

**HOWARD  
LUMBER**

*"One Board or a Trainload"*



AUGUSTA  
*Sash & Door*

### **BUSINESS CREDIT APPLICATION**

Dear Prospective Customer,

Enclosed please find forms necessary for establishing an account with us.

Fill out BOTH pages of the credit application. An authorized company officer must sign the sales agreement and personal guaranty.

The Special Order form is to be signed accepting responsibility for any special order item that is ordered for the account, as these are non-returnable items.

If you have any questions concerning the completion of these forms, please call the Credit Department and we will be glad to assist you.

Sincerely,

Howard Lumber Company  
Augusta Sash & Door Sales of Georgia, Inc.  
Credit Department



# HOWARD LUMBER COMPANY

## 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 CREDIT APPLICATION

Business Name \_\_\_\_\_ Date: \_\_\_\_\_

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

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

Type of Business \_\_\_\_\_ Date Established \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_ Pager/Cellphone \_\_\_\_\_

Business Operates as:  Corporation  Partnership  Sole Proprietor  
Business Operates from:  Residence  Shop  Office Federal ID Number \_\_\_\_\_

Business Property is:  Leased  Owned If Owned, by whom? \_\_\_\_\_

#### Principal Owners or Officers

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

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

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

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

3. Name \_\_\_\_\_ Title \_\_\_\_\_

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

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 ever declared bankruptcy?  Has a company you owned ever declared Bankruptcy?

Do you have any pending lawsuits or judgments? \_\_\_\_\_

Do you require purchase orders? \_\_\_\_\_ Are job names required? \_\_\_\_\_

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

Current job name and address \_\_\_\_\_

Amount of Credit requested: \$\$ \_\_\_\_\_

### SALES AGREEMENT

The undersigned in consideration for the terms stated herein and for the extension of credit by Howard Lumber Company/ Augusta Sash & Door Sales of Georgia, Inc. hereby agrees that the terms of sale are "1% discount if paid by the 10<sup>th</sup> of the month following purchase, net due by the 11<sup>th</sup>. The 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 three quarters percent (1 3/4%) per month which is an annual rate of 21% or a minimum charge of .50, whichever is less, will be added to the unpaid balance. There will be a 15% restocking charge on all merchandise returned for credit. No credit for merchandise returned after 30 days. Special Order items may not be returned. In the event of default in payment and if the same is placed with an attorney for collection, the undersigned agrees to pay all costs of collection, including a reasonable attorney's 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, Ga. 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 CREDIT APPLICATION

#### REFERENCES

Bank you do business with: \_\_\_\_\_ Branch \_\_\_\_\_

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

List businesses with whom you have established credit:

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

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

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

#### Other Information:

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

Mail Invoices—Daily \_\_\_\_\_ Weekly \_\_\_\_\_ Monthly(with Statement) \_\_\_\_\_

#### PERSONAL GUARANTY

To: Howard Lumber Company/Augusta Sash & Door Sales of Georgia, Inc.

Please sell and deliver to (applicants names) \_\_\_\_\_

Or representatives, on your usual credit terms of sale, net 10<sup>th</sup>, such goods, wares, and merchandise as they or their representatives may order or select, and in consideration thereof I/we hereby fully guarantee and hold myself/ourselves personally responsible for the payment as maturity of the purchase price of all such goods, wares or merchandise so sold or delivered, whether evidenced by open account, acceptance, note or otherwise. I/We hereby waive notice of acceptance hereof, amounts of sales, dates of shipments or deliveries, notice of default in payment and legal proceedings against the purchaser.

This is intended to be, and shall be construed to be, a continuing Guaranty applying to all sales made by you the aforesaid, and shall not be revoked by the death of the Guarantor(s) but shall remain in full force and effect until I/We or my/our Executors or Administrators shall have given notice in writing to make no further advances on the security of this Guaranty, and until such notice shall be received by you.

It is understood and agreed that there is no limit to my/our liability under this Guaranty.

Now, should it become necessary to place this Guaranty with an attorney for collection, suit, or other legal action, I/We hereby agree to pay all costs of such collections, suit, or other legal action, including a reasonable attorney's fee.

