

WHITE'S LUMBER, INC.

231 N. RUTLAND ST. WATERTOWN, NY 13601
Ph# 315-788-6200 Fax# 315-788-1976

CONSUMER CHARGE ACCOUNT APPLICATION

NAME _____ STREET ADDRESS _____
CITY _____ STATE _____ ZIP _____ EMAIL ADDRESS _____
OWNER _____ TENANT _____ HOW LONG AT PRESENT ADDRESS _____ PHONE NO. (____) _____ BUSINESS NO (____) _____
AGE _____ NO. OF DEPENDENTS _____ SOCIAL SECURITY NO. _____
ARE YOU A U.S. CITIZEN _____ IF NOT, STATE IMMIGRATION STATUS _____ ARE YOU A PERMANENT RESIDENT _____
HAVE YOU HAD CREDIT WITH WHITE'S LUMBER, INC. IN THE PAST? _____
PRESENT EMPLOYER _____
ADDRESS _____ PHONE NO. _____
HOW LONG THERE _____ OCCUPATION _____ NET INCOME (TAKE HOME PAY) _____
AMOUNT OF CREDIT REQUESTED _____ WHICH STORE DO YOU PLAN ON MAKING YOUR PRIMARY PURCHASES AT _____
PRESENT EMPLOYER (SPOUSE) (IF MARRIED AND SPOUSE IS AN AUTHORIZED BUYER OR YOU ARE RELYING UPON SPOUSES INCOME AS A SOURCE OF PAYMENT) _____
ADDRESS _____ PHONE NO. _____
HOW LONG THERE _____ OCCUPATION _____ NET INCOME TAKE HOME PAY) _____
OTHER SOURCES OF INCOME:

AMOUNT _____
AMOUNT _____
AMOUNT _____

NAME AND ADDRESS OF LANDLORD OR MORTGAGEE _____
MONTHLY RENT OR MORTGAGE PAYMENT _____
NAME AND ADDRESS OF YOUR BANK _____
CHECKING _____ SAVINGS _____ LOAN _____ ACCOUNT NO. _____

CREDIT REFERENCES:

(CHARGE ACCOUNT, LOAN REFERENCES, STORE/COMPANY ADDRESS:)

DATE OPENED	ACCT #	BALANCE	MONTHLY PAYMENTS
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IF OTHERS ARE AUTHORIZED TO BUY ON THE ACCOUNT, PRINT NAMES AND STATE RELATIONSHIP:

NOTICE TO BUYER(S): DO NOT SIGN BEFORE YOU READ ENTIRE AGREEMENT, OR IF IT CONTAINS ANY BLANK SPACE. YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS CREDIT AGREEMENT. PURCHASES ARE SUBJECT TO THE TERMS AND CONDITIONS ON THE REVERSE SIDE.

This Credit Agreement applies to purchases made subsequent to the date this agreement is signed by the Buyer(s) and an authorized officer of White's Lumber, Inc. ("the Seller").

The Buyer hereby acknowledges receipt of a copy of this Agreement and information concerning errors and inquiry procedures.

The Undersigned acknowledges and agrees that this agreement and the enforcement of it, in all respects, is governed by the Laws of the State of New York and the United States of America when applicable. The undersigned agrees and consents in the event of dispute venue is designated as, and any legal proceeding may be brought, in Jefferson County, State of New York. The undersigned irrevocably consents to the jurisdiction of that Court.

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(See reverse side)

**WHITE'S LUMBER, INC.
CREDIT AGREEMENT**

TERMS

THE UNDERSIGNED STATES THAT THE INFORMATION SUBMITTED IN THE CREDIT APPLICATION IS TRUE, CORRECT, AND COMPLETE AND IS GIVEN FOR THE PURPOSE OF OBTAINING CREDIT. THE UNDERSIGNED ALSO ACKNOWLEDGES AND AGREES THAT IT IS AUTHORIZED AND EMPOWERED TO SUBMIT AND ACCEPT THE TERMS AND CONDITIONS OF THIS AGREEMENT AND APPLICATION.

THE UNDERSIGNED AGREES AND AUTHORIZES THAT THE ABOVE REFERENCES AND ANY CREDIT REPORTING AGENCY MAY BE CONTACTED AND INQUIRED BY WHITE'S LUMBER, INC., AT ANY TIME THE UNDERSIGNED APPLIES FOR OR MAINTAINS AN ACCOUNT WITH WHITE'S LUMBER, INC., FOR THE PURPOSES OF VERIFYING CREDIT WORTHINESS.

The undersigned agrees to accept the terms and conditions stated herein and the terms and conditions of White's invoice, which are incorporated by reference, as part of this agreement.

The undersigned acknowledges and agrees that any credit extended by Whites is subject to the following terms:

- 1) Purchases made through the end of a given month are due and payable on the tenth (10th) of the following month of the purchase(s).
- 2) A FINANCE CHARGE of 2% per month, not to exceed 24% ANNUAL PERCENTAGE RATE will be charged on all balances unpaid on the 25th of the month following month of purchase. If such FINANCE CHARGE has been deemed to be that of the highest amount allowed by law.
- 3) If White's employs the services of an attorney to collect any delinquent account, the undersigned agrees, in addition to any sums owing, to pay White's reasonable attorneys fees and the costs of collection of the delinquent account.
- 4) All returns of merchandise are subject to a minimum 15% restocking charge and must be accompanied by an original invoice. Returns may not be made on special orders or items purchase more than 30 days prior to the return. Any required pick-up or freight charges are in addition to the restocking charge. Delivery charges are not refundable.

This application is for an open account. Open account status may be with-drawn at any time at the sole discretion of Whites. Applicant acknowledges this application is not for extended or term credit but for an open account for the purchase of goods and materials and is subject to the terms and conditions contained above and also any invoice tendered upon delivery of goods and materials and any and all other security documents signed in conjunction with White's extension of credit.

This application shall remain the property of White's Lumber, Inc.

DATED: _____, 20_____

SIGNATURE: _____

NOTICE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATION AGAINST CREDIT APPLICANTS ON THE BASIS OF SEX OR MARITAL STATUS. THE FEDERAL AGENCY WHICH ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDIT IS EQUAL CREDIT OPPORTUNITY, FEDERAL TRADE COMMISSION, WASHINGTON, DC. 20580.

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