

Attached, please find the r.k. Miles, Inc. Application for Credit.

In order to expedite your request for credit, please furnish all the required information on this form, including the source of funds to pay for your project, sign the proper section on the reverse side, and return it to my attention at your earliest convenience.

If you are requesting an individual account, then both spouse or co-applicant must sign. Please be sure to indicate the delivery address for materials if different than your home address. If you are requesting a business or contractor's account, all sections of the application must be completed and if the application is in the name of a corporation, an officer of the company must sign this application and owner(s) will need to execute the payment and performance guarantee section.

Thank you for considering r.k. Miles, Inc. Should you have any questions regarding this matter, please do not hesitate to contact me at 802-549-5635 or crawfordc@rkmiles.com.

Sincerely,



Colby Crawford

Credit Manager

r.k. Miles, Inc.

Please note: To protect your sensitive information and ensure its security, it is important to use secured channels for transmission. Please contact r.k. Miles, Inc. for further information.

CONFIDENTIAL

SINCE 1940

r.k. MILES

BUILDING MATERIALS SUPPLIER



Desired Credit Limit

\$ _____

- Retail (Convenience)
- Retail (New Construction)
- Business
- Contractor

APPLICATION FOR CREDIT

• ALL SECTIONS MUST BE COMPLETE FOR CONTRACTOR OR BUSINESS ACCOUNTS TO BE CONSIDERED •

GENERAL INFORMATION

please print clearly

Name (applicant) _____

Name of Business _____

Social Security # (applicant) _____

Business Phone _____ Cell _____

Home Phone _____ Cell _____

email _____

email _____

Business Fax _____

HOME ADDRESS

Street _____

BUSINESS ADDRESS

Street _____

City _____ State _____ Zip _____

City _____ State _____ Zip _____

Own Rent # of Years _____ Monthly Payment \$ _____

Company Officer or Partner

Landlord or Mortgage Holder _____

Name _____ Title _____

Married Spouse/Co-Applicant _____

Name _____ Title _____

Single Co-Applicant Social Security # _____

EMPLOYMENT INFORMATION

Applicant Employer _____

Contractor Architect Business Other _____

Employer Address _____

Specialty _____

Position _____ Duration _____ Salary _____ Per _____

Corporation Sole Proprietor Partnership

Co-Applicant Employer _____

Federal ID # _____

Employer Address _____

Tax Exempt # _____

Position _____ Duration _____ Salary _____ Per _____

If you wish to purchase on a tax exempt basis, please furnish your certificate.

of Employees _____ Years in Business _____

Are there any judgments or legal proceedings threatened against you? Yes No

Have you issued any checks within the past twelve months which were not paid due to insufficient funds for any reason? Yes No

Have you ever done business with r.k. MILES, Inc. before? Yes No

PROJECT INFORMATION

If you are a homeowner applying for credit for a specific project, please describe your project and provide delivery address if necessary:

Please explain the source of funds or financing available to pay for your project:

BANK INFORMATION/REFERENCE

Name of Bank _____

Address _____

Phone _____ Officer or Manager _____

Checking # _____ Savings # _____

Investment or Brokerage# _____

Mortgage Home Equity Line Loans

TRADE/CREDIT REFERENCE

List companies you have had open accounts with excluding credit card co's & banks.

1) Name _____

Address _____ Phone _____

2) Name _____

Address _____ Phone _____

3) Name _____

Address _____ Phone _____

• SEE REVERSE FOR CREDIT AGREEMENT DISCLOSURE AND APPLICANT SIGNATURE •

Return application to: attn Credit Manager + PO Box 1125 + Manchester Center, VT 05255 + email crawford@rkmiles.com + tel 802 549 5635

OFFICE USE ONLY

Name _____

Account # _____

Denied Approved

Date _____

Credit Limit _____

Account Type _____

Salesperson _____

CREDIT AGREEMENT

In consideration of granting credit for purchases of goods, materials and services by or for the account of any of the undersigned hereinafter referred to as "Credit Customer" from r. k. Miles, Inc., it is hereby agreed as follows:

