



CREDIT APPLICATION

5 Latour Avenue, Plattsburgh, NY 12901
518-643-2312

Full Name of Firm _____ Date _____

Trade Names (if any) _____ Phone _____

Street Address _____ Billing Address _____

City _____ State _____ Zip _____ Taxpayer ID# _____

Is this a(n) _____ Type of Business _____ Number of Years in Business _____ State of Incorporation _____

() Individual () Partnership () Corporation

Email Address _____ Accounts Payable Supervisor _____

Credit Line Applied For (Please Attach Financial Statements)

() \$200 - \$500 () \$1,500 - \$2,000 () Other Are Purchase Orders Used
 () \$500 - \$1,000 () \$2,000 - \$2,500 \$_____ () Yes () No
 Sales Tax: () Exempt, please attach certificate with number

Owner, Partner, or Principal Officer _____ Soc. Sec. # _____

Home Address _____ Phone _____

Owner, Partner, or Principal Officer _____ Soc. Sec. # _____

Home Address _____ Phone _____

Owner, Partner, or Principal Officer _____ Soc. Sec. # _____

Home Address _____ Phone _____

Trade References (preferably Building Material or Construction Related)

Name	Amount of Credit Line	Phone	
Street Address	City	State	Zip
Name	Amount of Credit Line	Phone	
Street Address	City	State	Zip
Name	Amount of Credit Line	Phone	
Street Address	City	State	Zip
Name	Amount of Credit Line	Phone	
Street Address	City	State	Zip

Bank Reference (Give Your Primary Bank)

Name	Phone	Account/Loan Officer	
Street Address	City	State	Zip
Business Checking Account Number	Open Loan Account Number	Present Balance Owing	
Amount of Credit Line	() Secured () Unsecured	If Secured, Describe Collateral	

TERMS AND CONDITIONS

Applicant, in consideration of any extension of credit heretofore or hereafter granted by one or more of the Companies, warrants the above information to be true, complete and accurate and hereby agrees to the following terms and conditions.

1. Applicant authorizes the Companies to make inquiry and to gather additional credit information from any source hereby authorizes such source or sources to answer such inquiry with true, accurate, and complete information about Applicant.
2. Payment is due within (30) days from the date of invoice.
3. Any amount unpaid after thirty (30) days is delinquent and the applicant agrees to pay a finance charge of the lesser of 18% per annum (1.5% per month) or the highest rate permitted by applicable law on any amounts unpaid after thirty (30) days.
4. Applicant authorizes any of the Companies who at any time are indebted to the Applicant to deduct such indebtedness from sums at any time owned by Applicant to the Company or other of the Companies.
5. Any extension of credit is and shall be at the sole discretion of any of the Companies: none of the Companies is or shall be obligated to extend any credit to Applicant and the extension of credit be one or more of the Companies on one or more occasion shall not obligate any of the Companies to extend any additional credit.
6. Applicant agrees to notify the Companies in writing of any change in ownership of Applicant and of the occurrences of any event which has had or may have a material and adverse effect on the Applicant, it's business or prospects.
7. Applicant agrees to pay all costs of collection incurred by any of the Companies including reasonable attorneys' fees whether or not suit is brought.

If you agree to the foregoing terms please so indicate by signing below.

Date: _____ Firm Name: _____

By: _____ Its _____ duly authorized

GUARANTY

In consideration of any extension of credit to the above Applicant by any of the Companies listed above, I/we hereby, jointly and severally, if more than one, personally guarantee(s) prompt payment when due to any and all debts, liabilities and obligations heretofore or hereafter incurred to any of the aforesaid Companies by the above Applicant hereby waving all suretyship defenses and agree(s) to pay all costs and expenses, including reasonable attorneys' fees in enforcing this Guaranty.

Any of the undersigned may terminate this guaranty as to any Applicants debts, liabilities and obligations to any of the Companies which are incurred five (5) or more days after such Company receives written notice of such termination sent by certified mail, return receipt requested; provided, however, that any Companies shall not effect (a) such terminating guarantor's responsibility for debts of Applicant incurred prior to the expiration of said (5) day period; (b) the responsibility of any other guarantor; or (c) such terminating guarantor's responsibility for debts of Applicant to any of the Companies to whom no such notice shall have been sent.

(Witness)

(Date)

(Guarantor)

(Witness)

(Date)

(Guarantor)

(Witness)

(Date)

(Guarantor)

OFFICIAL USE ONLY

Approved by _____ Terms of Payment Discount _____ Limit _____ Date _____ Net _____