

**Brown Lumber and Building Supply, Inc.**

(Also known as "Creditor" within the general provisions of this application)

**P.O. Box 758 – 21891 HWY 25 - Columbiana, AL 35051**

**Phone (205) 669-6715 – Fax (205) 669-6754**

DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

**APPLICATION FOR CREDIT (INDIVIDUAL)**

Name: (Debtor) \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_ D.O.B. \_\_\_\_/\_\_\_\_/\_\_\_\_

Mailing Address \_\_\_\_\_ Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_ Rent \_\_\_\_ Own \_\_\_\_ Home # \_\_\_\_ - \_\_\_\_ - \_\_\_\_ Cell # \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Employer: \_\_\_\_\_ How Long? \_\_\_\_\_ Work # \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Spouse (Debtor) \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_ D.O.B. \_\_\_\_/\_\_\_\_/\_\_\_\_

Employer: \_\_\_\_\_ How Long? \_\_\_\_\_ Work # \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Closet Relative (Name) \_\_\_\_\_ Location \_\_\_\_\_ Phone # \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Credit Limit Requested \$ \_\_\_\_\_ Jobsite: Lot \_\_\_\_ Block \_\_\_\_ Street Address \_\_\_\_\_ Subdivision \_\_\_\_\_

**Credit References:**

Banking Ref. (Bank/Branch) \_\_\_\_\_ Contact \_\_\_\_\_ Location \_\_\_\_\_

Checking Account # \_\_\_\_\_ Phone # \_\_\_\_\_ Const. Loan Yes \_\_\_\_ No \_\_\_\_ Amount \$ \_\_\_\_\_

Trade Ref. \_\_\_\_\_ Location \_\_\_\_\_ Phone # \_\_\_\_\_

Trade Ref. \_\_\_\_\_ Location \_\_\_\_\_ Phone # \_\_\_\_\_

Trade Ref. \_\_\_\_\_ Location \_\_\_\_\_ Phone # \_\_\_\_\_

Trade Ref. \_\_\_\_\_ Location \_\_\_\_\_ Phone # \_\_\_\_\_

## Personal Guarantee/Continuing Guaranty

Please read all terms and conditions below before you sign this contract:

- Accuracy of Information:** In consideration of Brown Lumber and Building Supply, Inc., opening this account, I and/or we certify the truthfulness and veracity of the statement appearing on this application agreement, and I and/or we guaranty and bind ourselves to the faithful payment of all monies owing, now or in the future, by me, us, or either of us, or any other person, firm, or corporation for our benefit.
- Attorney's Fees:** In the event you are in default and we have to refer your account to an attorney who is not our salaried employee, to sue or take other steps to collect or secure this account, you and your guarantors agree to pay a reasonable attorney's fee.
- Job Site Deliveries:** Purchase and/or deliveries are herewith authorized to be made without signature evidencing receipt upon job site.
- Credit Terms:** Purchase of goods will indicate the acceptance of Brown Lumber and Building Supply, Inc. credit terms. Brown Lumber's regular billing date is the last day of each month. Our terms are net 10<sup>th</sup> and a service charge of 1.5% (18% annual) will be applied around the 15<sup>th</sup> of the month. This is not a revolving charge account and must be paid in full each month. If your account should become delinquent or over its' credit limit, it will be placed on credit hold without prior notice.
- Billing Errors:** Any errors or questions concerning your bill should be reported to us immediately for corrective action. Please contact the Accounts Receivable department at (205) 669-6715 or Brown Lumber and Building Supply, Inc., 21891 HWY 25, Columbiana, AL 35051.
- Security Interest:** Seller is authorized to investigate applicant(s) credit history, both business and personal, and report to proper persons and bureaus, buyer's performance of this agreement. In the event of any breach of the terms of this agreement, Brown Lumber and Building Supply, Inc., or it's designated representatives may repossess any materials purchased by the undersigned or any entity they represent, it being expressly understood by the undersigned that the debtor and your guarantors grant Brown Lumber a secured interest in such goods until and unless the account is paid in full, including (without limitation), attorney's fees, interest charges, and expenses of collection and/or litigation.

The undersigned individual who is either a principal of the credit applicant or a sole proprietorship of the credit applicant, recognizing that his or her individual credit history may be a factor in the evaluation of the credit history of the applicant, hereby consents to and authorizes the use of a consumer credit report on the undersigned by the above named business credit grantor, from time to time as may be needed, in the credit evaluation process.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
(Guarantor) Title \_\_\_\_\_

\_\_\_\_\_  
(Guarantor) Title \_\_\_\_\_

### FOR OFFICE USE ONLY

1) Salesman \_\_\_\_\_ 2) Category \_\_\_\_\_ 3) Terms \_\_\_\_\_

4) Account Number \_\_\_\_\_ 5) Credit Limit \_\_\_\_\_ 6) Approved By \_\_\_\_\_