



BLUE RIDGE LUMBER COMPANY

12 Jacksonburg Road, BLAIRSTOWN, NJ 07825 • (908) 362-8252 • Fax: (908) 362-0125 • Email: brlcarol@embarqmail.com

120 Liberty Street, HACKETTSTOWN, NJ 07840 • (908) 852-0100 • Fax: (908) 850-6006 • Email: brl2chuckp@verizon.net

742 Route 46 East, KENVIL, NJ 07847 • (973) 584-6630 • Fax: (973) 584-0142

CREDIT APPLICATION

FOR BUSINESS ACCOUNT:

Name _____ Date _____
 Address _____ City _____ State _____ Zip _____
 Tax I.D. # _____ Year Established _____
 Tel# _____ Fax# _____
 Cell Phone # _____ E-mail: _____
 Pager# _____ No. of Projects/Homes Per Year _____
 Desired Line of Credit _____ D.O.B. _____

Business Type

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> General Contractor | <input type="checkbox"/> Sub Contractor | <input type="checkbox"/> Mason Contractor | <input type="checkbox"/> Plumbing Contractor |
| <input type="checkbox"/> Commercial Contractor | <input type="checkbox"/> Building / Developer | <input type="checkbox"/> New Home Builder | <input type="checkbox"/> Electrical Contractor |
| <input type="checkbox"/> Contractor | <input type="checkbox"/> Remodeler | <input type="checkbox"/> Other: _____ | |

Bank Name _____ Branch Mailing Address _____
 Checking Acct #'s _____ Savings Acct # _____

Principals of the Business:

Name _____ Owner/Partner/Corporate Officer _____
 Social Security # _____ Residence Address _____
 Telephone # _____ City _____
 Driver License # _____ State _____ Zip _____

Name _____ Owner/Partner/Corporate Officer _____
 Social Security # _____ Residence Address _____
 Telephone # _____ City _____
 Driver License # _____ State _____ Zip _____

FOR PERSONAL ACCOUNT:

Name of Individual _____ Date _____
 Address _____ City _____ State _____ Zip _____
 Social Security # _____ DL# _____ Desired Line of Credit _____
 Telephone # _____ Fax # _____ D.O. B. _____
 Cell Phone # _____ E-mail: _____

Name of Spouse _____
 Social Security # _____ DL # _____
 Bank Name _____ Branch Mailing Address _____
 _____ Branch _____
 _____ Checking Acct # _____
 _____ Savings Acct # _____

Do you own _____ or rent _____ your home?

CREDIT VERIFICATION: (for Business and Personal Accounts)

I give my permission to Blue Ridge Lumber Company and it's subsidiaries and affiliates which may include major credit bureaus, to verify all given information. I also understand that any false information concerning names, addresses and Corporation connections could be construed as a fraudulent statement.

Signature of Applicant _____ Title _____



LINE OF CREDIT AGREEMENT (for Business and Personal Accounts)

In this agreement the words YOU and YOUR mean the Customer(s) who sign below. WE, US and OUR mean BLUE RIDGE LUMBER COMPANY AND IT'S SUBSIDIARIES AND AFFILIATES.

AGREEMENT. This is the Agreement that covers your purchases from us and your line of credit for those purchases. When we agree to allow you to purchase goods under this line of credit, we are relying upon the information you have given us in your Application. You guarantee that this information is true and correct and that any future information you give us will also be true and correct. We may upon request require updated information. You agree to provide us this information upon our request. The establishment of a line of credit is only a guideline and you agree to pay for any and all purchases within or in excess of your established line of credit. BLUE RIDGE LUMBER COMPANY AND IT'S SUBSIDIARIES AND AFFILIATES can in no way be held liable for allowing purchases to exceed the established or requested credit limit.

You understand that a signed delivery slip is required for each shipment from BLUE RIDGE LUMBER COMPANY and that such signed delivery slip shall serve as a contract between BLUE RIDGE LUMBER COMPANY and yourself. If at the time of delivery, neither you or your duly authorized representative is available to sign the delivery slip, then as a convenience to you, you hereby authorize and direct BLUE RIDGE LUMBER COMPANY to sign the delivery slip on your behalf and you agree to pay for goods so shipped upon receipt of BLUE RIDGE LUMBER COMPANY'S invoice.

CANCELLATION AND AMENDMENT. We have the right to cancel this Agreement at any time or to amend its terms, by notifying you in writing. Your obligation however, to repay amounts you already owe under this agreement, will continue until paid in full.

PROMISE TO PAY. You promise to pay us or anyone we designate all amounts plus interest (if any) for all purchases made under this line of credit plus collection costs, whether or not a lawsuit is filed, and any other amounts you owe us.

