than the amount outstanding on the Advance(s);
  - 5.1.c.** has not met all of the obligations under this Repayment Agreement **within twenty one (21) calendar days** after the day on which the Administrator mails or delivers a notice to the Producer stating that the Producer has had, in the opinion of the Administrator, adequate opportunity to meet the obligation, and requesting that the Producer meet it;
  - 5.1.d.** has not met all their obligations under the Repayment Agreement at the end of the Production Period for which the Advance was made;
  - 5.1.e.** has recently filed a notice of intention to make a proposal or made a proposal under the Bankruptcy and Insolvency Act, is subject to a receiving order under that Act, or is bankrupt, or is seeking protection under any other insolvency or bankruptcy related statute and has not met their obligations under the Repayment Agreement; or
  - 5.1.f.** at any time, breaches irremediably any substantial obligation under the Repayment Agreement or under the terms of a Stay of Default.
- 5.2.** Upon default, the Producer is liable to the Administrator for:
- 5.2.a.** the outstanding amount of the guaranteed Advance;
  - 5.2.b.** the default penalty interest as specified and at the rates specified in paragraph 6.2.a of these Terms and Conditions on the outstanding amount of the Advance as specified in paragraph 5.2.a, calculated from the date the Advance was issued to the date the Producer was declared in default;
  - 5.2.c.** the default penalty interest as specified and at the rates specified in paragraph 6.2.b of these Terms and Conditions on the Producer's liability from the date of default until the liability is repaid in full;
  - 5.2.d.** the costs incurred by the Administrator to recover the outstanding amount and interest, including legal costs approved by the Minister, which may be recovered from the Producer in the form of a default management fee 3% of the defaulted amount . Where applicable, the default management fee is due to the Administrator no later than 45 calendar days following the date the Producer is notified of the fee; and
  - 5.2.e.** all other outstanding amounts under this Repayment Agreement,
- 5.3.** The Producer agrees that upon default, based on the assignment set out in Section 2.2 (A to F) of the Application and Subsection 4.2. of the Terms and Conditions, the Administrator has the right to use the amounts payable to the Producer under the Eligible BRM Program for the repayment of the amount of the Advance plus interest costs provided for in this Repayment Agreement. Such assignments will be registered at the time of advance.
- 5.4.** If the Producer is declared in default and the Minister makes payment under the guarantee, the Minister is subrogated to all rights of the Administrator against the defaulted Producer and against any other persons liable under this Repayment Agreement. The Producer is liable to the Minister for the outstanding amounts stated in paragraphs 5.2.a, 5.2.b, and 5.2.c of these Terms and Conditions, as well as the costs incurred by the Minister to recover these amounts, including legal costs.
- 5.5.** For the purpose of a default under this Repayment Agreement, the following ineligibility period requirements will be applied by the Administrator:
- 5.5.a.** No ineligibility period where the defaulted Advance is repaid **within six (6) months** of being declared in default;

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- 5.5.b. An ineligibility period of **one (1) year** from the date of full repayment where the defaulted Advance is **repaid beyond six (6) months** of being declared in default;
  - 5.5.c. An ineligibility period of **two (2) years** from the date of full repayment where the Producer has defaulted twice within the **last three (3) years** that the Producer has participated in the program;
  - 5.5.d. An ineligibility period of **three (3) years** from the date of full repayment to AAFC where the defaulted file has been paid under the guarantee by the Minister;
  - 5.5.e. An ineligibility period of **six (6) years** from the date of recovery of the debt in accordance with the terms of a compromise settlement;
  - 5.5.f. An ineligibility period of **three (3) years** from the date of full repayment where the Minister has had to write off the Producer's debt under the program; or
  - 5.5.g. An ineligibility period of **seven (7) years** from the date of discharge where the Producer has declared bankruptcy under the Bankruptcy and Insolvency Act, or under any other insolvency or bankruptcy related statute such as the *Companies' Creditors Arrangement Act*.
- 5.6. Pursuant to Section 23(4) of the AMPA, the Producer agrees that if they reside in a province where the legislation allows for the extension of the limitation period, to extend the limitation period of **six (6) years** from the day on which the Minister is subrogated as per section 5 of the Terms and Conditions of the Application and Repayment Agreement for the purpose of initiating actions or proceedings to recover any amounts owed to the Crown.
- 5.7. If the Producer is in Default, and the Default amount is repaid by the Minister under the Guarantee, becoming a debt to the Crown, the Producer's information, including the amount owed, will be shared with other organizations, including credit bureaus.

