

A man wearing a blue baseball cap, a red and white plaid shirt, and blue jeans is working on a wooden structure. He is holding a hammer in his right hand and a long wooden post in his left hand. The background shows a construction site with a dirt ground and a building under construction.

**Home**  
hardware  
building centre

**CONFIDENTIAL  
BUSINESS  
CREDIT  
APPLICATION**

**Home**  
building centre

**Home**  
hardware

**WE'VE GOT YOUR LUMBER.**

**BUSINESS INFORMATION**

Miller's Home Building Centre  
702 Main Street, Sauble Beach,  
On., N0H 2G0  
**Email:** info@millershbc.com  
519-422-2424: 1-888-394-2626  
**Fax:** 519-422-3202

Business Name ("Customer") \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ Prov. \_\_\_\_\_

Postal Code \_\_\_\_\_ Bus. Tel. \_\_\_\_\_ Fax # \_\_\_\_\_

Legal Status:  Sole proprietorship  Partnership  Corporation-Corporate name \_\_\_\_\_

**OWNERS, PARTNERS OR OFFICERS**

1. Name \_\_\_\_\_ Social Ins. # (optional) \_\_\_\_\_

Title \_\_\_\_\_ % Ownership \_\_\_\_\_

Address \_\_\_\_\_ Home Tel. \_\_\_\_\_

2. Name \_\_\_\_\_ Social Ins. # (optional) \_\_\_\_\_

Title \_\_\_\_\_ % Ownership \_\_\_\_\_

Address \_\_\_\_\_ Home Tel. \_\_\_\_\_

3. Name \_\_\_\_\_ Social Ins. # (optional) \_\_\_\_\_

Title \_\_\_\_\_ % Ownership \_\_\_\_\_

Address \_\_\_\_\_ Home Tel. \_\_\_\_\_

Have any of the owners/partners ever declared bankruptcy?  Yes  No

Type of Business \_\_\_\_\_ Year established \_\_\_\_\_

Bank Name & Acct. # \_\_\_\_\_

Branch Address \_\_\_\_\_ Contact \_\_\_\_\_

Established line of credit  Yes  No If yes, what amount? \_\_\_\_\_

Are purchase orders required?  Yes  No P.S.T. # (if exempt) \_\_\_\_\_

Names of usual purchasers (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

(4) \_\_\_\_\_ (5) \_\_\_\_\_ (6) \_\_\_\_\_ (7) \_\_\_\_\_

Contact person re: Accounts Payable matters: \_\_\_\_\_ Tel. \_\_\_\_\_

	Name	Address	Acct. #	Tel. #
Credit References (must indicate 3)	1/	_____	_____	_____
	2/	_____	_____	_____
	3/	_____	_____	_____

Type of statement desired  Balance forward (pay by statement)  Open item (pay by invoice)

Monthly credit desired: \$ \_\_\_\_\_

## CURRENT PROJECT DETAILS

Type of project \_\_\_\_\_ Address \_\_\_\_\_

Estimated Cost of Project \_\_\_\_\_

Legal Description \_\_\_\_\_  
(lot, plan, strata, parcel, p.i.n., etc.)

Project Financing Source (institution) \_\_\_\_\_

Address \_\_\_\_\_ Officer Name \_\_\_\_\_

Financing Type \_\_\_\_\_ Amount \_\_\_\_\_

## PERSONAL INFORMATION (This is to be completed by guarantor, sole proprietor or senior partner)

Mr.  Ms.  Mrs.  Miss Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Init. \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ Prov. \_\_\_\_\_

