

Terms of Agreement

It is hereby certified that all the information contained on this form is correct. It is understood that the application will be retained whether or not credit is approved. Authorization is hereby given to check credit and employment history and to question credit experience regarding the individual and company listed herein. I understand that I must update credit information at your request if my financial condition changes. It is agreed that overdue amounts and all costs incurred to collect on this account will be my responsibility, including collection agency charges between 35% and 50%, attorney's fees, court costs, and other charges allowed by law.

By submitting this application it is agreed that proper payments on the account will be made according to invoice terms and conditions. Initial terms of extended credit shall include a finance charge on account balances after the 15th of the month of 1.5% per month compounded monthly, or an effective annual percentage rate of 19.57%.

Please be advised that Kirchner Building Centers reserves the right to apply a mechanics lien on all property that our material is delivered to, and will claim a lien on all unpaid amounts.

Terms of sale: purchases made in one month are (net 15th prox.) due the 15th of the following month. Kirchner Building Centers reserves the right to deny or revoke at any time any credit privileges allowed.

Date _____ Signature _____ Title _____

Date _____ Co-Applicant (Spouse, Cosigner) Signature _____

For Company Use Only

Credit verified and : Approved Disapproved by: _____ Date _____