

CONSUMER CREDIT APPLICATION

PLEASE RETURN TO CREDIT DEPARTMENT: 585 E Wapato Way, PO BOX 411 Manson, Washington 98831

APPLICA	CO-APPLICANT INFORMATION								
IAME .AST FIRST			MI	NAME LAST FIRST				MI	
ADDRESS OWN RENT	STATE ZIP			ADDRESS RENT OWN CITY STATE				ZIP	
MAILING ADDRESS (IF DIFFERENT FR	MAILING ADDRESS (IF DIFFERENT FROM ABOVE)								
CITY STATE ZIP				CITY STATE ZIP					
OW LONG AT PHONE #				HOW LONG AT CURRENT RESIDENCE?		РНО	PHONE #		
PREVIOUS ADDRESS			HOW LONG?	PREVIOUS HOW ADDRESS LONG?					
EMAIL ADDRESS	EMAIL ADDRESS								
DRIVERS LICENSE # AND STATE	VERS LICENSE # AND STATE SOCIAL SECURITY #			DRIVERS LICENSE # AND STATE SOCIAL SECURITY # DATE OF BIRTH					
EMPLOYER NAME	EMPLOYER HOW LONG?								
EMPLOYER EMF		EMPLO'		EMPLOYER ADDRESS		1	EMPLOYER PHONE #		
POSITION MON'		MONTH SALARY						MONTHLY SALARY	
NEAREST RELATIVE (NOT LIVING WITH YOU)				NEAREST RELATIVE (NOT LIVING WITH YOU)					
ADDRESS PHONE #			#	ADDRESS			PHON	 IE #	
CITY	STATE		ZIP	CITY		STATE		ZIP	
OTHER INCOME: (YOU DO NOT HAVE SUPPORT, OR MAINTENANCE UNLES FACTOR IN DETERMINING WHETHER	OTHER INCOME: (YOU DO NOT HAVE TO LIST INCOME FROM ALIMONY, CHILD SUPPORT, OR MAINTENANCE UNLESS YOU WANT US TO CONSIDER IT AS A FACTOR IN DETERMINING WHETHER OR NOT THIS ACCOUNT WILL BE OPENED)								
SOURCES:				SOURCES:					
BANK			NCH BANK				BRAN	BRANCH	
ADDRESS PHON			NE # ADDRESS				PHON	PHONE #	
CHECKING SAVINGS ACCOUNT # ACCOUNT #			CHECKING SAVINGS ACCOUNT # ACCOUNT #						
CREDIT REFERENCES									
FIRM NAME ADDRESS				ACCOUNT # MONTHLY PAYMENT					
2									
MORTGAGE COMPANY NAME			MONTHLY PAYMENT		BALANCE		APPRAISED VALUE		
CAR OR OTHER LOAN			MONTHLY PAYMENT		BALANCE		APPRAISED VALUE (IF APPLICABLE)		
AUTHORIZATION TO CHARGE: THE FOLLOWING INDIVIDUAL(S) HAS/HAVE AUTHORITY TO CHARGE TO THIS ACCOUNT: (WHEN AUTHORIZATION CEASES, YOU MUST NOTIFY TAL HOLDINGS LLC IN WRITING.)									
1			3	5	5				
2			1	6					
EVERYTHING THAT I/WE HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY/OUR KNOWLEDGE. I/WE UNDERSTAND THAT THIS APPLICATION WILL BE RETAINED WHETHER OR NOT IT IS APPROVED. TAL HOLDINGS LLC IS AUTHORIZED TO CHECK MY/OUR CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT ITS CREDIT EXPERIENCE WITH ME/US. IF THERE IS MORE THAN ONE APPLICANT SIGNING BELOW, THEN BOTH APPLICANTS ARE RESPONSIBLE FOR THE ACCOUNT BALANCE. EITHER APPLICANT MAY USE THE ACCOUNT TO THE EXTENT OF ANY MAXIMUM AMOUNT ESTABLISHED BY TAL HOLDINGS LLC, BUT THE TOTAL UNPAID BALANCE ON THE ACCOUNT MAY NEVER EXCEED THE MAXIMUM LIMIT.									
I/WE HEREBY AGREE TO THE TERMS AND CONDITIONS ON THE SECOND PAGE OF THIS FORM									
APPLICANT'S SIGNATURE DATE			DATE	CO-APPLICANT'S SIGNATURE DATE					
BY SUBMITTING THIS APPLICATION, YOU AGREE TO RECEIVE EMAILED STATEMENTS.									
EMAIL ADDRESS TO SEND STATEMENTS:									