**6. Interest Rate**

- 6.1. The interest payable by the Producer during the Program Year while in compliance with the AMPA and this Repayment Agreement will be:
- 6.1.a. Zero percent (0%) on the amount designated as interest-free;
  - 6.1.b. **Prime -0.25%** percent compounded monthly on the amount designated as interest-bearing. If the interest rate negotiated with the Toronto-Dominion Bank is different than what is charged to the Producer by the Administrator, the difference should be used to cover the costs of administering the APP;
  - 6.1.c. **Prime +1.00 %** percent in penalty interest in the event the Producer chooses to repay an amount in excess of the limit outlined in Paragraph 3.3.a. of these Terms and Conditions without providing proof of sale. The penalty interest will be applied to the amount in excess of the limit from the date the Advance was issued to the day the repayment was made and shall be paid by the Producer to the Administrator no later than twenty-one (21) calendar days of the end of the Production Period; and
  - 6.1. d. **Prime +1.00 %** in penalty interest in the event that the Producer, with respect to the requirements in **Section 3.1.b.**, is late making repayment. The penalty interest will be applied to the amount that was repaid late over the number of days it was late. The penalty shall be paid by the Producer to the Administrator (MLCA) no later than twenty-one (21) calendar days from the end of the Production Period.
- 6.2. In the event that the Producer is declared in default, the interest payable by the Producer will be:
- 6.2.a. the Toronto-Dominion Bank Prime Rate plus one percent (Prime +1%) compounded monthly on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default; and
  - 6.2.b. the Toronto-Dominion Bank Prime Rate plus three percent (Prime +3%) compounded monthly on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full.
- 6.3. In the event where the Producer is declared in default, the Minister makes payment under the guarantee, and the Minister is subrogated the rights of the Administrator, the Producer's liability becomes a debt to the Crown. As required under the Financial Administration Act's Interest and Administrative Charges Regulations, the default penalty interest referenced in Paragraph 6.2.b will be replaced by the average Bank of Canada rate plus three percent (+3%) compounded monthly from the date of subrogation until the date the Producer's liability is repaid. If AAFC is required to take legal action, the Producer may be subject to the federal post-judgement rates.
- 6.4. The Government of Canada will cease to pay interest on the interest-free amount referred to in Section 6.1.a:
- 6.4.a. The day the Producer repays the advance
  - 6.4.b. The day the Producer defaults on the advance; or
  - 6.4.c. The end of the Production Period.

**7. General Provisions**

- 7.1. The Producer agrees to provide the Administrator with any information requested by the Administrator to substantiate the statements made within this Application to further satisfy eligibility requirements. Failure to provide such documentation as requested by the Administrator may result in a rejection of the Application or in being declared in default if the Advance has been issued.
- 7.2. The Producer is aware that a recalculation of the Advance may occur based on changes to market prices and that it could result in an overpayment with either a repayment or application of a new advance against the overpayment amount being required within **thirty (30) calendar days**.
- 7.3. The Advance under this Repayment Agreement is deemed to have been granted on that portion of the Producer's Agricultural Product(s) first sold. The Producer shall not dispose of any other part of this Agricultural Product(s), in any manner, before disposing of that portion of the Agricultural Product(s) for which the Advance was received. This means that a repayment must be made by the Producer with the first sale of

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the Agricultural Product(s). Notwithstanding the above, in cases where the Producer provides to the Administrator proof of identification, supported by appropriate records, allowing for the identification of each unit of Livestock subject to the Advance, then the Advance under this Repayment Agreement is deemed to have been received on that portion of the Producer's Agricultural Product that has been identified.

