MANUFACTURER OF CONCRETE AND LIGHTWEIGHT BLOCKS



CREDIT APPLICATION & CREDIT AGREEMENT

Legal Company Name:		Application Date:	
Adress:			
Town/City	St	tateZip Code	
Billing Adress:			
Telephone:	Fax: Fed	d ID# Tax Exempt#	
[] Corporation Established	Date [] Partne	ership []LLC []Individual []Other	
	COMPANY OFFI	ICERS	
Principal:		Title:	
Address:		Phone #:	
Principal:		Title:	
Address:		Phone #:	
	BANKING INFORM	ΜΑΤΙΟΝ	
Bank Name:		Contact:	
Address:		Phone:	
Account #:		Since:	
	SUPPLIER REFER	RENCES	
1) Company Name:		Contact:	
Address:		Phone:	
		Fax:	
2) Company Name:		Contact:	
Address:		Phone:	
		Fax:	
3) Company Name:		Contact:	
Address:		Phone:	
		Fax:	
l, the undersigned , declare consent to authorize V. Zap information as V. Zappala & for. I acknowledge that I an	that all the information supplied in th pala & Co., Inc. to obtain from any cre Co., Inc. may deem appropriate, at ar	his Credit Form is true and accurate, that I agree and edit reporting agency or any other source, such ny time in connection with the credit hereby applied rchases and/or services requested from	

Signature: _____ Date: _____ Date: _____ The undersigned acknowledges he/she has read and agrees to <u>all</u> the Terms & Conditions of Credit Agreement on the back page

MANUFACTURER OF CONCRETE AND LIGHTWEIGHT BLOCKS



BROADWAY & FIFTH AVENUE RENSSELAER, N.Y.

> (518) 465-1685 FAX 465-1703

TERMS AND CONDITIONS OF CREDIT AGREEMENT

This is an Application and Agreement of Credit and shall apply to any and all credit extended by V. Zappala & Co., Inc. The Applicant expressly authorizes us to investigate the Applicant's business and/or personal credit history with reporting agencies, banks suppliers, or other businesses with which the Applicant has conducted business. The Applicant also authorizes us to report and exchange information with other persons, businesses or financial institutions concerning the Applicant's performance under this agreement. If approved by us, the Applicant will be extended credit privileges, which such privileges may be suspended, revoked or terminated by us in our sole and absolute discretion. The Applicant hereby agrees to be bound by and subject to the following Terms and Conditions.

1) Terms of sale for V. Zappala & Co., Inc. is to pay the statement balance in full by the 10th of the following month.

2) If payment is not received for all goods, materials, supplies, and merchandise within thirty 30 days after the closing date of the statement on which the charge(s) was first billed, then a FINANCE CHARGE will be assessed to the account balance.

3) FINANCE CHARGE shall be 1 ½% per month (18% per year) of the amount that is thirty days or more past due.

4) In the event that any amount is not paid by the applicant when due, V. Zappala & Co., Inc. may suspend any and all shipments of additional material until the overdue unpaid balance is paid.

5) The Applicant agrees to bear all cost incurred by V. Zappala & Co., Inc. in collecting any unpaid amounts including but not limited to the fees and disbursements of any collection agency, lawyer, and or attorneys hired by V. Zappala & Co., Inc.

6) NSF checks will be subject to a \$ 25.00 charge per occurrence. This amount is subject to change upon notice.

7) The Applicant agrees to notify V. Zappala & Co., Inc. prior to any changes in the applicants ownership, management, business name, address or chief place of business, and of any material changes that may affect the credit, including any change of bank.