

Pratt-Dudley Builders Supply Company

1002 R. A. Dent Blvd. * P. O. Box 1433

Augusta, Georgia 30903

Phone: (706)724-7755 Fax: (706)724-1273 Email: tsmith@prattdudley.com

INDIVIDUAL CREDIT APPLICATION

Instructions: If you are applying for an individual account in your name and a substantial part of the income on which you are relying as a basis for credit is derived from your spouse or former spouse, please obtain the written authorization of your spouse or former spouse in order to allow Pratt-Dudley Builders Supply Co. to investigate his or her credit record. A space for this authorization is provided below in the block headed "Information on Applicant's Spouse or Former Spouse". This authorization is a requirement of the Federal Fair Credit Reporting Act. (Note: If you are presently married and your income is derived solely from the income of your spouse, this application should be completed in the name of your spouse.)

Name and address of credit applicant:

First Name _____		Middle Initial _____	Last Name _____	Soc. Sec. No. _____	Home Phone _____
_____		_____		____ Yrs. ____ Mos.	<input type="checkbox"/> Buying <input type="checkbox"/> Renting
Home Address _____					
City _____		State _____	Zip Code _____	Previous Address _____	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated					
Present Employer _____			Net Income _____	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly	____ Yrs. ____ Mos. How Long
Street Address _____		City & State _____		Business Phone _____	Occupation _____
Former Employer _____		City _____	____ Yrs. ____ Mos. How Long	Other Income, Amount \$ _____ (Note: Income from alimony, child support, or maintenance need not be disclosed unless relied on as a basis for credit)	

Name of Bank _____			Checking _____
			Savings _____
Address _____		City & State _____	Zip Code _____

Credit References:

Name _____	A/C# _____	Phone _____
Address _____		
Name _____	A/C# _____	Phone _____
Address _____		
Name _____	A/C# _____	Phone _____
Address _____		
Relative _____		
Name _____		Street Address _____
		City & State _____

Information on Applicant's Spouse (or Former Spouse):

Name _____		Soc. Sec. No. _____
Employer _____		Street Address _____
		City & State _____
____ Yrs. ____ Mos. How Long	Occupation _____	Net Income \$ _____
		<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly

Property Information:

Address or description of property _____		Owner _____
Mortgage Holder (Name and Address) _____		
Amount of Mortgage \$ _____		

Statement: In consideration of credit being extended by Pratt-Dudley Builders Supply Company, to me/us, I and/or we certify the truthfulness and veracity of the statement appearing above, and I and/or we guarantee and bind ourselves to the faithful payment of all amounts purchased or now owing, by us or either of us, or any person, firm, or corporation for our benefit. If credit is extended to a corporation in which we, or either of us, or I am an officer, or in which an interest exists I and/or we will personally faithfully guarantee the payment of all credit extended to said corporation.

Statement: In the event this account is placed in the hands of an attorney for collection or suit instituted to collect same or any portion thereof, I and/or we agree and promise to pay an attorney's fee of 15% of the balance then due and owing.

Statement: Purchases and/or deliveries are herewith authorized to be made without signature.

Statement: Purchase of materials will indicate the acceptance of Pratt-Dudley Builders Supply Company, credit terms, Pratt-Dudley Builders Supply Company, regular billing date is the 25th of each month, with balances due and payable net by the 10th of the following month. If your account is paid by the 10th of the month following the purchase of merchandise only the **Net Amount** of the statement will be payable. If **NOT** paid by the 10th, the account is past due and in default, and a **Late Charge or Finance Charge** will be assessed in the amount of 1-1/2% **calculated on the 25th day of each month on the balance as of the 25th day of the previous month** (less payments and credits to said balance) until payment in full is made. One and one-half percent (1-1/2%) per month is an **annual percentage rate of 18%**.

Statement: Seller is authorized to investigate buyer's credit record and report to proper persons and bureaus buyer's performance of this agreement.

Notice to the Buyer: Do not sign this agreement before you read it or if it contains blank spaces, you are entitled to a copy of the agreement you sign. The seller retains a security interest in the subject matter of this agreement. You may at any time pay the full amount due.
Receipt of fully executed copy is acknowledged.

Credit Applicant

_____ (Seal)
Date Guarantor and Pledge

Authorization to investigate credit record of applicant's spouse or former spouse. See the instructions at the beginning of this application. Pratt-Dudley Builders Supply Company is authorized to investigate my credit record and to verify my credit, employment and income references.

_____ (Seal)
Date Spouse Guarantor and Pledge

Office Use Only:

Credit Approval _____ Credit Limit _____