- 7.4. This Repayment Agreement shall commence upon approval and execution of this Application and Repayment Agreement by the Administrator and shall terminate upon repayment of all amounts provided for in this Repayment Agreement.
- 7.5. The Administrator or its authorized agent has the right to perform credit checks on the Producer and inspect the Agricultural Product at any time while the Producer has advances outstanding under the program.
- 7.6. The Producer shall give immediate notice to the Administrator of any material loss, destruction or damage to the Agricultural Product(s). If the Agricultural Product(s) or a portion of the Agricultural Product(s) for which an Advance was made ceases to be in marketable condition, the Producer shall be subject to the actions set out in **Sections 4.4. or 4.5. of the Terms and Conditions** depending on if the loss, destruction or damage was the Producer's fault or not.
- 7.7. The Producer shall respect the terms of the Eligible BRM Program(s) used as security and, shall ensure the assignment of any payments from the Eligible BRM Program(s) to the Administrator up to the extent of the outstanding Advance, interest and costs/fees. The Producer must notify the Administrator **within seven (7) calendar days** if further requests for an assignment on the Eligible BRM Program proceeds are made, granted or registered.
- 7.8. This Repayment Agreement shall be interpreted in accordance with the laws of the province of Manitoba, Canada.
- 7.9. The Producer shall have multi-peril insurance coverage on their farming operation which includes the entirety of the Agricultural Product(s) for which the Advance was made, where the Agricultural Product(s) is stored on the premises. This coverage must be sufficient to cover the full extent of the Advance until the Producer's liability is repaid. If the Agricultural Product(s) is stored off-farm at a commercial facility, the Producer must ensure that the commercial facility has such insurance.
- 7.10. Whenever the singular or masculine is used throughout this Repayment Agreement, it shall be construed as including the plural, feminine or neutral whenever the context and/or the parties hereto require.
- 7.11. In the event that any part of this Repayment Agreement is found to be invalid by a court of law, then the Producer agrees to be bound by the terms and provisions of the balance of this Repayment Agreement.
- 7.12. This Repayment Agreement shall not terminate by reason of death or disability of the Producer but shall continue to be binding upon personal representatives to execute any instruments which may be necessary or proper to carry out the purpose and intent of this Repayment Agreement.
- 7.13. Where the Administrator determines that the Producer is insolvent, bankrupt, or has recently filed a notice of intention to make a proposal or has made a proposal under the Bankruptcy and Insolvency Act or is seeking protection under any other insolvency or bankruptcy related statute such as the Companies' Creditors Arrangement Act and the Farm Debt Mediation Act, the Producer's application must be rejected.
- 7.14. No amendment to this Repayment Agreement which may result in the reduction of the value of the security pursuant to Section 4.0 of these Terms and Conditions, other than an amendment to correct a clerical or mathematical error, shall be made without written permission of the Minister.
- 7.15. Unless authorized by the Minister, any amendment to the Repayment Agreement as per Subsection 7.14 of these Terms and Conditions will not be retroactive and will come into force on the day that the amendment is signed. The Parties recognize that any interest benefit received as a result of Paragraph 6.1.a. of these Terms and Conditions before the coming into force of the amendment does not need to be reimbursed.
- 7.16. All parties herein agree that should there be any discrepancies between this Repayment Agreement and the AMPA and its regulations, the AMPA and its regulations will supersede this Repayment Agreement.
- 7.17. The Producer agrees that AAFC on behalf of the Minister may contact them for the purpose of evaluating the program.
- 7.18. If the Producer knowingly misrepresents information and/or fails to provide information that may be deemed important for the verification of the advance Application, repayment of the advance, or payment of program penalties, all benefits under the APP may be forfeited and the Producer may be subject an APP ineligibility period of **five (5) years, or a period agreed to by the Administrator and the Minister**, exclusion from the APP and/or other Agriculture and Agri-Food Canada programs, and prosecution.
- 7.19. An appeal process is in place for cases where the Application is rejected. The appeal will be reviewed by knowledgeable program staff who did not participate in the initial decision to reject the Application. The appeal process concerns only program eligibility. Producers will not be able to appeal the advance amount(s) it is determined that they are eligible to receive under the program.
- 7.20. Where the Administrator has submitted the Producer's file to AAFC for payment by the Minister under the guarantee and where AAFC has recovered the outstanding debt from the Producer in full or in part through a compromise settlement, and where there are still Default Management Fees owing to the Administrator by the Producer, the Administrator reserves the right to continue to pursue the repayment of these Default Management Fees from the Producer.

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**Part 3A: Declaration & Attestation  
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**3.0 DECLARATION & ATTESTATION FOR INDIVIDUALS**

**3.1 DECLARATION OF THE APPLICANT**

**For the purposes of this Declaration, the Administrator means Manitoba Livestock Cash Advance Inc. (MLCA)**

**Eligibility**

- 1) I am applying as an individual for an Advance payment pursuant to the Advance Payments Program (APP).
- 2) I am of the age of majority in the province where the farming operation is located and a Canadian Citizen or a permanent resident.
- 3) I am the Producer of the Agricultural Product(s) for which this Application is made, the owner of the Agricultural Product(s), responsible for marketing it, and it will be sold in my name.
- 4) Neither I, nor any of Related Producers listed in Section 1.6.1 of this Application and Repayment Agreement are in default under any Repayment Agreement pursuant to the Advance Payments for Crops Act (APCA), the Prairie Grain Advance Payments Act (PGAPA), the Spring Credit Advance Program (SCAP), the Enhanced Spring Credit Advance Program (ESCAP) or the Agricultural Marketing Programs Act (AMPA).
- 5) I am not ineligible under a Repayment Agreement made pursuant to the Agricultural Marketing Programs Act (AMPA), the Spring Credit Advance Program (SCAP) or the Enhanced Spring Credit Advance Program (ESCAP).
- 6) I declare that I have not recently filed a notice of intention to make a proposal or made a proposal under the Bankruptcy and Insolvency Act, am not subject to a receiving order under that Act, am not bankrupt or seeking protection under any other insolvency or bankruptcy related statute such as the *Companies' Creditors Arrangement Act* and the *Farm Debt Mediation Act*.

**Other Advances**

- 7) I have disclosed on Part 1 of the Application all advances that I have requested and/or have outstanding from this or other administrators for this or any other Program Year, including defaults on these advances where applicable.

**Related Producers**

- 8) I am not related, as defined for the purposes of the program, to any other Producer participating in this program, with the exception of those listed in Part 1A of this Application and Repayment Agreement.
- 9) I have provided to the Administrator the necessary information and/or documentation to rebut the presumption of relatedness or to attribute the amounts advanced to Related Producers in accordance with Subsection 9(2) and 20(2) of the Act.

**10) I  consent /  do not consent** (add a check beside the appropriate) to the Administrator redistributing advances among me and my related producers in order to maximize the interest-free benefits. I understand that in consenting, this redistribution may result in a reduction of the interest-free portion of my advance, meaning that a portion may become interest-bearing and I will be therefore be responsible for paying the interest on it. I understand that the Administrator will notify me of any redistribution affecting my advance.

