

FINGERLE LUMBER CO.
617 S. Fifth Ave.
Ann Arbor, MI 48104-2905
Phone 734 663-0581 Fax 734 663-0137
www.FingerleLumber.com

CREDIT APPLICATION

Date _____ Salesperson _____

Name on account _____ Phone _____

Billing address _____ Fax _____
Address City State Zip

Main office address & phone _____

Sales tax exemption # _____ Reason for exemption _____
(if different from above)

Builder's license # _____ Nature of business _____

Email address _____

Bank reference:
Name _____ Branch _____ Phone _____

Corporation or LLC:

President _____ State where incorporated _____ Year _____

Vice president _____ Federal ID# _____

Treasurer _____

Unincorporated business: (sole proprietorship, partnership, assumed name or other) Please circle appropriate designation.

Owner/partner _____ Owner/partner _____

Social security # _____ Social security # _____

Address _____ Address _____
(if different from above) (if different from above)

Spouse's name _____ Spouse's name _____

Spouse's social security # _____ Spouse's social security # _____

Personal use:

Social security # _____ Employer _____

Spouse's name _____ Work phone _____

Spouse's social security # _____

Fingerle Lumber Co. Credit Application

Trade references (where you have business charge accounts): Applicants for personal accounts need not complete the following.

Name	Address	Phone
1 _____	_____	_____
2 _____	_____	_____
3 _____	_____	_____

Business applicants, please provide a current financial statement with your application (personal applicants are encouraged to provide a financial statement if they have one). A notice of commencement may be requested at the time each new project begins.

For the purpose of obtaining credit from Fingerle Lumber Co., I/we certify that the above information is correct and complete. I/we authorize you to investigate any references and other data furnished by myself or by others, and to obtain from any source, further information pertaining to our credit, financial standing and responsibility.

I/we have received a copy of the Fingerle Lumber Co. Charge Account Terms and Conditions Customer Contract and I/we understand that until further notice, your terms are 10th of the month following the date of purchase. I/we agree to pay all balances by their due date, and that if said balances are not paid within these terms, a service charge of 1.5% per month will be added on the 25th day of each month. This equals 18% per year.

Applicant's signature _____

Partner's/spouse's signature _____
(for unincorporated & personal accts.)

ABSOLUTE GUARANTEE OF PAYMENT

To induce Fingerle Lumber Co. to extend credit to _____
(Name of business)

and for valuable consideration received and acknowledged, the undersigned, jointly and severally, guarantee full payment and full performance of the terms of credit as specified in the Fingerle Lumber Co. Charge Account Terms and Conditions Customer Contract, of which I/we have received a copy. The undersigned agrees that this guarantee is a guarantee of payment and not of collection. The undersigned, jointly and severally, waive all notices of default by

(Name of business)

Name _____
(please print)

Spouse _____
(please print)

Address _____

Social security # _____

Social security # _____

Signature _____

Signature _____

Date _____

Date _____

Fingerle Lumber Co.
Charge Account
Terms & Conditions Customer Contract

In consideration of the extension of credit, you as account holder agree with Fingerle Lumber Co. (the Company) as follows:

1. To pay in full the balance shown on each monthly statement by the tenth (10th) day of the following month.
2. That monthly balances which remain unpaid at the offices of the Company by the close of business on the twenty-fifth (25th) day of the following month are subject to a monthly SERVICE CHARGE equal to 1.5% (.015) of the amount past due (an 18% ANNUAL PERCENTAGE RATE).
3. That your payments will be allocated as Fingerle Lumber Co. deems appropriate. In most instances allocation will be as follows:
 - a. unpaid service charges
 - b. unpaid past due balances
 - c. current balances
4. That the account may be canceled by the Company at any time.
5. That your account may not be available for use during periods when it is in default.
6. That the Company may change the terms of this agreement to take effect thirty (30) days after written notice is sent to you.
7. That you may cancel your account or revoke any authorized user status in writing at any time. You agree that the Company has up to three (3) days in which to effect your cancellation or revision of user status, and that you remain obligated to the Company for all charges made to your account prior to and for three (3) days after notice is received.
8. That the Company has the option to waive any provision of this agreement in any specific instance, but doing so does not obligate the Company to do so again.
9. The terms of this agreement apply to all accounts opened or charged to after November 1, 1999. Use of any charge account after November 1, 1999 indicates your acceptance of these terms and conditions.
10. If your account is in default and the Company institutes collection efforts, you and any guarantor of your account, will pay the Company all costs it incurs including actual attorney fees. You also agree that the Washtenaw County courts shall be the proper venue if suit is commenced.
11. This agreement is controlled by Michigan law.