

Please select your Primary Branch:

Milford Lumber Company
Milford, NH
(603) 673-3331

Muir Lumber Corporation dba
The Muir Showrooms
Bedford, NH (603) 668-3383

P.J. Currier Lumber Company
Amherst, NH
(603) 673-3031



Personal Credit Application



INTERNAL USE ONLY:	Account #: _____	Letters: Bank _____
Approval to open: _____	Approved Credit Limit: \$ _____	Cust _____

1. Applicant Information

Name _____ SSN # _____

Address _____

City _____ State _____ Zip Code _____

Email _____ Phone _____

Would you like to receive invoices and / or statements by email? Invoices Statements Neither

2. Co-Applicant Information

N/A Name _____ SSN # _____

Address _____

City _____ State _____ Zip Code _____

Email _____ Phone _____

3. Employment

Self-employed? No Yes If Yes, how many years/months? _____ If No, complete the following:

Employer Name _____ Address _____ City & State _____

Position _____ Salary (annual) _____ Years _____ Months _____

4. Bank Reference

	Name of Bank	Address	City, State & Zip Code	Phone #	Account #
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____

5. Outstanding Loans / Debt

	Creditor Name	Address	City, State & Zip Code	Original Balance	Current Balance
1	_____	_____	_____	\$ _____	\$ _____
2	_____	_____	_____	\$ _____	\$ _____

6. Personal Property

	Address	City, State & Zip Code
1	_____	_____
2	_____	_____

Do you own or rent this property? Own Rent If property is rented, what is the monthly rent? _____

If property is owned, please include the following information:

	<u>Mortgage Company(s)</u>	<u>Address</u>	<u>City, State & Zip Code</u>	<u>Outstanding Balance</u>
1	_____	_____	_____	_____
2	_____	_____	_____	_____

7. Names of Individuals Allowed to Use This Account

1	_____	2	_____
3	_____	4	_____

8. Terms of Credit

- A. By signing this application, the applicant authorizes Milford Lumber Company, Muir Lumber Company, and P.J. Currier Lumber Company (the "Companies") to inquire into the applicant's credit worthiness, including but not limited to obtaining credit reports and communicating with named banks, references and/or others regarding the same.
- B. If approved for credit, the Companies reserve the right in its sole and absolute discretion to increase or decrease the applicant's credit limit without prior notice to applicant.
- C. Applicant acknowledges:
 - i. Billing date falls on the 1st of the month and agrees to pay the entire balance, as stated on their monthly statement of account within 30 days from date of billing unless otherwise specified in writing by the Companies;
 - ii. When paying statement balances, the "Companies" *do not* accept credit cards. Statement balances must be paid with checks or cash. If you wish to pay with a credit card at time of purchase, your account can be set up as such.
 - iii. All accounts are subject to a FINANCE CHARGE as set forth below.
- D. A FINANCE CHARGE will be imposed if full payment is not received within thirty (30) days from the date of billing. You may avoid a FINANCE CHARGE by paying your account in full no later than (30) days from the date of billing.
- E. The FINANCE CHARGE will be computed on the unpaid balance of the preceding month's charges, the rate being 2% per month, which corresponds to an ANNUAL PERCENTAGE RATE of 24%.
- F. Accounts that are sixty (60) days past due are considered overdue and may have their credit suspended until payment is received. Accounts long past due or continually overdue may have their credit permanently suspended. This account is not intended to operate as a revolving charge system. For our customers who do wish this type of charging, we accept major credit cards at the time of purchase (see C-ii above in regards to accepted payment types for statement balances).
- G. If goods purchased from us on credit are incorporated into real estate, in addition to all other rights and remedies, we reserve the right to obtain, secure and perfect mechanic's and materialmen's liens on said real estate to secure payment pursuant to applicable law.
- H. If overdue accounts have not been paid in full or if other arrangements have not been made in writing with our credit manager, the accounts may be turned over to our attorneys. The undersigned agrees to pay on demand the costs and expenses of collection, including reasonable attorney's fees. During the time the account is in the process of collections, it will continue to accrue a finance charge of 2% per month including after suit is brought and/or judgement obtained. Payments shall first be applied to any fees and costs incurred, then to accrued interest, and then to the principal unpaid amount.

I / We, the undersigned, in consideration of the Companies extending credit to the Applicants(s) upon this application, jointly and severally, individually, unconditionally guarantee prompt payment and performance of any and all present or future obligations and indebtedness which I / We have incurred or shall incur to the Companies prior to such time as the "Companies" receive written notice of the termination of this guarantee.

I hereby agree to all of the above Terms of Credit and I agree to pay said account charges according to those terms. I acknowledge receipt of a copy of this credit application.

Applicant's Signature(s):

Signature

Date

Signature

Date