**Security – Agricultural Product(s)**

- 11) If I am requesting an Advance on a Storable Agricultural Product(s) in Post-production or Livestock, I have sufficient Agricultural Product(s) in storage to justify the amount advanced as outlined in Part 2 of this Application and Repayment Agreement.
- 12) I declare that in the case of Agricultural Product(s) that is: Storable, Non-Storable, or Livestock, it is of marketable quality and will remain so until disposed of in accordance with the Repayment Agreement.
- 13) I understand that Agricultural Product failure, spoilage, shrinkage, or the bankruptcy of the buyer does not relieve me from the obligation to repay the advance(s).
- 14) I will notify the Administrator immediately of any material loss, destruction or damage to the Agricultural Product(s) used to secure the advance(s) under this Repayment Agreement.
- 15) I have listed on Part 1 of the Application all secured creditors that have or may have a security interest in the Agricultural Product(s) with respect to which this Application is made.
- 16) No other person than those listed in Part 1 of this Application and Repayment Agreement has an interest in the Agricultural Product(s) with respect to which this Application is made.
- 17) I have submitted to the Administrator the duly completed Priority Agreement(s) required for every secured creditor that holds a lien or encumbrance on the Agricultural Product(s) listed in Part 2 of this Application and Repayment Agreement.
- 18) I declare that I have multi-peril insurance on my farming operation which includes coverage for all Livestock and/or Storable Agricultural Product(s) that are kept/stored on the farming operation for the purposes of this Repayment Agreement, and/or that where Livestock and/or Storable Agricultural Product(s) are stored with commercial storage facilities, that I have confirmed that these storage facilities have such multi-peril insurance.
- 19) I declare that I have multi-peril insurance on my farming operation which includes coverage for all Livestock and/or Storable Agricultural Product(s) that are kept/stored on the farming operation for the purposes of this Repayment Agreement, and/or that where Livestock and/or Storable Agricultural Product(s) are stored with commercial storage facilities, that I have confirmed that the these storage facilities have such multi-peril insurance.
- 20) I agree that, if requested, I will provide the Administrator with additional documentation necessary to confirm that I have sufficient Agricultural Product(s) to secure the Advance. If required, I will consent to an inspection to verify the same.

**Security – BRM Program(s)**

- 21) As indicated in section 1.2 of Part 1B of this Application, I have made an application for Production Insurance and/or am participating in an eligible Business Risk Management (BRM) program as outlined in Part 2 of this Application and Repayment Agreement and I have submitted a duly completed BRM Assignment Agreement(s) (Appendix 2A or 2B) as required for the specific class(es) of Agricultural Product(s).

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- 22) I will notify the Administrator immediately of any changes to the coverage provided by the Eligible BRM Program(s) used to secure the advance(s) under this Repayment Agreement.
- 23) I have listed on Part 1 of the Application all secured creditors that have an assignment on the proceeds of the Eligible BRM Program(s) used to secure this Advance, as applicable.
- 24) I have submitted to the Administrator the duly completed Priority Agreement(s) required for every secured creditor that has an assignment on the proceeds of the Eligible BRM Program(s) used to secure this Advance, as applicable.
- 25) No other person has an assignment on the proceeds of the Eligible BRM Program(s) used to secure this Advance, as applicable.

**Default**

- 26) I acknowledge that, in the event of a default, I may be denied access to other federal agricultural support programming or, alternatively the Minister of Agriculture and Agri-Food reserves the right to off-set from such support a sum equal to the outstanding amount and related interest charges and recovery costs.
- 27) I acknowledge that, in cases where the applicant is declared in default and the Minister makes payment under the guarantee, the Minister is subrogated to the Administrator's rights against the applicant in default and against persons who may be personally liable under this Repayment Agreement.

**Personal Information and Privacy**

- 28) I have read the following privacy notice informing me of AAFC's use of my personal and business information.  
The personal and/or business information collected through these forms or otherwise collected for the purposes of my application and/or participation under Program, is collected under the authority of Section 10 of the Agricultural Marketing Programs Act.  
By signing this Declaration form, I am indicating that I understand and consent to the following:  
The APP is a federal program delivered by third-party Administrators, which will collect and use my personal and/or business information to administer the program on AAFC's behalf.  
All non-federal government organizations are obligated to protect personal information in accordance with the Personal Information Protection and Electronic Documents Act (PIPEDA) or under legislation applicable within their jurisdiction.

I authorize the Administrator to:

- (a) collect my personal and/or business information contained in, with, or pursuant to this Application and Repayment Agreement and other APP forms;
- (b) disclose my personal and/or business information, as well as associated records and documentation, to Agriculture and Agri-Food Canada for the purposes of administering the program, as well as for purposes that include but are not limited to those listed below; and
- (c) disclose my personal and/or business information, as well as associated records and documentation, to the lender, other APP Administrators, provincial governments, their agencies and administrators of other Eligible BRM Programs, for the purposes of verifying APP entitlements, assignments and realization of security.

