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CREDIT APPLICATION

Company / Name: _____

Phone: _____

Fax: _____

Billing Address: _____

Physical Address: _____

INDIVIDUAL APPLICANT:

SSN: _____

BUSINESS APPLICANTS:

F.I.D. (Tax I.D. #) _____

Corporate Principal/Partners: _____

SSN: _____

Corporate Principal/Partners: _____

SSN: _____

Corporate Principal/Partners: _____

SSN: _____

Type of Business: _____

Legal Entity: Corporation _____ Partnership _____ Proprietorship _____

Business Credit Reference:

Name of Business:

Address:

Phone:

Name of Business:

Address:

Phone:

Name of Business:

Address:

Phone:

Bank Reference:

Bank Name:

Address:

Phone:

Account # / type:

Personal Credit Reference:

Employer name:

Phone:

Address:

Applicant Signature:

To the best of my knowledge all of the above information is accurate and current.

Date:

DISCLOSURES

This account is subject to the following terms and conditions:

- 1: This is NOT a revolving charge account. All bills are due in full on the 15th of the month following the date of purchase.
- 2: A FINANCE CHARGE will be imposed by Refuge Sustainable Building Center (SBC) if outstanding balance is not paid within 30 days of the billing date shown on the periodic statement with which the customer will be furnished. The customer will incur no FINANCE CHARGE if the amount due on such period statement is paid within 30 days of the billing date.
- 3: The amount on which a FINANCE CHARGE may be imposed is the outstanding balance of the billing cycle without deduction of payments or credits.
- 4: The amount of the FINANCE CHARGE is determined by multiplying the outstanding balance by a FINANCE CHARGE of 1.25% per month. The corresponding annual percentage rate is 15%. Minimum FINANCE CHARGE is \$1.00.
- 5: If the outstanding balance plus any accrued finance charges are not paid within 30 days of the billing date, Refuge SBC may elect to file liens or pursue any other remedy provided by law. In the event it becomes necessary for Refuge SBC to initiate any legal action hereunder it is agreed that the Court shall award costs and attorney's fees as a reasonable cost of suit.
- 6: **BUSINESS CREDIT ACCOUNT. In the event the undersigned creditor is a contractor, such contractor shall describe the real property, and ownership thereof upon which the goods and materials shall be installed. Such description shall be furnished before any goods and materials shall be delivered hereunder.**
- 7: All consumers shall notify Refuge SBC of all changes of address and telephone after the execution of this agreement.
- 8: A change in the FINANCE CHARGE rate may be made with written notice to address on this application within the 2 billing cycles prior to the effective day of the change.

Individual / Business Guarantee

I have read and agree to the terms as outlined in this application. I absolutely guarantee payment to Refuge SBC for all goods and services sold and/or delivered pursuant to the above Credit Account.

Signature of Responsible Party: _____

Date: _____