



INDIVIDUAL CREDIT APPLICATION

Stockton • Hays • Russell
 Box 514 Box 39 86 S. Fossil
 425-6715 625-6554 483-2161

Name and address of credit applicant
COURTESY TITLES ARE OPTIONAL
 Mr. Mrs. Ms.

Date _____

First Name _____ Middle Initial _____ Last Name _____

Soc. Sec. No. _____ Home Phone _____

Home Address _____

____ yrs. ____ mos. _____ Buying ____ Renting
 How Long

City _____ State _____ Zip Code _____

Previous Address _____

Email address to where statement will be sent. _____

Married ____ Unmarried ____ Separated ____

____ yrs. ____ mos.
 How Long

Present Employer _____ Net Income _____
 monthly weekly

Street Address _____ City and State _____
 ____ yrs. ____ mos. Occupation _____
 How Long

Business Phone _____

Former Employer _____ City _____ yrs. ____ mos. How Long

Other Income, Amount \$ _____
 (Note: Income from alimony, child support, or maintenance need not be disclosed unless relied on as a basis for credit).

Name and address of bank _____

 checking ____
 savings ____

CREDIT REFERENCES

	Open	Hi	Bal	Pay	Rate
Name _____					
Address _____					
Name _____					
Address _____					
Name _____					
Address _____					

Relative _____
 Name _____ Street Address _____ City and State _____

Relative _____
 Name _____ Street Address _____ City and State _____

INFORMATION ON APPLICANT'S SPOUSE

Name _____ Soc. Sec. No. _____

Employer _____ Street Address _____ City and State _____

____ yrs. ____ mos. Occupation _____ Net Income \$ _____ monthly weekly
 How Long

PROPERTY INFORMATION

Address or description of property _____

Owner _____ Mortgage Holder (name and address) _____

Amount of Mortgage \$ _____ **SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

RETAIL CHARGE AND SECURITY AGREEMENT

STATEMENT: In consideration of credit being extended by Heartland Building Center, Inc. to me/us/it, I and/or we certify the truthfulness and veracity of the statement appearing above, and I and/or we guarantee and bind ourselves to the faithful payment of all amounts purchased or now owing, by us or either of us, or any other person, firm, or corporation for our benefit. If credit is extended to a corporation in which we, or either of us, or I am an officer, or in which an interest exists I and/or we will personally faithfully guarantee the payment of all credit extended to said corporation.

STATEMENT: In the event this account is placed in the hands of an attorney for collection or suit instituted to collect same or any portion thereof, I and/or we agree and promise to pay an attorney's fee of 15% of the balance then due and owing.

STATEMENT: Purchases and/or deliveries are herewith authorized to be made without signature.

STATEMENT: Purchase of materials will indicate the acceptance of Heartland Building Center, Inc., credit terms. Heartland Building Center, Inc., regular billing date is the 25th of each month, with balances due and payable net by the 10th of the following month. If your account is paid by the 10th of the month following the purchase of merchandise only the NET AMOUNT of the statement will be payable. If NOT paid by the 10th, the account is past due and in default, and A LATE CHARGE OR FINANCE BALANCE AS OF THE 25th DAY OF THE PREVIOUS MONTH (less payments and credits to said balance) UNTIL PAYMENT IN FULL IS MADE. ONE AND ONE-HALF PER CENT (1 1/2%) PER MONTH IS AN ANNUAL PERCENTAGE RATE OF 18%.

STATEMENT: Seller is authorized to investigate buyer's credit record and report to proper persons and bureaus buyer's performance of this agreement.

NOTICE TO THE BUYER. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THE AGREEMENT YOU SIGN. THE SELLER RETAINS A SECURITY INTEREST IN THE SUBJECT MATTER OF THIS AGREEMENT. YOU MAY AT ANY TIME PAY THE FULL AMOUNT DUE. RECEIPT OF FULLY EXECUTED COPY IS ACKNOWLEDGED.

CREDIT APPLICANT

DATE _____ **Guarantor and Pledgee** _____ **(SEAL)**

Authorization to investigate credit record of applicant's spouse or former spouse. See the instructions of the beginning of this application. Heartland Building Center, Inc. is authorized to investigate my credit record and to verify my credit, employment and income references.

Date _____ **Spouse** _____ **Guarantor and Pledgee** _____ **(SEAL)**

CREDIT APPROVAL _____ **CREDIT LIMIT** _____ **TERMS** _____