I understand that for further information regarding the use of my personal and/or business information by the APP Administrator or to make a formal request for access to my personal information, I can contact the Administrator through which I am applying.

Personal and/or business information disclosed to AAFC will be used to administer the program in accordance with the Privacy Act and Access to Information Act. Personal and/or business information disclosed to AAFC may also be used for purposes that include but are not limited to:

- (a) assessment, auditing, statistical and other types of analysis and evaluation of the Program;
- (b) evaluating the scope, direction and effectiveness of the Program and other federal agricultural programming in Canada; and
- (c) contact me so as to conduct surveys relating to the delivery of this Program and other federal agricultural programming in Canada.

I understand that if the Advance goes into Default, and the Default amount is repaid by the Minister under the Guarantee, becoming a debt due to the Crown, my business information, including the amount owed, will be shared with other organizations, including credit bureaus.

I have the right to request access to and correction of my personal information. Should I have questions concerning my personal information and its accuracy, use, or privacy, I understand that I can contact:

Access to Information and Privacy Director  
Agriculture and Agri-Food Canada,  
Floor 10, 1341 Baseline Road, Tower 7  
Ottawa ON K1A 0C5  
email: [AAFC.Privacy-vieprivee.AAC@AGR.GC.CA](mailto:AAFC.Privacy-vieprivee.AAC@AGR.GC.CA)

and reference AAFC's Personal Information Bank: Agricultural Marketing Programs Act: Advance Payments Program, PPU 140 (2026).  
Information on the Privacy Act and Access to Information Act is available at the following website: <https://laws-lois.justice.gc.ca/>. For further information about these Acts please contact the Access to Information and Privacy Director at [AAFC.ATIP-AIPRP.ACC@AGR.GC.CA](mailto:AAFC.ATIP-AIPRP.ACC@AGR.GC.CA).

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**General**

- 29) I understand that the Advance Rate per unit used to calculate my Eligible Advance was obtained by subtracting the Administrator’s Percentage of **3.00%** from 100% and applying this factor to the maximum advance rate per production unit as determined by the Minister in accordance with 19 (2) of the AMPA.
- 30) I acknowledge that when the Administrator receives a payment in accordance with the Terms and Conditions of this Repayment Agreement, the Administrator must first apply it to reduce the portion on which the Minister pays the interest.
- 31) I agree that a credit check and an inspection of the Agricultural Product(s) may be performed prior to issuing an advance and at any time while I have advances outstanding under the program.
- 32) If I am a current or former public office holder, public servant or Member of the House of Commons, I am not prohibited to derive benefits from the APP under any applicable federal conflict of interest or ethical principles and I am in compliance with applicable federal conflict of interest or ethical principles, rules and obligations.
- 33) Pursuant to Section 23(4) of the AMPA, I agree that if I reside in a province where the legislation allows for the extension of the limitation period, to extend the limitation period of six (6) years from the day on which the Minister is subrogated as per Section 5 the Terms and Conditions of the Application and Repayment Agreement for the purpose of initiating actions or proceedings to recover any amounts owed to the Crown.
- 34) I understand that an appeal process is in place for cases where the Application is rejected. I understand that the appeal will be reviewed by knowledgeable program staff who did not participate in the initial decision to reject the Application and that the appeal process concerns only program eligibility. I will not be able to appeal the advance amount(s) it is determined that I am eligible to receive under the program.

**Application and Repayment Agreement**

- 35) I declare that this Application is consistent with the purpose of the APP.
- 36) I certify that all of the information provided in this Application is true and correct in every respect.
- 37) I understand that failing to comply with application requirements may delay the processing of the Application or may render me ineligible for receiving an advance under the Program.
- 38) I understand that misrepresenting information and/or failing to disclose information that may be deemed important for the verification of the advance Application, repayment of the advance, or payment of program penalties, may result in all benefits under the APP being forfeit (default), and/or an APP ineligibility period of five (5) years, or a period agreed to by the Administrator and the Minister, exclusion from this and/or other Agriculture and Agri-Food Canada programs, and/or prosecution.
- 39) I have read all the Terms and Conditions of the Repayment Agreement which are attached to and form part of this Application and agree to comply with such Terms and Conditions.

**3.2 PRODUCER ATTESTATION**

**Sign and date the declaration below attesting that the information provided on the Application is complete and accurate.**

**Signature of Application and Repayment Agreement for Individual Producer:**

- I declare that the above information is true and accurate based on my knowledge at the time of completion.
- I declare that I have completed and signed an Advance Payments Program Application and Repayment Agreement.
- I agree to comply with all of the Terms and Conditions included in this Advance Payments Program Application and Repayment Agreement.

**Signature of Producer:**

**Date: (YYYY- MM - DD)**

**MLCA ONLY:**

**3.3 ADMINISTRATOR ATTESTATION \*To be signed by Administrator (MLCA)**

I declare having taken all necessary steps, in accordance with the AMPA, its Regulations, the Advance Guarantee Agreement and the APP administrations guidelines, to ensure, to the best of my abilities, that the current Application and Repayment Agreement by the Producer is accurate and complete before granting the abovementioned advance.

