



**560 Smith Rd**  
**Lavonia, GA 30553**  
 Phone: 706-356-5041 (ext. 206)  
 Fax: 706-356-1576

## 801.2 Consumer Credit Application

If there are any questions, call or email [credit@harbinlumber.com](mailto:credit@harbinlumber.com). Please ensure application is completed in full and mail original to the above address.

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"/> NO

<b>BANK REFERENCE(S):</b> <input type="checkbox"/> SAVINGS <input type="checkbox"/> CHECKING <input type="checkbox"/> LOAN		
NAME:		ADDRESS:
CITY:		STATE / ZIP:
CONTACT NAME:		PHONE NUMBER:
ACCT. NUMBER:	FAX NUMBER:	OFFICER:
<b>CONSTRUCTION AND MORTGAGE LOANS:</b>		
NAME:		ADDRESS:
CITY:		STATE / 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 10<sup>th</sup> of each month following date of delivery or acceptance thereof. In the event such payment is not made prior to the 20<sup>th</sup> day of that month, the purchaser does agree to pay a Finance Charge of 1¾% 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 all costs of collection, including fifteen per centum (15%) of the principal and interest as attorney's fees and expenses, 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. Made to order material, including trusses, will be invoiced to Purchaser on original agreed upon ship date. Special order materials and made to order material will be due per above referenced terms. Finance charges as described above in item #1 also apply. All special order material and made to order material sales are final. Special order material and made to order material are not returnable and will not be credited to Purchaser's account.
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. We impose a 2.5% surcharge on payments made with a credit card. This fee does not exceed our cost of accepting credit card payments.
12. 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 Applicant Name:

Spouse Signature: *(Required if bank account listed above is a joint account.)*

**DIRECTIONS TO THE JOB SITE:**