



Office: 518-885-5311

885 Route 67, Ballston Spa, New York, 12020

Fax: 518-885-0114

ALL APPLICABLE INFORMATION MUST BE INCLUDED OR APPLICATION CANNOT BE CONSIDERED

check one New Account Credit Increase Update

Business Account Homeowner New Construction Personal Charitable Government

Branch Location: _____ Salesperson's Name: _____ Salesperson's #: _____

Applicant's Full Legal Name _____ Today's Date _____

Business Address _____ Years Under This Name _____

City _____ State _____ Zip _____ Phone () _____ Cell () _____

Tax Exempt Yes No If yes, please Provide Completed Form Fax () _____ E-Mail Address _____

Send Invoices To (If different than listed above) _____

Are You? Please Check One: Sole Proprietorship Partnership Corp. LLC/LLP Other

Company Website _____ Tax Exempt _____

Doing Business As _____ Date Filed _____

Federal Tax Identification Number (FEIN) _____ Type of Business _____

Date and State Incorporated: _____

Attorney's Name and Address _____

Accountant's Name and Address _____

Notification of any and all changes to the information on this document must be received by Curtis Lumber Co. in writing and be signed by the account holder or officer of the company.

OFFICER / OWNER INFORMATION (for business applicants) OR INDIVIDUAL / JOINT INFORMATION (for consumer and new home construction applicants)

Name _____ Title _____ % of ownership _____

Address _____ City _____ State _____ Zip _____

Social Security _____ Date of Birth _____ Home Phone _____ Cell _____

Former/Present Affiliated Companies _____

How Related _____ Pending Litigation _____

Bankruptcy Filed _____ If Yes, Date, City & State of Filing _____

Name _____ Title _____ % of ownership _____

Address _____ City _____ State _____ Zip _____

Social Security _____ Date of Birth _____ Home Phone _____ Cell _____

Former/Present Affiliated Companies _____

How Related _____ Pending Litigation _____

Bankruptcy Filed _____ If Yes, Date, City & State of Filing _____

Others may be listed on the back of this page

Initial Maximum Credit Amount Being Applied For: _____

Approximate Annual Income _____ Other Information _____

Mortgage Holder/Landlord Name _____ Monthly Mtg./Rent Payment _____

Mortgage Holder/Landlord Address _____ Acct. No. _____

On Property located At _____

Please note that the undersigned agrees to allow Curtis Lumber Company to gather any available information we deem appropriate in order to investigate the creditworthiness and/or in the collections of an account.

BANK AND TRADE INFORMATION (businesses may provide their own pre-prepared info sheets)

Bank Name (Checking) _____ Acct. No. _____

Bank Address/Branch _____ Phone No. _____

Bank Name (Savings) _____ Acct. No. _____

Bank Address/Branch _____ Phone No. _____

Other Firms Which Are Your Primary Suppliers on Open Credit

Creditor's Name	Address	Phone
1. _____	_____	() _____
2. _____	_____	() _____
3. _____	_____	() _____
4. _____	_____	() _____
5. _____	_____	() _____

Are there any judgments or any legal proceedings pending or threatened? Yes No

Explain _____

Any checks issued within the past six months which were not paid due to insufficient funds for any reason? Yes No

Explain _____

Have you ever done business with Curtis Lumber before? Yes No Which Branch? _____

Under what name _____ Open Credit Cash/Check

Variable credit lines: At our sole discretion, we may make adjustments to your maximum credit limit at any time. Said adjustments will become effectively immediately. If charges issued exceed your maximum credit limit in effect, we may demand that the difference to be paid to us on demand. You shall remain responsible for the total charges issued notwithstanding the fact that you may have exceeded your credit limit.

Guarantee: Guarantor unconditionally guarantees all past, present and future indebtedness owed to Curtis Lumber Co. Inc. Signing this agreement in a corporate capacity shall not relieve the guarantor of individual liability. This guarantee shall not be terminated without prior written notice sent by certified mail to Curtis Lumber Co. Inc. and our written agreement to release your guarantee. If in the future we agree to release your guarantee, you will still be liable for all debt owed as of the date of release.

Payment Terms: The undersigned agree to pay the account balance in full upon receipt of the monthly statement. Any balance left unpaid at the end of the month will be considered overdue and the undersigned agree to pay 1 1/2 % per month service charge on the unpaid balance. This Agreement does not create a line of credit. By signing below, the undersigned are asking that a credit account be opened.

Applicant Representations: The undersigned represent that all information provided in or in connection with this Credit Application and Agreement (“Agreement”) is true and correct as of the date submitted; that they are responsible for any loss or damage we incur due to reliance upon any misrepresentation or inaccurate statement made herein; we may verify the all information by contacting any named reference or source or by using a third party such as a credit reporting agency; we may request a credit report on each of you (including any individual owner or officer of borrower or guarantor); a copy of any report we receive will be furnished upon written request. Without prior notice, we may order subsequent credit reports or contact any source or reference to update, renew or extend the terms of your credit with us.

(The undersigned hereby knowingly consents to the use of credits report consistent with the Federal Fair Credit Reporting Act as contained in 15 U.S.C. §1681, et seq.)

Events of Default: Failure to pay any monies owed to us by the due date, exceeding the maximum credit limit, declaring bankruptcy or failing to keep any of the promises or representations made to us in this Agreement, shall be deemed events of “default” and shall entitle us to close your account and require payment of the outstanding balance at once.

Costs: The undersigned agree to reimburse us for all costs, including attorney’s fees, that we incur in collecting money owed or to enforce or defend rights under the terms of this Agreement.

The information contained in this application is solely for the purpose of obtaining or maintaining credit with you. The undersigned agrees that any dispute arising out of this agreement or goods and merchandise ordered or delivered pursuant hereto will be governed and settled under applicable principles of New York law, under jurisdiction of the State of New York Courts and that venue in any such action shall be in the County of Saratoga.

Notice of Changes: We shall be immediately notified in writing of any change in the financial status of applicant, co-applicant or guarantor and/or of any change in the ownership of a non-personal applicant or guarantor.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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 creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

The terms and conditions of the credit application take priority over any inconsistent terms contained in other customer-provided documents.

Curtis Lumber reserves the right to terminate this agreement at any time and CLOSE the account(s) without prior notice and at our sole discretion.

Signature(s) of Guarantor(s) / Personal and Business

Full Company Name _____ Signature _____

Title _____ Date _____

Applicant Signature _____ Print Name _____ Date _____

Co-Applicant Signature _____ Print Name _____ Date _____

Authorized Account Users _____

- For Office Use Only -

Approved _____ Date _____ Limit _____ Acct Class _____ O.R. _____

Comments/Notes _____