WITNESS my/our hand(s) and seal(s) this date: \_\_\_\_\_

Witness:  
\_\_\_\_\_  
\_\_\_\_\_

Guarantor(s):  
\_\_\_\_\_  
\_\_\_\_\_



The undersigned individual who is either a principal of the Applicant or a sole proprietorship of the Applicant, recognizing that his/her individual credit history may be a factor in the evaluation of the credit history of the Applicant, hereby consents to and authorizes the use of a consumer credit report on the undersigned by the above-named business credit grantor, from time to time as may be needed, in the credit evaluation process.

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COMPANY NAME

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AUTHORIZED SIGNATURE

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DATE

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SOCIAL SECURITY NUMBER

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PRINTED NAME



AUGUSTA  
*Sash & Door*

DATE \_\_\_\_\_

I certify that I will be personally responsible for all special orders (non stock items) placed with HOWARD LUMBER COMPANY/AUGUSTA SASH & DOOR SALES FOR GEORGIA, INC.

I understand that all Special Orders (non stock items) cannot be cancelled or returned for credit.

Signed \_\_\_\_\_

Spouse \_\_\_\_\_

PERSONS AUTHORIZED TO SIGN TICKETS FOR SPECIAL ORDERS:

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TERMS OF ACCOUNTS WITH HOWARD LUMBER COMPANY  
AUGUSTA SASH & DOOR SALES OF GEORGIA, INC.

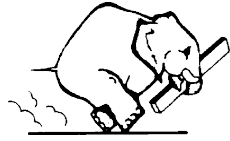
**1% 10<sup>th</sup> NET 11th**

Statements are mailed to customers on the last business day of the month.  
The account is due by the 11<sup>th</sup> of the following month.

If the account is paid in full by the 10<sup>th</sup> of the month following purchase, a 1% discount is allowed on the total bill. If not paid by the 10<sup>th</sup>, the account balance becomes due, net on the 11<sup>th</sup> of the month.

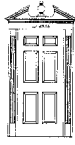
If you do not take advantage of the discount date, then the account must be paid by the 20<sup>th</sup> of the month. Failure to pay by the 20<sup>th</sup> of the month will make your account past due and a 1 ¾% finance charge will be assessed on the unpaid balance, and the account will be closed.

THE CREDIT DEPARTMENT  
HOWARD LUMBER COMPANY, INC.  
AUGUSTA SASH & DOOR SALES OF GEORGIA, INC.



**HOWARD  
LUMBER**

*"One Board or a Trainload"*



**AUGUSTA**  
*Sash & Door*

**P.O. Box 1039  
Evans, GA 30809  
(706) 868-8400**

February 1, 2007

Dear Valued Customer:

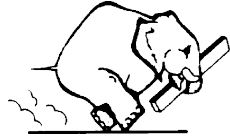
As a result of recent increases in fuel prices, Howard Lumber Company and Augusta Sash & Door have incurred much higher delivery costs in recent times. With the prospect of elevated fuel prices continuing for the foreseeable future, we will begin adding a fuel surcharge on each load delivered. We regret this action, but feel that it is necessary to continue to offer you the same level of service that you have received in the past.

The fuel surcharge will be \$6.00 per load for deliveries in Georgia and \$9.00 per load for deliveries in South Carolina.

We appreciate your business and will strive to provide excellent service and building material products to your company in the future.

Sincerely,

William J. Badger  
President  
Howard Lumber Company  
Augusta Sash & Door Sales of GA, Inc.



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**AUGUSTA**  
*Sash & Door*

**P.O. Box 1039  
Evans, GA 30809  
(706) 868-8400**

December 15, 2005

Dear Valued Customer:

Due to recent changes in market conditions, Howard Lumber Company and Augusta Sash & Door Sales have found it necessary to change the terms that are offered to customers who elect to use a credit card to pay off charge accounts. Recent increases in processing fees charged by credit card companies have increased the cost to process these types of charges. As a result, we feel it necessary to make the following changes.

Beginning January 1<sup>st</sup>, 2006, we will begin adding a 3% processing fee to any credit card transaction used to pay off a Howard Lumber Company or Augusta Sash & Door Sales charge account. For example, to pay for a balance of \$1,000 on account, a charge of \$1,030 will be processed on your credit card. This change does not affect credit card charges for cash sales or pre-paid deposits for special order items.

We appreciate your business and will strive to provide excellent service and building material products to your company in the future.

Sincerely,

William J. Badger  
President  
Howard Lumber Company  
Augusta Sash & Door Sales of GA, Inc.