



H.G. PAGE & SONS, INC.
360 MANCHESTER ROAD
POUGHKEEPSIE, NY 12603
(845) 452 7130 Fax (845) 452 3673
credit@hgpage.com

Credit Application - Individual

Please complete the following questions. **Original must be mailed.**

Check box if there is a Co-Applicant and submit a separate Credit Application

Homeowner New Construction Personal Charitable

Applicant's Name: _____
 Mailing address: _____
 Physical address: _____
 Home phone: _____ Cell phone: _____ E-mail _____ Fax: _____
 Business type: _____ Years in business: _____ Credit limit desired: \$ _____
 SSN: _____

BANKING INFORMATION

Applicant's Name: _____
 Bank Name: _____ Phone No: _____ Branch information: _____
 Address: _____ Contact Person : _____ Tel No. _____
 Checking Acct #: _____ Savings Acct #: _____
 Contact person: _____ Tel No.: _____

TRADE REFERENCES

Name: _____ Phone No: _____ Fax No: _____
 Address: _____ Contact Person: _____
 Name: _____ Phone No: _____ Fax No: _____
 Address: _____ Contact Person: _____

GUARANTORS

Guarantor's Name: _____
 Mailing address: _____
 Home address: _____
 Home phone: _____ Cell phone: _____ E-mail _____ Fax: _____
 Occupation: _____ Years in business: _____
 SSN: _____
 Bank Name: _____ Phone No: _____ Branch information: _____
 Address: _____ Contact Person: _____ Tel No.: _____
 Checking Acct #: _____ Savings Acct #: _____

Guarantor's Name: _____
Mailing address: _____
Home address: _____
Home phone: _____ Cell phone: _____ E-mail _____ Fax: _____
Occupation: _____ Years in business: _____
SSN: _____
Bank Name: _____ Phone No: _____ Branch information: _____
Address: _____ Contact Person: _____ Tel No.: _____
Checking Acct #: _____ Savings Acct #: _____

PERSONS AUTHORIZED TO CHARGE ON THIS ACCOUNT

The following individuals have authorization to charge on this account. It is understood that this authorization shall remain in effect until HG PAGE & SONS, INC. is notified in writing. Applicant and/or Applicants and all Guarantors herein are responsible for payment of any charges made to said account by the following individuals.

Name: _____
Relationship to Applicant: _____
Signature: _____

Name: _____
Relationship to Applicant: _____
Signature: _____

The signer(s) of this application certify that all sections of this application have been read by the applicant and that the information contained herein is true and correct. The applicant and any other individuals signing this application authorizes H.G. Page & Sons, Inc. to acquire a credit bureau check or make whatever credit inquiries Page deems necessary in connection with this application. It is also agreed that subsequent credit bureau reports may be requested during the continuation of the account and that H.G. Page & Sons, Inc. may exchange credit or other financial information with others. If the credit is approved, the applicant(s) shall be considered to have agreed to all the terms and conditions of this agreement. We may report the liability of the applicant and/or personal guarantors, and the status of this account, to credit bureaus and others who may lawfully receive this information.

TERMS

Monthly statements will be generated on the last day of the month. Payment, in full, is due net 10 days from the statement date. A two percent (2%) finance charge will be applied each month on all past due balances (finance charges are not compounded). In the event that the customer defaults in the payment of any outstanding balance when due, the customer agrees to pay the costs incurred by H.G. Page & Sons, Inc. in collecting such unpaid balances, including any and all reasonable attorney fees, court costs and disbursements. H.G. Page & Sons, Inc. reserves the right to suspend charging privileges without notice if your account becomes past due or goes beyond your credit limit. H.G. Page & Sons, Inc. also reserves the right to lien the property associated with said account for non-payment. Payments received on your account will first be applied to any outstanding service charges.

We may impose a returned check fee of \$30.00 (or such lesser amount as is permitted by law) if any check or other instrument sent to us, or any electronic payment authorization you provide us in payment on your account, is not honored upon first presentment, even if the check, instrument or electronic authorization is later honored.

GOVERNING LAW

This agreement and your account are governed by and construed in accordance with the Laws of the State of New York. The applicants and guarantors hereby agree that any claim, suit or cause of action that they may file against us arising or relating to this agreement must be filed exclusively in the Courts of the State of New York. In the event of default by the applicant or guarantors under this agreement, we may institute suit against you and/or the guarantors either in the Courts of the State of New York or in the jurisdiction in which you are geographically located or conduct business.

CONDITIONS

Customer assumes all responsibility for any damages caused by trucks delivering beyond street pavement. Claims of error or shortage should be reported immediately. Merchandise is not returnable without sales slip. Stock items may be returned, if in good condition, within 30 days of delivery and authorized by us. A 20% restocking charge will be made to cover the cost of re-handling. Non-stock items may only be returned upon authorization of H.G. Page & Sons, Inc.

You permit and authorize H.G. Page & Sons, Inc. (its agents or employees) to drop deliveries at the site designated in your order without first obtaining the signature of an authorized person. There may come a time when you are not on the site to sign for a delivery. In such a case you waive any defense that you may have in respect to the loss or theft of delivered items, unless you can positively prove that the missing merchandise was entirely due to error, carelessness or theft on the part of H.G. Page & Sons, Inc.

APPLICANTS SIGNATURE

Signature: _____ Date: _____

UNLIMITED PERSONAL GUARANTY

In consideration of our extending credit under the account, the undersigned guarantors agree to unconditionally and irrevocably personally guaranty all payment of all amount due hereunder, and the performance of the terms of this agreement.

In the event of a default by the applicant, you further agree to pay the total balance due on the account upon demand without requiring us to proceed first against the applicant also liable on this account. You also waive any notices regarding this agreement or this guaranty and agree that this guaranty shall be effective until the agreement has been terminated and all amounts due thereunder shall have been fully paid. You waive all suretyship defenses and agree that this guaranty shall remain in effect if we change the terms of this agreement in any way, including raising rates, fees or credit limits, adding locations where the account may be used or if we assign the agreement.

Printed Name _____

Signature _____

Spouse's Name _____

Signature _____

Guarantor _____

Signature _____

Guarantor _____

Signature _____