

**BUSINESS CREDIT APPLICATION**  
**HOWARD LUMBER COMPANY**  
*and*  
**AUGUSTA SASH AND DOOR SALES OF GEORGIA, INC.**  
*475 Columbia Industrial Blvd., P.O. Box 1039, Evans, Georgia 30809*  
*Phone (706)868-8400 Fax (706)868-9989*

Business Name \_\_\_\_\_ (the "Applicant")

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number \_\_\_\_\_ Cellphone \_\_\_\_\_

Email Address \_\_\_\_\_ Federal Tax ID Number \_\_\_\_\_

**Principal Owners or Officers**

1. Name \_\_\_\_\_ Title \_\_\_\_\_

Address \_\_\_\_\_ Social Security No. \_\_\_\_\_

2. Name \_\_\_\_\_ Title \_\_\_\_\_

Address \_\_\_\_\_ Social Security No. \_\_\_\_\_

Applicant's signature hereby authorizes Howard Lumber Company and Augusta Sash & Door Sales of Georgia, Inc. (the "Company") to make investigations of Applicant's credit history, including the credit history of owners or officers listed above, bank and trade references listed below and other information as deemed necessary to verify compliance of credit terms extended by others, in order to approve or deny this Credit Application. Applicant hereby agrees to all "Terms and Conditions" included in this Credit Application, and on the reverse of any Invoices, and Applicant agrees to pay all late fees and collections costs, including attorney's fees, incurred by the Company to collect any delinquent account balance.

Signed \_\_\_\_\_ Company \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

**UNCONDITIONAL PERSONAL GUARANTEE**

In consideration of Howard Lumber Company or Augusta Sash & Door Sales of Georgia, Inc. (the "Company") extending credit to the above named Applicant, the undersigned Guarantor or Guarantors each, personally (and if more than one, jointly and severally), unconditionally and irrevocably guarantees to the Company, the full and prompt payment when due, whether by agreement, acceleration, default, demand or otherwise, of all indebtedness of Applicant to The Company, including but not limited to Applicant's obligations in conjunction with invoices, bills of lading or goods sold on credit. This is a continuing and unlimited guarantee of payment and the Company is not required to proceed against Applicant or to enforce any other remedy before proceeding against the undersigned. The obligation of the undersigned shall be unaffected by any change in the terms, release or compromise of the indebtedness of the Applicant or undersigned to the Company. It is understood that this guarantee shall benefit the Company's successors and that it shall bind the undersigned's executors, beneficiaries, representatives, or successors. The undersigned waives all notices and demands of any kind, including but not limited to, notice of extension of credit to Applicant (including increases in credit), presentment and demand for payment on Applicant, protest and notice to undersigned Guarantor or Guarantors of dishonor or default by Applicant or with respect to any security held by the Company, extension of time of payment to Applicant, acceptance of partial payment or partial compromise. Any revocation of this Guarantee shall be in writing and delivered by certified mail to the Company at the above address. Should it become necessary to place this Guaranty with an attorney for collection, suit, or other legal action, Guarantor hereby agrees to pay all costs of such collections, suit, or other legal action, including a reasonable attorney's fee, of not less than 15% of the amount due.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Witness

**CREDIT REFERENCES**

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Bank you do business with \_\_\_\_\_ Phone \_\_\_\_\_

Checking acct. no. \_\_\_\_\_ Contact Person \_\_\_\_\_

List businesses with whom you have established credit:

Name \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_ Fax \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_ Fax \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_ Fax \_\_\_\_\_

Have you ever had business dealings with Howard Lumber Company or  
Augusta Sash & Door Sales of Georgia, Inc. before? \_\_\_ Yes \_\_\_ No  
If so, give company name, location, and date \_\_\_\_\_

Have you (or any owners or officers) ever declared bankruptcy? \_\_\_ Yes \_\_\_ No

Has a company you owned ever declared Bankruptcy? \_\_\_ Yes \_\_\_ No

Do you have any pending lawsuits or judgments? \_\_\_ Yes \_\_\_ No

**SALES AND CREDIT AGREEMENT**

The undersigned in consideration for the terms stated herein and for the extension of credit by Howard Lumber Company and Augusta Sash & Door Sales of Georgia, Inc. hereby agrees that the terms of this Sales and Credit Agreement are:

- All invoices will be paid by the 20<sup>th</sup> day of the month following sale;
- Invoices paid by the 10<sup>th</sup> day of the month following sale shall be allowed a 1% discount, only if the entire month's bill is paid in full and payment is actually received by the Company by the 10<sup>th</sup> day of the month following sale.
- Invoices become past due if not paid by the 20<sup>th</sup> of the month following sale. On past due accounts, a finance charge of one and one half percent (1 1/2%) per month which is an annual rate of 18% or a minimum charge of .50, whichever is greater, will be added to the unpaid balance;
- A 20% restocking fee shall be assessed on all merchandise returned for credit;
- Special Order items are nonrefundable and cannot be canceled once ordered, and no credit will be given for such items after the order is placed, regardless of whether or not the undersigned accepts delivery;
- In the event of default in payment, the undersigned agrees to pay all costs of collection, including a reasonable attorney's fee of not less than 15% of the unpaid balance;
- All invoices may be subject to a delivery charge; and
- All payments on account shall be paid by check or in cash. The use of a credit card to make a payment on account shall be subject to a 3% processing fee.

The undersigned does hereby certify that the information contained on this application is true and correct, and further agrees that any changes in ownership or officers or form that the business operates shall be made known to Howard Lumber Company P.O. Box 1039, Evans, Georgia 30809. This notice shall be given in writing and mailed to Howard Lumber Company by certified U. S. Mail.

Signed \_\_\_\_\_ Company \_\_\_\_\_ Title \_\_\_\_\_

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Business Operates as: ☐ Corporation ☐ Partnership ☐ Sole Proprietor Date Established \_\_\_\_\_

Business Operates from: ☐ Residence ☐ Shop ☐ Office Business Property is: ☐ Leased ☐ Owned  
If Owned, by whom? \_\_\_\_\_

Amount of credit requested \$ \_\_\_\_\_

Do you require purchase orders? ☐ Yes ☐ No

Are job names required? ☐ Yes ☐ No

Do you pay sales tax? ☐ Yes ☐ No \_  
(If no, a Certificate of Exemption/Resale must be provided)

Do you require pay requests? ☐ Yes ☐ No

Current job names and addresses \_\_\_\_\_

Authorized Buyers \_\_\_\_\_

Accounts Payable Contact, including email address \_\_\_\_\_

Preferred Salesman \_\_\_\_\_

**Invoicing (check one)**

☐ Emailed Daily

☐ Emailed Weekly

☐ Emailed Monthly ☐ Mailed Monthly

**Statements (check one)**

☐ Monthly Statement by Email

☐ Monthly Statement by U.S. Mail

**Type of Business (check all that apply)**

Remodeler ☐

Custom Home Builder ☐

Industrial ☐

Commercial ☐

Multi-Family ☐

Production Builder ☐

General Contactor ☐

Site Work ☐

Roofer ☐

Trade ☐

Other \_\_\_\_\_

**FOR OFFICE USE ONLY**

\_\_\_\_\_  
Date Received

\_\_\_\_\_  
Date Approved

\_\_\_\_\_  
Approved by

\_\_\_\_\_  
Initial Credit

\_\_\_\_\_  
Salesman

\_\_\_\_\_  
Customer Code