

KCC Concurrency Request

Application 128583549
Buyer BLACK MOUNTAIN FEEDERS, LLC
Murray KY

Date: 12/11/25

Guarantor Jeffrey, Joseph and Randall Riley

Dealer Name FIRST CHOICE FARM & LAWN
Dealer Address Hickory KY
Dealer Number 27435

Summary

Current Request	\$76,645.00
Open Approvals	\$0.00
Net KCC Outstanding	\$1,662,583.06
Total	\$1,739,228.06

Current Request

Application	Company	Equipment	Amount	Down	Term	Rate	Units
128583549	Kubota	M7-172K	\$76,645.00	10%	48	6.75%	1

History

Livestock company formed in 2019

KCC Account Status

Open Date:	6/21/2021	Payment History	
Total Accounts	18	30 DPD	5
Aggregate	\$2,190,879.61	60 DPD	0
		90 DPD	0
Active Accounts	16		
O/S Balance	\$1,662,583.06		

KCC Exposure

Existing KCC Information

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Application # 128583549-04 / BLACK MOUNTAIN FEEDERS, LLC
 Status: Pending

Known Active												
Pre-Approval	Customer Name	Tax ID	Loan Number	Status	Current Balance	Original Loan Date	Original Balance	Type	90	60	30	Legal Status
N	BLACK MOUNTAIN FEEDERS, LLC	83-3760336	92098847	2	\$35,477.77	06-21-2021, 12:00 AM	\$47,755.00	I	0	0	2	N
N	JOSEPH RILEY	401-88-1564	124324781	1	\$53,970.99	05-20-2025, 12:00 AM	\$64,055.00	I	0	0	0	N
N	JEFFREY RILEY	401-88-1599	93787794	2	\$38,750.30	07-29-2021, 12:00 AM	\$53,949.62	I	0	0	0	N
N	BLACK MOUNTAIN FEEDERS, LLC	83-3760336	104656921	1	\$112,841.84	11-14-2022, 12:00 AM	\$156,305.00	I	0	0	0	N
N	JOSEPH RILEY	401-88-1564	118605559	1	\$633,920.88	07-31-2024, 12:00 AM	\$730,555.00	I	0	0	0	N
N	JOSEPH P RILEY	401-88-1564	14267710	2	\$0.00	01-17-2006, 12:00 AM	\$8,419.00	I			1	
N	JOSEPH RILEY	401-88-1564	118605625	1	\$149,265.88	07-26-2024, 12:00 AM	\$180,055.00	I	0	0	1	N
N	BLACK MOUNTAIN FEEDERS, LLC	83-3760336	109015479	1	\$11,237.06	05-30-2023, 12:00 AM	\$19,195.00	I	0	0	0	N
N	BLACK MOUNTAIN FEEDERS, LLC	83-3760336	99792186	1	\$26,646.11	04-11-2022, 12:00 AM	\$57,505.00	I	0	0	0	N
N	BLACK MOUNTAIN FEEDERS, LLC	83-3760336	101199586	2	\$45,057.41	05-26-2022, 12:00 AM	\$71,755.00	I	0	0	0	N
N	JEFFREY RILEY	401-88-1599	97996060	2	\$28,297.43	01-27-2022, 12:00 AM	\$53,355.00	I	0	0	0	N
N	JOSEPH RILEY	401-88-1564	118605690	1	\$227,653.74	07-26-2024, 12:00 AM	\$269,355.00	I	0	0	1	Y

						AM						
N	JEFFREY RILEY	401-88-1599	93787612	2	\$32,590.54	07-29-2021, 12:00 AM	\$48,505.00	I	0	0	0	N
N	BLACK MOUNTAIN FEEDERS, LLC	83-3760336	106304199	1	\$36,157.53	02-17-2023, 12:00 AM	\$64,055.00	I	0	0	0	N
N	BLACK MOUNTAIN FEEDERS, LLC	83-3760336	101198877	1	\$29,122.95	05-26-2022, 12:00 AM	\$56,005.00	I	0	0	0	N
N	JOSEPH RILEY	401-88-1564	118605732	1	\$101,796.41	07-26-2024, 12:00 AM	\$125,855.00	I	0	0	0	N
N	RANDALL RILEY	402-15-1340	32129777	2	\$0.00	02-22-2012, 12:00 AM	\$50,710.00	I				
N	JEFFREY RILEY	401-88-1599	105508535	1	\$99,796.22	12-28-2022, 12:00 AM	\$133,490.99	I	0	0	0	N
					\$1,662,583.06		\$2,190,879.61					

Financial Information

2022 tax return and 2023-2024 direct. CPLTD/4

Financial Summary (in \$1,000s)

Income Statement	Revenue	Net Income	Depr/Amort	
2024	\$19,297	\$92	\$555	
2023	\$15,891	\$618	\$0	
2022	\$4,164	-\$122	\$111	
Balance Sheet	Assets+Intangibles	Liabilities	TNW	DTNW
2024	\$9,591	\$9,038	\$553	16.34
2023	\$6,750	\$5,547	\$1,203	4.61
2022	\$5,198	\$4,070	\$1,128	3.61
Cash Flow	NI+Depr+Amort	CPLTD	Coverage	
2024	\$647	\$4,645	0.14	
2023	\$618	\$518	1.19	
2022	-\$11	\$943	-0.01	

Credit (in \$1,000s)

Paynet	7/9/2024	Total Payments	10 - Annual
(excluding KCC)		30 DPD	1
Gross	\$213	60 DPD	1
Outstanding	\$98	90 DPD	0
		Liens, Judgments	NA
Open	1		
Closed	5	Oldest Contract	6/1/2020

Guarantor Financial Information

Randal 740 FICO, Jefferey 714 FICO, Joseph has 0 FICO

Recommendation

Recommend approval based on KCC pay history

Tom Andrick
Commercial Credit Analyst - KCC

Rob Filer
Consumer Credit Manager - KCC

John Nichols
Sr Manager - KCC