1. The undersigned shall be jointly and severally liable to pay all accounts and obligations incurred under the terms and conditions of this agreement with r.k. MILES, Inc. by any one or all of the undersigned parties. Any waiver of terms by r.k. MILES, Inc. will not be deemed a permanent waiver.
2. r.k. MILES, Inc. is hereby notified that all of the undersigned have actual authority to incur credit on behalf of each of the undersigned parties. Any employee and/or family member of the undersigned has actual authority to purchase upon this account. Payment by any of the undersigned of any account with a purchase by some other party shall constitute ratification of the authority of such party in any further purchase.
3. Payment for all materials purchased from the first through the end of the month is due "Net" and is payable by the end of the following month. We accept the following forms of payment – cash, check, and debit and credit cards (VISA, Mastercard, Discover, and AMEX).
4. The undersigned agrees to pay a FINANCE CHARGE at a rate up to one and one-half percent per calendar month (APR 18%) upon all sums which remain unpaid through the date payment is due. Said finance charge shall be computed from the first of the month following the month during which the purchase occurred.
5. If the Credit Customer makes any misrepresentation in applying for or otherwise in connection with this agreement, does not make any payments when due hereunder, or defaults in the performance of any other obligation to the said r.k. MILES, Inc., the said r.k. MILES, Inc., may at any time thereafter, without notice or demand, declare all obligation hereunder to be immediately due and payable. Credit Customer and any other person liable on such obligation promises to pay all costs of collection, including attorney's fees. Customer agrees that a minimum attorney's fee of \$50.00 or twenty percent (20%) of amount due, whichever is greater is a reasonable attorney's fee.
6. The undersigned hereby agrees to pay at such place as r.k. MILES, Inc. designates, obligations evidencing such credit, and any applicable finance charge, in accordance with billings. Purchases and or deliveries are herewith authorized to be made without signatures and purchase of materials will indicate the acceptance of the terms and conditions on subsequent invoices and statements. Credit Customer and or any other person obligated hereunder agrees that a copy (including photographic or other duplication) of sales slip, voucher or other writing relating to any purchase obtained under this agreement shall be competent evidence establishing the amount owed hereunder to r.k. MILES, Inc. without the necessity of producing the originals thereof.
7. Nothing, including but not by way of limitation the terms and conditions of this Credit Agreement, shall in any way affect, alter or preclude r.k. MILES, Inc., from pursuing or enforcing its rights under 9 VSA 1921 et seq. (re: Materialsman's Lien for labor or materials).
8. By signing this credit agreement, the undersigned hereby grants r.k. MILES, Inc. authority to make any inquiries to various credit agencies, suppliers, banks, lending institutions, stock brokers or investment firms and to obtain information about your transactions, such as account balances, payment history, and credit worthiness. Also, to obtain any credit reports that at any time they feel are necessary in determining the credit worthiness of the undersigned in reference to this credit application or while sums are due r.k. MILES, Inc. and permitted by law.

NOTICE TO BUYER

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR PAID HEREUNDER. IN SIGNING ON BEHALF OF A CORPORATION THE SIGNER REPRESENTS THAT EXECUTION OF THIS CUSTOMER CREDIT AGREEMENT HAS BEEN DULY AUTHORIZED BY THE SHAREHOLDERS, DIRECTORS AND OFFICERS OF THE CORPORATION.

DO NOT SIGN THIS AGREEMENT IN BLANK. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT AT THE TIME YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.

UPON SIGNING THIS AGREEMENT, THE UNDERSIGNED ACKNOWLEDGES RECEIPT OF A COPY OF THE COMPLETED CREDIT APPLICATION, AND FURTHER ACKNOWLEDGES THAT THERE WERE NO BLANK SPACES WITHIN THE AGREEMENT TO BE FILLED IN AFTER SIGNING.

RETAIL CUSTOMER SIGNATURES

Date _____
Signature (Applicant)

Date _____
Signature (Spouse/Co-Applciant)

****If credit customer is married, both spouses must sign.****

BUSINESS/CORPORATE SIGNATURES

Business/Corporate Name

Date _____
Signature (Corporate Officer)

Payment and Performance Personally Guaranteed By:

Date _____
Signature (Owner)

Date _____
Signature (Owner)

****Guaranty required for Business/Corporate Accounts****

WE ACCEPT