TAL HOLDINGS dba LAKE CHELAN BUILDING SUPPLY CONSUMER CREDIT SALES POLICY

I/WE HEREBY APPLY FOR A 30-DAY ACCOUNT

I/WE UNDERSTAND THAT THIS IS A REGULAR CONSUMER ACCOUNT, AND AGREE THAT THE ACCOUNT IS DUE IN FULL ON OR BEFORE THE 10TH OF THE MONTH AFTER THE END OF THE BILLING CYCLE FOLLOWING PURCHASES. IF UNPAID BY THE CLOSE OF THE LAST DAY OF BUSINESS OF THE CURRENT MONTH, THE ACCOUNT IS CONSIDERED DELINQUENT. SHOULD THE ACCOUNT BECOME DELINQUENT, A LATE CHARGE OF 1.5% PER MONTH (18% ANNUAL PERCENTAGE RATE) WILL BE IMPOSED AS PERMITTED BY LAW, WHICH I/WE AGREE TO PAY IN ADDITION TO ALL OTHER COSTS OF COLLECTION, INCLUDING REASONABLE ATTORNEY'S FEES AND COSTS INCURRED TO EFFECT COLLECTION, WITH OR WITHOUT SUIT, INCLUDING PREPARATION, FILING, AND FORECLOSURE OF ANY LIEN.

ALL INFORMATION CONTAINED HEREIN IS CONFIDENTIAL

All terms and conditions from the front of this application apply equally and are incorporated in the Credit Sales Policy.

- 1) Signature by you or your authorized representative on the invoice is presumed to establish your acceptance of the terms and conditions set forth herein, without exception, and to your agreement to comply with said terms.
- 2) TAL HOLDINGS LLC reserves the right to change its' billing cycle upon 30-days written notice.
- 3) Past due balances are assessed a LATE CHARGE as indicated, or up to the maximum rate allowed by law at TAL HOLDINGS LLC's discretion. This LATE CHARGE will be assessed on all delinquent accounts, subject to a minimum charge of \$1.50.
- 4) Applicant(s) agrees to provide suitable access to all points of delivery for TAL HOLDINGS LLC. TAL HOLDINGS LLC shall not be liable for any delivery made beyond dedicated public roads, including without limitation beyond the curb line, and in no event shall TAL HOLDINGS LLC be liable for any damage to the goods or real or personal property.
- 5) This agreement may be executed and transmitted to TAL HOLDINGS LLC by facsimile machine and the facsimile so transmitted to TAL HOLDINGS LLC shall be deemed an original and shall be binding upon the Applicant(s) upon receipt by TAL HOLDINGS LLC.
- 6) Regardless of any prior or contemporaneous agreements, this Agreement amends and modifies any and all of said prior or contemporaneous agreements and contains the entire agreement between the parties and cannot be changed or terminated orally.
- 7) The terms of this agreement take precedence over any terms and conditions set forth in Applicant(s) purchase order or other similar document, or any other agreement Applicant(s), whether now existing or arising at any time in the future, and to the extent of any conflict this agreement shall control
- 8) Only the Credit Manager of TAL HOLDINGS LLC is authorized to modify any terms of this Agreement. All modifications must be in writing.
- 9) In case of any default in relation to this Agreement, Applicant(s) shall pay TAL HOLDINGS LLC's reasonable attorney fees and costs, even if no action is filed. If an action is filed, Applicant(s) shall pay TAL HOLDINGS LLC's reasonable attorney fees and costs (whether in the state or federal courts, including but not limited to the bankruptcy courts), for any court annexed arbitration, on any appeal and on denial of any petition for review. Jurisdiction for any action may, at the sole option of TAL HOLDINGS LLC be the courts of the state of Washington with venue in Chelan County, Washington. Applicant(s) consent to such jurisdiction and venue. This Agreement shall be governed by and construed in accordance with law of principal state of delivery or the goods to Applicant(s) without resort to its principles on conflict of laws.

CREDIT CARDS AND DEBIT CARDS ARE NOT ACCEPTED FOR PAYMENTS ON ACCOUNTS.

APPLICANT(S) HEREBY ACKNOWLEDGE THAT HE/SHE OR THEY HAVE READ AND ACCEPT THE TERMS AND CONDITIONS OF SALE AS SET FORTH ON THIS APPLICATION AND HAVE INDICATED ABOVE HIS/HER OR THEIR PREFERENCE ON CONSUMER ACCOUNT TYPE.

APPLICANT'S SIGNATURE	CO-APPLICANT'S SIGNATURE
DATE	DATE