



HAMSHAW LUMBER INC.

3 Bradco Street
PO Box 725
Keene, NH 03431
Phone: (603) 352-6506
Fax: (603) 352-8455
www.hamshawlumber.com

Application for Credit

PERSONAL

PERSONAL ACCOUNTS are available to individuals for home building or major home renovation purposes. If you have a specific need for an account and can not meet the \$200 minimum monthly purchase requirement, please contact one of our salespersons for further information. Please completely answer all requested information on both sides of this application.

Today's Date:

BASIC INFORMATION

Your Name: _____ Social Security #: _____

Physical Address: _____ City: _____ State: _____ Zip Code: _____

Billing Address: _____ City: _____ State: _____ Zip Code: _____

Telephone: _____ Alternate Phone: _____

Email Address: _____ Fax: _____

Reason for Requesting Account

New Construction Major Renovation Other

Location of Project _____

ADDITIONAL INFORMATION

	Employer Name	Employer Address	Years Employed
Present Employer			
Previous Employer (If Applicable)			

Do you own a business? No Yes

If Yes, Business Name: _____

Business Address: _____

Do you own or rent house/apartment? Own Rent

If Yes, Landlord Name: _____

Landlord Address: _____

Nearest relative not living with you: _____

Address of relative: _____

CREDIT DETAILS

Requested Line of Credit: _____ (This amount should approximate your expected average **monthly** purchase requirement only)

Do you have a construction/home equity loan or other loan specifically for this project? yes no If yes, amount: _____

If yes, and loan is pending or approved, please indicate the bank and loan officer/bank contact:

Bank: _____ Contact: _____

NOTE: Please attach a copy of the loan agreement to this application. **We must have a copy on file.**

PLEASE SEE THE REVERSE SIDE TO COMPLETE THIS APPLICATION >>

FOR OFFICE USE ONLY

Approved By: _____ Date: _____ BF Type: _____

Hold/Pending *More Information Necessary* OI A/L: _____

Rejected By: _____ Date: _____ C/L: _____

CPP: _____

Bank References - Checking Account(s):

Bank Name	City / State	Phone	Account #

REFERENCES

Local Trade References: Please list all local trade (credit) references. Do not include credit card sources. Include those with whom you have credit history. This information is mandatory. Application may be rejected if incomplete.

Name	Address	Highest Balance	Phone

ACCOUNT INFO

List all AUTHORIZED INDIVIDUALS allowed to charge goods to the account. It is your responsibility to notify Hamshaw Lumber in writing, of any changes. Attach page with additional names if necessary.

1: _____ 2: _____ 3: _____
 4: _____ 5: _____ 6: _____

Preferred method of statement delivery: Paper Email* If email, provide address _____
 *Includes access to Accounts Online (iNet) system for access to account info, quotes, invoices, and more.

TERMS & CONDITIONS

I/WE HEREBY:

- AUTHORIZE... the above listed trade and bank references to release and provide, upon oral or written request by Hamshaw Lumber, Inc., any information regarding credit history, payment history, and financial security relative to the granting of credit by this application; and
- CERTIFY... that all the information on this application is true and correct; and
- AGREE... that all reasonable interest, legal, and/or collection fees may be added to this account (if approved) should it become necessary to collect any outstanding indebtedness; and
- AGREE... that I/we have read and understand the sales policies, return policies, and credit terms of Hamshaw Lumber, Inc.; and
- AGREE... and understand that the terms of sale provide that title of all goods sold is retained by Hamshaw Lumber, Inc. until payment in full of the purchase price, whether or not the goods are affixed to a building, and I/we agree that all goods purchased may be repossessed at Hamshaw Lumber, Inc.'s option upon my/our default in payment.

By: Signature : _____ Name : _____ Date: _____
Applicant

By: Signature : _____ Name : _____ Date: _____
Co-Applicant (if any)

CHARGE ACCOUNT POLICY:

- Billing Period:** The last day of the billing period is the 25th of the month.
- Payment Terms:** A **1.00%** payment discount may be taken on the current balance if paid by the 10th day of the month following the statement date. **Positively no discount will be allowed on payments postmarked after the discount date.**
 Accounts with an overdue balance will not be allowed a terms payment discount unless the **entire balance** is being paid in full.
 The balance is otherwise due, in full, by the **25th** day of the month following the statement date.
We must receive your payment by the 25th in order for you to avoid finance charges.
- Finance Charge:** An account with a balance due by the 25th and unpaid will be considered a past due account. The total past due balance will be subject to a finance charge.
- Finance Charge Rate:** The periodic **Finance Charge** rate is **2.00%** on balances up to \$5,000. this is an annual rate of 24%. Balances over \$5,000 will be assessed at the periodic rate of 1.50% or the annual rate of 18%.
- Minimum Finance Charge:** If the balance subject to a **Finance Charge** is \$50.00 or less, the **minimum** finance charge will be **\$1.00** per billing period.

Account balance must be paid in full within 30 days of statement billing date. A "credit hold" will be placed on accounts which have a balance due over 30 days. A credit hold on your account will restrict and delay purchasing ability. Accounts which become 90 days past due will be closed. Court costs, legal fees and/or collection charges will be added to your account if it becomes necessary to collect any outstanding indebtedness. Accounts not maintaining the minimum average purchase requirement of \$200 per month may be closed at the discretion of Hamshaw Lumber management.

If you have any questions regarding your account, our billing or the policies of Hamshaw Lumber, please contact the bookkeeping office.