**Signature of Administrator:**

**Date: (YYYY – MM- DD)**

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**ADVANCE PAYMENTS PROGRAM (APP) 2026  
BUSINESS RISK MANAGEMENT PROGRAM PROCEEDS - ASSIGNMENT AGREEMENT**

**Producer and Administrator Information**

**Definitions:**

“AAFC” means Agriculture and Agri-Food Canada  
 “Advance” means the money borrowed by the Assignor through the APP under the above-mentioned Repayment Agreement.  
 “BRM Program” means the Business Risk Management program(s) listed in the *Agricultural Marketing Programs Act* that can be used to secure an advance under the APP.  
 “Default” means, when used in relation to a Producer, that a Producer is considered in default under a Repayment Agreement according to Section 21 of the AMPA.  
 “Repayment Agreement” means the agreement signed by the Assignor and the Administrator outlining the terms and conditions of the Assignor’s Advance under the APP

AGREEMENT DATE: \_\_\_\_\_ (YYYY-MM-DD). Between: \_\_\_\_\_ (Producer)  
 (Hereinafter referred to as the ‘Assignor’) And **Manitoba Livestock Cash Advance Inc.** (Hereinafter referred to as the ‘Administrator’)

This Assignment Agreement is for all proceeds, up to the amount set in Part 1.5.1. below, payable to the Assignor under **AgriStability** with respect to the BRM Contract Number(PIN # \_\_\_\_\_), which is being used to secure Advances issued under the APP Repayment Agreement between the Assignor and the Administrator dated \_\_\_\_\_ (YYYY-MM-DD) and pursuant to the Advance Payments Program and the Agricultural Marketing Program Act (AMPA). Advances have been issued on the following Agricultural Product(s): \_\_\_\_\_

**1.5.1 THE PARTIES HERETO AGREE THAT:**

Subject to prior deduction of any amounts owing to the BRM Program administrator, the Assignor hereby transfers, assigns and sets over to the Administrator all of his/her/their right, title and interest in the proceeds to be received from the BRM Program with respect to the BRM Contract Number listed in 1.1. above for the current year or, where the BRM Program is AgriStability and/or ASRA, for the current year and all future years, until such a time as the Advance, in the amount of \$ \_\_\_\_\_ (including related interest, fees and costs) and for which this BRM Program has been used as security, has been paid in full, and a liability to the Administrator no longer exists. This assignment of proceeds is not affected should the Assignor become in Default under the Repayment Agreement.

For the purposes of giving effect to any of the Assignor’s undertakings under this Agreement, the Assignor shall make, execute and deliver to the BRM Program and/or the Administrator, any documents or agreements as the BRM Program and/or Administrator may reasonably request.

The Assignor hereby authorizes:

- a) The BRM Program to disclose his/her/their information, including personal information within the meaning of *Personal Information Protection and Electronic Documents Act (PIPEDA)* or legislation applicable within their jurisdiction, to the Administrator, other APP Administrators, and AAFC for the purpose of administering the APP. The information collected may include but is not limited to: insurance information such as coverage levels, production/inventory reports, claims and income/expenses related to his/her/their business or farming operation.
- b) The Administrator to disclose his/her/their information, including personal information within the meaning of *Personal Information Protection and Electronic Documents Act (PIPEDA)* or legislation applicable within their jurisdiction, to the BRM Program administrator and AAFC for the purpose of administering the APP;
- c) AAFC to disclose his/her/their information, including personal information within the meaning of *Privacy Act* and *Access to Information Act* to the Administrator, other APP Administrators, and BRM Program administrator for the purpose of administering the APP;
- d) That the Assignor’s information be used and protected in compliance with the *Privacy Act* and *Access to Information Act* or the legislation mentioned above, as applicable. It may be used to administer the APP and the BRM Program, as well as for:
  - a. assessment, auditing, statistical and other types of analysis and evaluation of the Program;
  - b. evaluating the scope, direction and effectiveness of the Program and other federal agricultural programming in Canada; and
  - c. contact the Assignor so as to conduct surveys relating to the delivery of this Program and other federal agricultural programming in Canada.
- e) That his/her/their corporate information may be disclosed among the parties for these purposes.

Where the BRM Program payment is the result of a Reseeding Benefit and the Producer has suffered a loss prior to the associated the reseeding deadline, as established by the BRM Program administrator, the full payment will be provided to the Producer in order that they are able to reseed and ensure that they continue to qualify for a full crop insurance indemnity should additional losses be experienced.

