

APPLICATION FOR BUSINESS CREDIT

Corporate Information: Proprietorship _____ Partnership _____ LLC _____ Corporation _____ State of Inc. _____
Proprietor Name: _____ Home No. () _____ Facsimile No. () _____
Home Address: _____ SSN: _____
Partners' Names: _____ Home No. () _____ Facsimile No. () _____
Home Address: _____ SSN: _____
Corporation Name: _____ (hereinafter "Applicant")
Doing Business As: _____ Telephone No. () _____
Street Address: _____
City: _____ State & Zip: _____
Invoicing Address: _____
City: _____ State & Zip: _____
Type of Business: _____
Federal Identification # _____ (attach Form W-9)
Duns No.: _____ Years in Business: _____ Requested Credit Line: \$ _____

Principals, Officers, or Owners:

Name	Title
_____	_____
_____	_____
_____	_____
_____	_____

Bank References:

Bank Name: _____
Address _____ City _____ State _____
Account Officer _____ Telephone No. () _____
Type of Account _____ Date Opened _____ Average Account Balance _____
Amount of Financing _____ Bank Rating _____ Loan Due Date _____
No of NSF Checks (last 12 months) _____ Overdraft Protection _____ Yes _____ No _____

Bank Name: _____
Address _____ City _____ State _____
Account Officer _____ Telephone No. () _____
Type of Account _____ Date Opened _____ Average Account Balance _____
Amount of Financing _____ Bank Rating _____ Loan Due Date _____
No of NSF Checks (last 12 months) _____ Overdraft Protection _____ Yes _____ No _____

Trade References:

Company	Contact Person	Address	Telephone No.
1. _____	_____	_____	() _____
2. _____	_____	_____	() _____
3. _____	_____	_____	() _____
4. _____	_____	_____	() _____
5. _____	_____	_____	() _____

Additional Information:

Are your accounts receivable, inventory and/or equipment encumbered by a lien or security interest? _____ Yes _____ No

If yes, please provide name, addresses, and telephone numbers of secured parties below or on the attached sheet.

Name _____ Address _____ Telephone No. () _____

Are there any outstanding loans made to applicant? _____ Yes _____ No

If yes, please provide the name of creditors, loan officer, type of loan, original amount due present amount due, monthly payment, and collateral.

Please attach the following documents along with your application.

- Corporate Balance Sheet + Income Statement + Cash Flow Statement for the last 2 years + Auditors Opinion Letter Or
- Personal financial statements of Principals, or personal tax return in lieu thereof if the applicant is a proprietorship or partnership.

Note: We will require an updated Balance Sheet + Income Statement + Cash Flow Statement no less frequently than once every two years. Applicant understands that providing this information may be a requirement for continued extension of credit or in connection with credit limit increases requested or required.

The above information is being provided in conjunction with a request for business credit terms by INSERT _____ the "Applicant") from *Insert Creditor Company Name Here* and its subsidiaries, divisions and affiliates (collectively "*Creditor*"). If this Application is signed by the Applicant, the undersigned agrees to the terms and conditions attached to the Application and on related invoices, as changed from time to time.

Applicant agrees to pay according to terms and conditions stated herein and on invoices as issued by *Creditor*. *Creditor* reserves the right to change the terms of the credit extended to the Applicant at *Creditor's* sole discretion and without notice. Applicant agrees to inform *Creditor* within 10 days, at the address below, of any changes to Applicant's name, business status or ownership. Applicant further agrees to advise *Creditor* of any defective product provided by *Creditor* within 10 days of receipt. Acceptance of payment outside of state credit terms shall not operate as a waiver of the state credit terms.

Applicant also agrees to examine immediately upon receipt, each of *Creditor*'s statements, and to advise *Creditor* of any disputed transactions or statements within 10 days of receipt, together with a written statement specifying the reasons for such dispute. Failure to notify *Creditor* of any dispute with respect to defective goods or billing shall constitute a waiver of such disputes.

Creditor reserves the right to assess a monthly service charge on account paid outside credit terms to the maximum amount permitted by law per jurisdiction. All goods are sold F.O.B. shipping point with the risk of loss or damage shifting to the Applicant upon *Creditor's* delivery to the Applicant or common carrier. *Creditor* reserves the right to cease extension of credit without notice.

Applicant agrees that all issues and disputes relating to any credit arrangement extended hereunder shall be governed in accordance with a competent jurisdiction chosen at the discretion of *Creditor* and that Applicant waives its venue rights without reference to conflicts of laws principles. Applicant further agrees that it shall be liable and pay all attorneys' fees, collection costs and court fees, and any other expenses, whether or not incurred in connection with litigation, including but not limited to attorneys' fees and costs associated with the enforcement of any of the terms of this Application and attorneys' fees and costs resulting from a default under this Application.

Applicant agrees that Applicant will submit all disputes to final and binding arbitration in accordance with the rules of the American Arbitration Association. Applicant agrees to be bound by the arbitrator's decision. Applicant agrees to waive any punitive damage claims it may have.

In the event of Applicant's default, *Creditor* may at its option, without demand, declare all obligations immediately due and payable.

In the essence of this Application that the information contained herein is true and correct and that *Creditor* relies on such information. Applicant authorizes the banks and trade references listed herein to provide references and that this Application shall be mailed to said references.

Applicant's Signature

Print Name

Title

Date

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants based on race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this credit is the Federal Trade Commission, Division of Credit Practices, 6th and Pennsylvania Avenue, NW, Washington D.C. 20580.

If credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact *Creditor*, attention: _____, within sixty (60) days from the date you were notified of the decision to deny credit. PCA will send you a written statement of reasons for denial within thirty (30) days of receiving your request for the statement of reason(s).

FOR INDIVIDUALS, PROPRIETORSHIPS, PARTNERSHIPS, AND GUARANTORS ONLY

THE FAIR CREDIT REPORTING ACT AND FEDERAL EQUAL CREDIT OPPORTUNITY ACT

Applicant acknowledges and agrees that *Creditor* and its subsidiaries, divisions and affiliates (collectively "*Creditor*") may utilize outside credit reporting services to obtain information on Applicant. In the event Applicant is/are individual(s) or doing business as a sole proprietorship or partnership, or if the Applicant is executing the Application as part of a personal guarantee, the signing of the Application shall constitute authorization under the Fair Credit and Reporting Act to *Creditor* and its Agents to utilize consumer credit reporting agencies to provide reports on said individual(s) in order to permit *Creditor* to appropriately evaluate the extension of any business credit. This authorization will remain valid and enforceable until Applicant expressly revokes authorization in writing and served on *Creditor* by registered or certified mail.

In accordance with the terms and conditions listed above, Applicant hereby authorizes *Creditor* to obtain commercial credit reports and to share this authorization, and any information contained therein.

SIGNATURE AND DATE REQUIRED

Applicant's Signature

Print Name

Title

Date

Witness' Signature

Print Name

Title

Date