

**STANDALE LUMBER & SUPPLY COMPANY**  
**STANDALE INTERIORS**  
 4046 Lake Michigan Dr, NW Grand Rapids MI 49534  
 Phone: (616) 453-8201 Fax: (616) 453-6821

*INDIVIDUAL CREDIT APPLICATION*

**IMPORTANT:** Read these directions before completing this Application.  
 Check appropriate box:

- If you are applying for an individual account in your name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request, complete only Sections A, C, and D.
- If you are applying for a joint account or account that you and another person will use, complete all Sections, providing information in Section B about the joint applicant or user, and the authorization to investigate the credit record of such joint applicant or user.
- If you are applying for an individual account in your own name, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections, providing information in Section B about the person on whose alimony, support, or maintenance payments or income or assets you are relying, and the authorization to investigate the credit record of such other person.

*SECTION A - INFORMATION REGARDING APPLICANT*

\_\_\_\_\_ Phone \_\_\_\_\_  
 First Name Middle Initial Last Name Soc. Sec. No.  
 \_\_\_\_\_ Cell \_\_\_\_\_  
 \_\_\_\_\_ Fax \_\_\_\_\_  
 Home Address \_\_\_\_\_  
 \_\_\_\_\_ yrs \_\_\_\_\_ mos \_\_\_\_\_ Buying \_\_\_\_\_ Renting  
 \_\_\_\_\_ How Long \_\_\_\_\_  
 City State Zip Previous Address \_\_\_\_\_  
 \_\_\_\_\_ Married \_\_\_\_\_ Separated \_\_\_\_\_ Unmarried (including single, divorced and widowed)  
 \_\_\_\_\_ monthly  
 Present Employer Net Income weekly How Long \_\_\_\_\_ yrs \_\_\_\_\_ mos  
 Occupation \_\_\_\_\_  
 Street Address City State Business Phone \_\_\_\_\_  
 \_\_\_\_\_  
 Former Employer City How Long \_\_\_\_\_ yrs \_\_\_\_\_ mos Other Income Amount \$ \_\_\_\_\_  
 Name and address Of bank \_\_\_\_\_ checking acct# \_\_\_\_\_  
 \_\_\_\_\_ savings acct# \_\_\_\_\_

*SECTION B - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY*

\_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_ Home Phone \_\_\_\_\_  
 Name  
 \_\_\_\_\_  
 Relationship to Applicant ( if any)  
 \_\_\_\_\_ How Long \_\_\_\_\_ yrs \_\_\_\_\_ mos.  
 Present Address City State  
 \_\_\_\_\_ Monthly  
 Present Employer Net Income Weekly \_\_\_\_\_ yrs \_\_\_\_\_ mos.  
 \_\_\_\_\_ How Long \_\_\_\_\_  
 Occupation Business Phone

SECTION C - CREDIT REFERENCES

Name \_\_\_\_\_ A/C# \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Name \_\_\_\_\_ A/C# \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Name \_\_\_\_\_ A/C# \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Relative \_\_\_\_\_  
Name Address City St Zip

SECTION D - PROPERTY INFORMATION (SECURITY INTEREST)

Address or description of property \_\_\_\_\_

Owner \_\_\_\_\_ Mortgage Holder (name) \_\_\_\_\_

Amount of Mortgage \$ \_\_\_\_\_  
Mortgage Holder (address) \_\_\_\_\_

RETAIL CHARGE ACCOUNT AND SECURITY AGREEMENT

In consideration of credit being extended by Standale Lumber & Supply Co. ("Seller") to the undersigned Credit Applicant, jointly and severally if more than one ("Buyer"), Buyer hereby agrees to the following regarding all purchases made on this Retail Charge Account and Security Agreement.

1. Purchase of materials by Buyer from Seller shall constitute acceptance of Seller's credit terms as set forth herein. Seller's regular billing date is the 25th day of each month ("Billing Date"), with the entire balance of Buyer's account due and payable by the 10th of the following month. No FINANCE CHARGE will be imposed on Buyer's account if the account is paid in full by the 10th of the month following the Billing Date. If Buyer's account is not paid in full by the 10th of the month following the Billing Date, the account shall be past due and a FINANCE CHARGE will be assessed thereon in the amount of (1 1/2 or 18% ANNUAL PERCENTAGE RATE), calculated the 25th day of the each month on the balance of Buyer's account as of the 25th day of the previous month (less payments and credits to such balance) until payment in full is made.

2. Buyer shall be liable for the amount of attorneys' fees and court costs in the event this account is referred for collection to an attorney not a salaried employee of Seller.

3. Buyer hereby grants to Seller a security interest in the building materials and supplies purchased under this Agreement.

4. Purchases and/or deliveries are hereby authorized to be made without signature.

5. Buyer hereby guarantees the prompt payment of all amounts now or hereafter owing on this account and, in the event that Seller extends credit to a corporation or other legal entity in which Buyer is an officer or in which Buyer has equity interest, Buyer hereby irrevocably guarantees the prompt payment of all amounts now or hereafter owing by such corporation or legal entity.

NOTICE TO THE BUYER

- 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES.
- 2. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMENT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
- 3. YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER THIS AGREEMENT.

I HEREBY CERTIFY THAT THE STATEMENTS MADE IN THIS AGREEMENT ARE CORRECT TO THE BEST OF MY KNOWLEDGE. SELLER IS HEREBY AUTHORIZED TO INVESTIGATE MY CREDIT RECORD AND REPORT TO PROPER PERSONS AND BUREAUS MY PERFORMANCE OF THIS AGREEMENT. RECEIPT OF A FULLY EXECUTED COPY OF THIS AGREEMENT IS HEREBY ACKNOWLEDGED.

\_\_\_\_\_  
Credit Applicant's Signature DATE \_\_\_\_\_

\_\_\_\_\_  
Signature of Joint Applicant or Other Party (Where applicable) DATE \_\_\_\_\_

CREDIT APPROVAL \_\_\_\_\_ CREDIT LIMIT \_\_\_\_\_ TERMS \_\_\_\_\_