**1.6 SIGNATURES: Sealed, delivered and attested to by:**

Name of Producer:	Signature
Name of Producer:	Signature

*The personal and/or business information submitted on this form is collected under the authority of Section 10 of the Agricultural Marketing Programs Act. Any personal information collected by the Administrator will be used to administer the program in accordance with the Personal Information Protection and Electronic Documents Act (PIPEDA) or under legislation applicable within their jurisdiction. Any personal and/or business information may be disclosed to Agriculture and Agri-Food Canada (AAFC) and will be used to administer the program in accordance with the Privacy Act and Access to Information Act. The information may be used for the purposes consented to in the Declaration. Individuals have the right to request access to and correction of their personal information. Should you have any questions concerning your information and privacy, please contact: Agriculture and Agri-Food Canada’s Access to Information and Privacy Director, Floor 10, 1341 Baseline Road, Tower 7, Ottawa ON K1A 0C5 or by email at [aafc.atip-aiprp.aac@agr.gc.ca](mailto:aafc.atip-aiprp.aac@agr.gc.ca) and reference AAFC’s personal information bank Agricultural Marketing Programs Act: Advance Payments Program, PPU 140. (2026).*

ADVANCE PAYMENTS PROGRAM (APP)-2026  
PRIORITY AGREEMENT WITH A SECURED CREDITOR

PROTECTED "A" ONCE COMPLETED

<b>BASIC INFORMATION:</b>	
Producer Name:	APP ID #:
<b>DEFINITIONS: "BRM means the Business Risk Management Program" listed in the schedule of the Agricultural Marketing Programs Act that can be used to secure an Advance. Manitoba Livestock Cash Advance Inc. – herein referred to as the "Administrator"</b>	
<b>Secured Creditor Information</b>	
Name of Bank or Lending Institution, Inputs Supplier or Secured Party:	
Address:	Phone #:
Agricultural Products for Advance:	
<input type="checkbox"/> Part 1 -A The Creditor <u>HAS a lien</u> or security on the Agricultural Product(s) or the BRM program proceeds related to the Agricultural Product(s).	

The Creditor does hereby consent that in consideration of an advance being issued under the APP by the MLCA Inc.(herein called the Administrator) to the Producer, the Administrator and the Creditor agree that the security interest in the Agricultural Product(s) listed above for which the advance was issued, or the BRM program payment(s) related to the aforementioned Agricultural Product(s) as required for the Producer's advance, now held or to be held by the Administrator, shall rank prior to any lien or security on the said Agricultural Product(s) or any BRM program payment(s) relating to the Agricultural Product(s) given by the Producer to the Creditor, whether such security was given under the authority of the *Bank Act* or under the authority of a personal property security legislation in force in the province or by operation of any other law, but only to the extent of securing repayment to the Administrator of the advance issued under the APP up to the lesser of the principal amount of \$1,000,000 or the amount actually advanced, as set out in the Repayment Agreement entered into between the Producer and Administrator plus interest on that amount and any potential collection and legal costs. Any BRM program proceeds payable to the Producer from the date this Agreement is signed until full payment of the above-mentioned amounts shall be sent to the Administrator.

Notwithstanding the priorities set out in this Agreement, where the Creditor is a Bank or Lending Institution, the Administrator acknowledges that the Producer will operate bank accounts with the Creditor into which proceeds of property subject to the Administrator's security interest may be deposited. With the exception of any monies deposited in any accounts designated as trust accounts by the Producer for the benefit of the Administrator, the Creditor shall have no obligation to the Administrator with respect to any monies in any other account of the Producer maintained with the Creditor, or any monies that may be deposited therein or disbursed from any such other accounts, except for monies deposited therein after the Creditor has received notice from the Administrator and that the Administrator is thereafter exercising its rights in and to proceeds of the property subject to its security.

Prior to proceeding to enforce its security, the Administrator or the Creditor, as the case may be, shall provide reasonable prior written notice of such enforcement to the other party.

For the purposes of giving effect to any of the Producer's undertakings under this Priority Agreement, the Producer shall make, execute and deliver to the Creditor or the Administrator, any documents or Agreements as the BRM program administrator may reasonably request.

The Creditor has taken and assignment on the applicant's BRM Program payments related to the Agricultural Product

The Creditor has NOT taken and assignment on the applicant's BRM Program payments related to the Agricultural Product

Where the Creditor has a lien or security interest on the Agricultural Product(s) or the BRM program proceeds related to the Agricultural Product(s), this Agreement is subject to the condition that the above-mentioned advance, less any amounts legally held as an administrative fee be payable:

Jointly to the Producer and the Financial Institution and be remitted to the Creditor forthwith by the Producer and shall be applied to the total or in part by the Creditor to the amount as specified by the Creditor of \$\_\_\_\_\_ to reduce the Producer's indebtedness to the Creditor; or  To the Producer

Part 1- B The Creditor DOES NOT have a lien or security on either the Agricultural Product(s) or the BRM program proceeds related to the Agricultural Product(s)

The Creditor hereby consents that: In consideration of an advance being issued by the Administrator to the Producer, the Creditor confirms that it does not have any lien or security pursuant to section 427 of the *Bank Act*, or pursuant to any other law of Canada or of the provinces, related to the Agricultural Product(s) or to the BRM program payment(s) related to the Agricultural Product(s) for the above mentioned Producer. However, this does not affect the Creditor's right to extend future credit and obtain security in support of same to the Producer at the Creditor's discretion.