Postal Code \_\_\_\_\_ Home Tel. \_\_\_\_\_

How long at this address \_\_\_\_\_ Yrs \_\_\_\_\_ Mths

Own  Rent  Live at home Other \_\_\_\_\_

Previous Address (if less than 2 yrs. at above) \_\_\_\_\_

Present Employer \_\_\_\_\_ Bus. Tel. \_\_\_\_\_

Employer Address \_\_\_\_\_

Monthly Income \$ \_\_\_\_\_ Years of Service \_\_\_\_\_

Previous Employer (if less than 2 yrs. at above) \_\_\_\_\_

Date of Birth \_\_\_\_\_ Social Insurance # (optional) \_\_\_\_\_

Bank Name & Acct. # \_\_\_\_\_

Branch Address \_\_\_\_\_

Previous Bank (if less than 2 yrs. at above) \_\_\_\_\_

Branch Address \_\_\_\_\_

Name & Address of nearest relative not living with you \_\_\_\_\_

AGREEMENT: I/WE THE "CUSTOMER" (PERSONALLY OR ON BEHALF OF THE BUSINESS) APPLY FOR A CREDIT ACCOUNT, CERTIFY THAT THE INFORMATION GIVEN IS TRUE, AND AGREE AS FOLLOWS: 1. TO PAY THE FULL BALANCE OWING ON RECEIPT OF A MONTHLY STATEMENT. 2. TO PAY A SERVICE CHARGE AT 24% PER ANNUM, THE METHOD OF CALCULATION IS DISCLOSED ON THE BACK. 3. THE SUPPLY OF GOODS ON CREDIT MAY BE DISCONTINUED IF THE AUTHORIZED CREDIT LIMIT IS REACHED OR THE ACCOUNT IS PAST DUE. 4. TO PAY HOME'S COSTS ON A SOLICITOR AND CLIENT BASIS SHOULD I/WE NOT PAY. 5. THIS ACCOUNT IS AVAILABLE FOR ANY PURCHASE AND NOT LIMITED TO THE PROJECT ABOVE. 6. HOME MAY ASSIGN THE CREDIT AGREEMENT AND GUARANTEE, AND THIS SHALL CONTINUE TO BE BINDING UPON ME/US. 7. I/WE GIVE OUR EXPRESS CONSENT TO HOME, ITS AGENTS, EMPLOYEES AT ANY TIME TO CONDUCT A PERSONAL AND/OR BUSINESS CREDIT INVESTIGATION AND DISCLOSE ANY CREDIT INFORMATION TO ANY REPORTING AGENCY OR PARTY WITH WHOM I/WE HAVE FINANCIAL RELATIONS.

1. \_\_\_\_\_

Signature

2. \_\_\_\_\_

Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# GUARANTEE

## GUARANTOR TO COMPLETE THE PERSONAL INFORMATION SECTION (D)

IN CONSIDERATION OF HOME (AS DEFINED ON THE TOP RIGHT OF PAGE 1) SUPPLYING GOODS FROM TIME TO TIME TO THE CUSTOMER, THE UNDERSIGNED (THE "GUARANTOR") HEREBY GUARANTEES PAYMENT OF ALL DEBTS AND LIABILITIES WHICH THE CUSTOMER HAS INCURRED OR MAY INCUR TO HOME, AND ALSO PAYMENT OF ALL COMMERCIAL PAPER WHICH MAY AT ANY TIME BE DUE TO HOME FROM THE CUSTOMER.

## THE GUARANTOR AGREES THAT:

1. This shall be a continuing Guarantee and shall cover all present and future liabilities of the Customer to Home.
2. Home will not be bound to exhaust its recourse against the Customer or other persons, or the securities it may hold before being entitled to payment from the Guarantor.
3. I/We shall pay Home's costs on a solicitor and client basis should it seek to enforce this Guarantee.
4. I/We give our express consent to Home, its agents, employees, at any time to conduct a personal and/or business credit investigation and disclose any credit information to any reporting agency or party with whom I/we have financial relations.
5. Any change in the name of the Customer, or any change in the membership of the Customer's firm by death, retirement or introduction of other partners shall not limit or lessen the liability of the Guarantor and this Guarantee shall extend to any person, firm or corporation acquiring or carrying on the business of the Customer.
6. Home may at any time refuse further credit to the Customer or grant extensions of time or other indulgences without limiting or lessening the liability of the Guarantor under this Guarantee.
7. All debts and liabilities, present and future, of the Customer to the Guarantor are hereby assigned to Home and postponed to the present and future debts and liabilities of the Customer to Home.
8. In the event there is more than one Guarantor, the covenants contained herein shall be deemed to be joint and several.
9. The Guarantee shall extend to and ensure to the benefit of the successors and assigns of Home, and shall be binding upon the guarantor and the heirs, executors, administrators and successors of the Guarantor.

DATED AT \_\_\_\_\_, \_\_\_\_\_ THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
GUARANTOR (SIGNATURE)

\_\_\_\_\_  
WITNESS (STAFF SIGNATURE)

\_\_\_\_\_  
(PRINT NAME)

\_\_\_\_\_  
(PRINT NAME)

\_\_\_\_\_  
GUARANTOR (SIGNATURE)

\_\_\_\_\_  
(PRINT NAME)

### MONTHLY SERVICE CHARGE CHART

**Balance Forward Accounts:** A Service Charge of 24% per annum will be added each month on the unpaid balance of the previous month's statement, using a daily interest rate times the number of days since the last statement or by using a monthly interest rate of 2%, depending upon the Home location's accounts receivable system.

**Open Item Accounts:** A Service Charge of 24% per annum will be added each month on the unpaid invoices which are 30 days or older. Service Charge is calculated after the 30 day interest free period ends using a daily interest rate times the number of days remaining in the statement period or by using a monthly interest rate of 2%, depending upon the Home location's accounts receivable system.

To avoid service charge please pay prior month's full balance before next statement date.