

PERSONAL APPLICATION FOR CREDIT AND AGREEMENT FOR CREDIT TERMS

All items must be
completed to be
considered.



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chacebuildingsupply.com

Date:	Account #:
Taken by:	Credit Limit:
Salesperson:	Terms:
Approved by:	Date:

Credit Requested: \$ _____	Financing Arranged at: _____
Doing Construction at: _____	Lot #: _____

Applicant: (please print)	First	Middle	Last	Social Security #:	Home Phone #:
Email address:				Cell Phone #:	Fax #: (if applicable)
Employer:				How Long:	Gross income <input type="checkbox"/> Weekly \$ _____ <input type="checkbox"/> Monthly
Employer Address:				Position:	Work phone #:
Co-Applicant: (please print)	First	Middle	Last	Social Security #:	Home Phone #:
Email address:				Cell Phone #:	Fax #: (if applicable)
Employer:				How Long:	Gross income <input type="checkbox"/> Weekly \$ _____ <input type="checkbox"/> Monthly
Employer Address:				Position:	Work phone #:
Mailing Address:	Street/PO Box	City	State	Zip	How Long: <input type="checkbox"/> Own Mortgage Balance: _____ <input type="checkbox"/> Rent Monthly Rent \$ _____
Physical Address:	Street	City	State	Zip	How Long: Mortgage Holder/Landlord Name: _____
Former Residence:	Street	City	State	Zip	How Long: <input type="checkbox"/> Own <input type="checkbox"/> Rent
Name, Address and Phone # of Nearest Relative not Living with you:				Relationship:	
Bank Name:				<input type="checkbox"/> Checking <input type="checkbox"/> Savings	Account #:

Applicant			Credit References			Co-Applicant		
Company:			Company:			Company:		
Phone #:	Balance:	Mos. Payments:	Phone #:	Balance:	Mos. Payments:	Phone #:	Balance:	Mos. Payments:

In consideration of our extending credit to the applicant, the undersigned hereby unconditionally guarantees the timely payment to us of all sums, even if in excess of the applied for or established credit limit now due in which may hereby become due and payable by virtue of our extension of credit to the applicant, including, without limiting the generality of the foregoing, legal and other costs of attempts to collect said sums from customer and the undersigned and lawful interest on said sums.

I/WE AGREE TO PAY MY/OUR ACCOUNT IN FULL **30 DAYS FROM BILLING DATE**. INTEREST WILL BE CHARGED ON 31-DAY DELINQUENT ACCOUNTS AT A RATE OF **1 1/2 % PER MONTH, 18% PER ANNUM** WITH A MINIMUM FINANCE CHARGE OF \$1.00. TERMS: 2% 10 NET EOM; INVOICES ARE DUE THE LAST DAY OF THE MONTH FOLLOWING THE DATE OF PURCHASE, YOU MAY TAKE A 2% (PRETAX) EARLY PAYMENT DISCOUNT IF PAID IN FULL WITH CASH OR CHECK BY THE 10TH. IF PAID BY CREDIT/DEBIT CARD WE CANNOT ALLOW THE 2% EARLY PAYMENT DISCOUNT.

I/WE UNDERSTAND AND AGREE TO ADHERE TO CHACE BUILDING SUPPLY'S CREDIT TERMS INCLUDING TERMS STATED ON THE BACK OF THIS APPLICATION AND CREDIT AGREEMENT. I/WE HEREBY AUTHORIZE CHACE BUILDING SUPPLY TO OBTAIN CREDIT INFORMATION FROM ALL NECESSARY SOURCES FOR AN ACCURATE CREDIT INVESTIGATION OF MY/OUR CREDIT HISTORY. I/WE CERTIFY ALL INFORMATION PROVIDED HEREIN IS TRUE AND CORRECT. PHOTOCOPY/EMAILED APPLICATIONS SHALL BE GIVEN THE SAME EFFECT AS THE ORIGINAL.

Applicant:	Co-applicant:
Signature: _____ Date: ____/____/____	Signature: _____ Date: ____/____/____
Print Name: _____	Print Name: _____
Driver's License #/State: _____ / _____	Driver's License #/State: _____ / _____

IMPORTANT – SEE REVERSE SIDE FOR BILLING RIGHTS.

By signing the front of this agreement I/we agree to all of its terms and conditions including the following:

Each of us is legally responsible for repaying the entire amount owed to you, no matter which of us made the charges, and to pay all legal and other costs of attempting to collect payment from us with lawful interest on those costs.

I/we also agree to pay **FINANCE CHARGES** on past due amounts at a **MONTHLY PERIODIC RATE OF 1.50%** or \$1.00 per month, whichever is greater, which is an **ANNUAL PERCENTAGE RATE OF 18%**. You will calculate the **FINANCE CHARGES** each month by multiplying the balance due that has not been received by you before the first day of the month by 1.5%. This balance will be determined by taking the amount owed at the beginning of each month, adding all charges I/we make during the month and subtracting all payments you received during the month. Payments will be due the first day of each month.

For example, if I/we charge \$500.00 on February 10 and \$200.00 on February 28, our balance due at the end of February would be \$700.00 and this amount would be due on March 1st. If (you)(did not) receive payment by March 30, you would charge me/us \$10.50 (\$700.00 times 1.5%) on April 1 and each month thereafter until I/we made payment. No **FINANCE CHARGES** will be imposed if I/we pay the full amount owed before the first day of the next month.

Chace may cancel this account at any time. Chace may change the terms of this agreement at any time, including the annual percentage rate. The changes will apply to all unpaid balances in my/our account.

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FURTHER USE

This notice contains important information about your rights and our responsibilities under the fair credit billing act.

Notify us in case of errors or questions about your bill.

If you think there is an error on your bill, or if you need more information about a transaction, write us at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us but doing so will not reserve your rights.

In your letter, give us the following information:

Your name and account number, the dollar amount of the suspected error, and a description of the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill is correct.

After we receive your letter, we cannot try to collect any amount in question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell everyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your bill was correct.