



HOMEOWNER CREDIT AGREEMENT

AUTHORIZATION TO CHECK CREDIT

The information provided is for the purposes of extending credit to ME/US on YOUR terms (listed on reverse side). The information stated by ME/US below is true and made for the purpose of obtaining credit and may be relied upon by YOU in making credit decisions. I/WE hereby authorize My/Our bank(s) and references listed to furnish you all information, including confidential information, necessary to complete YOUR evaluation of MY/OUR credit history and financial responsibility.

Signature(s) required on front and back of Credit Application Agreement.

Applicant's Signature: _____ Date: ____/____/____
Joint Applicant's Signature: _____ Date: ____/____/____

APPLICANT

First Name: _____ Middle Initial: _____ Last Name: _____
Home Address: _____ City: _____ State: _____ Zip: _____
Do you (Check One) Own Rent Years at Current Address _____
Previous Address (If Less Than 2 Years): _____
Birth Date: ____/____/____ Social Security #: _____
Home Phone #: () _____ Business Phone #: () _____
Cellular Phone #: () _____ E-Mail Address: _____
Driver's License # and State: _____
Name and Address of Employer: _____
Years with current employer: _____ Position: _____ Annual Salary: _____

Credit References (Check All That Apply):

Bank Name and Phone #: _____
Checking Account #: _____ Savings Account #: _____
Credit Card Account # _____ Expiration Date: _____
Visa Mastercard American Express

Personal References:

Name & Address of nearest relative or friend not living with you: _____
Telephone () _____

JOINT APPLICANT

First Name: _____ Middle Initial: _____ Last Name: _____
Home Address: _____ City: _____ State: _____ Zip: _____
Do you (Check One) Own Rent Years at Current Address _____
Previous Address (If Less Than 2 Years): _____
Birth Date: ____/____/____ Social Security #: _____
Home Phone #: () _____ Business Phone #: () _____
Cellular Phone #: () _____ E-Mail Address: _____
Driver's License # and State: _____
Name and Address of Employer: _____
Years with current employer: _____ Position: _____ Annual Salary: _____
Relationship to Applicant: Spouse Other Explain: _____

Amount of Credit Line Requested: \$ _____

TERMS & CONDITIONS

Credit Terms: All accounts exceeding 30 days past initial statement date will be put on hold until payments are made to bring the account to a current status. Names of individuals authorized to use this account are to be stated in writing by the applicants on this agreement.

Discount Terms: Balances paid in full by the 10th day of the following month of purchase (Invoice Date) are allowed a 2% discount. **Cash or Check Only, Bankcards are not accepted for the 2% discount.**

Finance Charges: Finance Charges will be assessed on all balances exceeding 30 days of initial statement date. The finance charge is calculated at 1.5% of the outstanding balance not to exceed an annual percentage rate of 18.0%, or the maximum permitted by law, whichever is greater.

Check Return Policy: Our check return policy is to charge a \$25 administrative fee for all Checks returned from the customers' financial institution.

Product Return Policy: The customer is responsible to make all merchandise returns within 30 days of the date of purchase. Special Order sales are final unless otherwise notified by Hingham Lumber Company, Inc. Hingham Lumber Company reserves the right to charge a minimum of 10% for all returned merchandise and 10% additional for pick-up of returned merchandise.

Collection Costs: If this account is placed for collection, I/We agree to pay all charges for collection, including attorney fees, court costs and all recording or filing fees.

AUTHORIZED TO CHARGE LIST

NO ALTERATION OF PAYMENT CONDITIONS WILL BE ACCEPTED UNLESS APPROVED IN WRITING BY HINGHAM LUMBER COMPANY.

Massachusetts law prohibits discrimination on the basis of marital status or sexual orientation.

I/WE UNDERSTAND THESE CREDIT TERMS & CONDITIONS

Signature _____ Date: ____/____/____
Applicant

Signature _____ Date: ____/____/____
Joint Applicant (if applicable)

(Internal Use Only)

Credit Line Approved \$ _____ Account # _____