

HARBIN LUMBER COMPANY, INC. OPERATIONS AND PROCEDURES MANUAL

Section 800 – Credit

801.2 – Application for Credit (Consumer)

Please complete application and mail to: **HARBIN LUMBER COMPANY, INC.**
560 SMITH ROAD
LAVONIA, GA 30553
FAX: 706-356-1576

SALESPERSON:		LOCATION:		DATE			
NAME (Last, First, MI):			SPOUSE'S NAME:				
STREET ADDRESS:			CITY, STATE, ZIP:				
MAILING ADDRESS:			CITY, STATE, ZIP:				
PREVIOUS ADDRESS:			CITY, STATE, ZIP:				
HOME PHONE:		CELL PHONE:		E-MAIL:			
SSN:	DOB:	SPOUSE'S SSN:	SPOUSE'S DOB:				
ESTIMATED MONTHLY PURCHASES FROM HARBIN LUMBER CO., INC:							
CURRENT EMPLOYER:			OCCUPATION:				
ADDRESS:							
NET SALARY (mo.):			LENGTH OF EMPLOYMENT:				
PREV. EMPLOYER:			ADDRESS:				
CURRENT PLANS – NEW CONSTRUCTION?				<input type="radio"/> YES		<input type="radio"/> NO	
IF YES:	HEATED AREA – SQ. FT. =		CAR PORT & PORCHES – SQ. FT. =				
IF YES:	TOTAL COST =	CASH ON HAND =	LOAN AMOUNT =				
IF NO:	DESCRIPTION OF PROJECT						
IF NO:	DESCRIPTION OF FINANCING:						
CONSTRUCTION FINANCING?				<input type="radio"/> YES		<input type="radio"/> NO	
IF YES:	AMT. =	LENDING INSTITUTION:	LOAN OFFICER:	PHONE NO:			
				FAX NO:			
IF NO:	SOURCE OF FINANCING:	DOLLAR AMOUNT:	WHERE CAN WE VERIFY THIS:				
JOB DELIVERY ADDRESS:							
LOCATION OF CONSTRUCTION:		LOT NO.		SUBDIVISION:			
TITLE OF PROPERTY TO BE IMPROVED IS IN THE NAME(S) OF:							
COUNTY WHERE MATERIALS WILL BE DELIVERED:				INSIDE CITY LIMITS?:	<input type="radio"/> YES	<input type="radio"/> NC	

BANK REFERENCES:		SAVINGS:	<input type="checkbox"/>	CHECKING	<input type="checkbox"/>	LOAN	<input type="checkbox"/>
NAME:				ADDRESS:			
CITY:				STATE AND ZIP:			
CONTACT NAME:				PHONE NUMBER:			
ACCT. NUMBER:		FAX NUMBER:		OFFICER:			
CONSTRUCTION AND MORTGAGE LOANS:							
NAME:				ADDRESS:			
CITY:				STATE AND ZIP:			
CONTACT NAME:				PHONE NUMBER:			
ACCT. NUMBER:		FAX NUMBER:		OFFICER:			

1. Upon approval and credit extension, I or we agree to pay in full by the 10th of each month following date of delivery or acceptance thereof. In the event such payment is not made prior to the 20th day of that month, the purchaser does agree to pay a Finance Charge of 1¼% Monthly (Annual Percentage Rate of 21%) until the full amount is paid.
2. Should this account, upon default, be collected by or through an attorney-at-law or by suit, the undersigned agree(s) to pay reasonable attorneys fees, including principal and accrued interest, in addition to the principal indebtedness and interest thereon.
3. The undersigned understand(s) that a fuel surcharge as well as a delivery charge may be charged for those materials that are delivered by Company vehicle.
4. Purchaser agrees to examine all invoices and statements promptly upon receipt and to notify seller immediately of any failure of delivery, shortage, discrepancy or error and further agrees that such invoice or statement shall be presumed correct unless he or it shall notify seller in writing of such failure of delivery, shortage, discrepancy or error within 10 days of receipt of such invoice or statement.
5. Seller disclaims all warranty of suitability of material for any particular purpose. For any items that are purchased that are not manufactured by the seller, seller does not warrant such item as to any warranty of merchantability, and specifically sells such items 'as is,' and the purchaser shall look to the manufacturer for any warranty that may be applicable to such item. Seller shall not be liable for consequential damages resulting from any claimed breach of warranty, expressed or implied.
6. Purchaser agrees to examine shipment immediately and agrees to notify seller promptly of any errors in shipment and of any defective material supplied. Use of material shall constitute a waiver of any error in shipment or defect in material which might have been determined by a prompt and diligent inspection thereof.
7. Special order materials will be invoiced to the purchaser upon receipt by Seller. Built to order components including trusses, doors or window units will be invoiced to purchaser on original agreed upon ship date. Special order materials and built to order components will be due in full on the 10th of the month following month of invoice. Finance charges as described above in item #1 also apply.
8. This document supplied by facsimile will be considered binding on purchaser until and unless original document is received by seller.
9. The undersigned authorize(s) any government agency, be it federal, state, city or county to furnish information to Harbin Lumber Company, Inc.
10. The undersigned authorize(s) the listed bank(s) and principal trade references to release information to Harbin Lumber Company, Inc. In the event there is a fee for this service, I authorize the financial institution to debit my account.
11. Seller retains title and a security interest in all materials until paid for and in all building materials until such shall lose its character as personal property, and purchaser grants seller permission, upon purchaser's default, to enter all premises over which purchaser may have control for the purposes of reclaiming possession of material.

NOTICE: DO NOT SIGN THIS AGREEMENT UNTIL YOU HAVE READ AND UNDERSTAND THE TERMS AND CONDITIONS HEREOF.

Signature of applicant:		Date:	
Print Name:			
DIRECTION TO THE JOB SITE:			