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**ADVANCE PAYMENTS PROGRAM (APP)-2026  
PRIORITY AGREEMENT WITH A SECURED CREDITOR**

PROTECTED "A" ONCE COMPLETED

**PART 3: CREDIT WORTHINESS (to be filled out by Secured Creditor)**

The above-mentioned Producer has been dealing with our Institution for \_\_\_\_\_ years.

The above-mentioned producer is in good standing with our institution  Yes  No (please check one)

**PART 4: TO BE SIGNED BY the CREDITOR (REGARDLESS OF SECURITY INTEREST OR LIEN), BY THE PRODUCER, BY THE ADMINISTRATOR (MLCA)**

This agreement shall be governed by and interpreted in accordance with the laws of the province of Manitoba.

IN WITNESS WHEREOF all parties hereunto set their hands

Name of Creditor:	Date: (yyyy/mm/dd)
Signature of Authorized Officer of Creditor:	Print name and Title of Authorized Officer of Creditor

Print name of Producer:	Print name of Business:
Signature of Producer or Authorized Officer:	Date: (yyyy/mm/dd)

Print name of Producer:	Print name of Business:
Signature of Producer or Authorized Officer:	Date: (yyyy/mm/dd)

Name of Administrator: <b>Manitoba Livestock Cash Advance Inc.</b>	Name and Title of the Authorized Officer of Administrator:
Signature of Authorized Officer of Administrator:	Date: (yyyy/mm/dd)

**Part 5A: Alternate Guarantor Form –  
Single Year**

**ADVANCE PAYMENTS PROGRAM (APP)  
APPLICATION & REPAYMENT AGREEMENT**

PROTECTED “A” ONCE COMPLETED

**5.0 CONFIRMATION OF SUBMISSION OF A LETTER OF GUARANTEE**

**Producer Name:**

**APP #:**

**INSTRUCTIONS:**

**This form is to be used where a Letter of Guarantee is used in lieu of signing to be personally or jointly and severally, or solidarily, liable and the Letter of Guarantee covers only one program year. The dollar amount entered below should be the amount of the advance taken for the program year as stated in Part 2 of the Repayment Agreement.**

Reminder: Administrators must verify the identity of Alternate Guarantors. (Photo identification required, i.e. driver's license. Health cards cannot be accepted.)

I, the individual as applicable and named in section 1.1 of this Repayment Agreement, in consideration of an Advance being made to it by the Administrator, for the amount of \$\_\_\_\_\_ as stated in Part 2 of this Repayment Agreement for the 2026 APP program year, do hereby confirm that I have obtained and provided to the Administrator a letter of guarantee to the Administrator from one of the following two sources (please select an option below):

- An individual or group of individuals that has sufficient financial collateral, as defined below, to guarantee the Advance amount stated in Part 2 of this Repayment Agreement, including all interest and penalties thereon, until it is fully reimbursed; or
- A financial institution that will guarantee the Advance amount stated in Part 2 of this Repayment Agreement, including all interest and penalties thereon, until it is fully reimbursed.

In determining whether or not there is sufficient financial collateral, an alternate guarantor that is an individual or group of individuals must have a positive balance sheet(s) and some combination of cash, securities, guaranteed income certificates (GICs), mutual funds, bonds and/or stocks that is sufficient to cover the value of the advance until it is fully repaid.

The letter of guarantee must be in accordance with any applicable provincial laws in the province of operation of the Corporation, Cooperative or Partnership named in section 1.2 of this Repayment Agreement. The letter of guarantee must be dated, signed by the alternate guarantor(s), and provided to the Administrator prior to the issuance of the Advance to which it pertains.

\_\_\_\_\_  
Print Shareholder/Authorized Officer Name

\_\_\_\_\_  
Signature of Shareholder/Authorized Officer

\_\_\_\_\_  
Date (YYYY-MM-DD)

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2026- WAIVER OF EXEMPTION PROTECTION FOR SPECIFIC CHATTELS  
 (For Saskatchewan Producers only)

[Clause 68(3)(a) of *The Saskatchewan Farm Security Act*]

**SASKATCHEWAN FARM SECURITY**

**ALL PRODUCERS MUST SIGN THIS WAIVER**

I, (Name of Producer) \_\_\_\_\_

pursuant to clause 68(3)(a) of the Saskatchewan Farm Security Act, permanently waive and revoke all right or entitlement to my exemption protection under subsection 68(1) of the Saskatchewan Farm Security Act with respect to the following specific chattel(s):

*All agricultural products of the producer, including after acquired agricultural products as defined in the repayment agreement between Manitoba Livestock Cash Advance Inc. and the Producer.*

For the purpose of using the above noted chattel(s) to secure the following specific debt, the lesser of \$1,000,000.00 or the amount advanced by Manitoba Livestock Cash Advance Inc. together with interest and costs, until such time as the above notes specific debt has been fully paid.

\_\_\_\_\_  
 Signature of Producer

\_\_\_\_\_  
 Date (YYYY-MM-DD)

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