BILLING, STATEMENTS AND INTEREST. Each month we will mail you a Statement. This Statement will show all of your purchases made under this line of credit, all payments by you, and any interest charged by us to this line of credit. Full payments of the entire balance of your line of credit must be made within thirty (30) days from the date of the Statement. **If you do not pay the entire balance within thirty (30) days of the date of the Statement we will add interest to the past due amount of your purchase at the rate of 2% per month (24%) per year effective as of the date of the statement.**

ENTIRE BALANCES DUE. If you miss a payment under this or any other obligation you owe us or if you violate any of the terms of this Agreement we can declare the entire balance of this line of credit due and payable immediately with or without notice or demand to you. We can also do this if something happens that we feel will seriously affect your ability to repay what you owe us.

COLLECTION. If we are forced to start collection proceedings to recover amounts you owe under this line of credit, you agree to pay all costs and expenses, including collection agency and/or reasonable attorneys' fees of 33% of the amount you owe us. In the event a check is returned for any reason, you agree to pay a fee of \$35.00.

CREDIT INVESTIGATION. I authorize your credit investigation agency to receive information from the above listed references, regarding my business background reputation and personal character. I also authorize that an agent of Blue Ridge Lumber may obtain personal credit information on the principals, owners of the business, or individual seeking credit under this application. It is understood that this information will be held in strict confidence and used only for credit purposes by the credit department.

LAW THAT APPLIES. Law of the State of New Jersey shall govern this agreement.

DELEGATION OF AUTHORITY. You authorize us to sell goods to your designated agents and principals and agree that their purchase shall be your obligation under this Agreement.

Date _____ By: _____
Signature of Customer Printed Name

Company or Individual Name By: _____
Signature of Customer Printed Name

PERSONAL GUARANTEE

In consideration of BLUE RIDGE LUMBER COMPANY extending credit to Customer, we individually, jointly and severally do hereby personally and unconditionally guarantee to Blue Ridge Lumber Company the payment of indebtedness of the Customer, including any and all costs of collection, including collection agency fees and reasonable attorney's fees of 33% of the unpaid balance. The undersigned waives notice of acceptance of this guarantee by BLUE RIDGE LUMBER COMPANY and notice of default or of non-payment on any of the liabilities. The use of any titles shall in no way be deemed to limit the personal guaranty. Any change in ownership interest or relationship of Guarantor to Customer shall not relieve Guarantor of obligations under this personal guarantee. This Guarantee shall be a continuing guarantee and shall remain in effect subject to discontinuance as to any of the undersigned only upon actual receipt by BLUE RIDGE LUMBER COMPANY of 30 days written notice from undersigned, provided no such notice of discontinuance shall impair or effect any of the agreements or obligations incurred with respect to any and all liabilities existing prior to the time of such actual receipt by BLUE RIDGE LUMBER COMPANY of such discontinuance notice. Guarantor agrees by signing this Guaranty Agreement to authorize BLUE RIDGE LUMBER COMPANY and its agents to investigate his business and personal credit history.

Date _____ By: _____
Signature of Guarantor Printed Name

Date _____ By: _____
Signature of Guarantor Printed Name



*FOR BUSINESS & PERSONAL ACCOUNTS:

TRADE REFERENCES WHERE CREDIT NOW EXTENDED (include all building material suppliers):

- 1) Name _____ Contact _____
 Complete Mailing Address _____
 Telephone # _____ Fax # _____
 Nature of Services or Materials Provided _____ Account # _____
- 2) Name _____ Contact _____
 Complete Mailing Address _____
 Telephone # _____ Fax # _____
 Nature of Services or Materials Provided _____ Account # _____
- 3) Name _____ Contact _____
 Complete Mailing Address _____
 Telephone # _____ Fax # _____
 Nature of Services or Materials Provided _____ Account # _____

*FOR PERSONAL ACCOUNT:

PERSONAL REFERENCES:

- 1) Name _____ Contact _____
 Complete Mailing Address _____
 Telephone # _____ Fax # _____
 Relationship _____ Number of Years Acquainted _____
- 2) Name _____ Contact _____
 Complete Mailing Address _____
 Telephone # _____ Fax # _____
 Relationship _____ Number of Years Acquainted _____

EMPLOYMENT INFORMATION:

Name of Employer _____ Contact _____
 Complete Mailing Address _____
 Telephone # _____ Fax # _____
 Date of Employment _____

*IS THIS APPLICATION FOR A SPECIFIC PROJECT?:

Yes No If yes, what type of project? _____
 Approximate dollar amount to be purchased \$ _____ Lot # _____ Block # _____
 Complete Address of Project _____

If project is Bank Financed, please provide proof of financing (e.g. copy of Construction Loan, Commitment Letter, etc.)

***ALTHOUGH YOU ARE ALWAYS FREE TO USE YOUR ACCOUNT AT ANY ONE OF OUR LOCATIONS, WHICH BRANCH TO YOU ANTICIPATE VISITING MOST FREQUENTLY?**

BLAIRSTOWN HACKETTSTOWN KENVIL

**PLEASE NOTE: Fax copies of this application are acceptable to begin processing, but an original signed document must be mailed to our office. Please complete all requested information to avoid delays in processing your application.*