



INDIVIDUAL CREDIT APPLICATION

P. O. Box 642, Ocean Springs, MS 39566, Phone 228-872-3250 • Fax 228-875-5753

INSTRUCTIONS: If you are applying for an individual account in your name and a substantial part of the income on which you are relying as a basis for credit is derived from your spouse, please obtain the written authorization of your spouse or former spouse in order to allow Hometown Lumber LLC to investigate his or her credit record. A space for this authorization is provided below in the block headed "Information on Applicant's Spouse or former spouse". This authorization is a requirement of the Federal Fair Credit Reporting Act. (Note: If you are presently married and your income is derived solely from the income of your spouse, this application should be completed in the name of your spouse.)

APPLICANT INFORMATION

FIRST NAME _____		MIDDLE NAME _____	LAST NAME _____	SOC. SEC. No. _____	HOME PHONE _____
HOME ADDRESS _____			YRS. _____ MOS. _____	BUYING _____	RENTING _____
			HOW LONG _____		
CITY _____	STATE _____	ZIP CODE _____			
MARRIED _____	UNMARRIED _____	SEPARATED _____	DATE OF BIRTH _____		
PRESENT EMPLOYER _____		NET INCOME _____	MONTHLY WEEKLY _____	EMAIL ADDRESS _____	
STREET ADDRESS _____		CITY & STATE _____		BUSINESS PHONE _____	
YRS. _____ MOS. _____		OCCUPATION _____			
FORMER EMPLOYER _____	CITY _____	YRS. _____	MOS. _____	OTHER INCOME, AMOUNT \$ _____	
		HOW LONG _____		(NOTE: INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENANCE NEED NOT BE DISCLOSED UNLESS RELIED ON AS A BASIS FOR CREDIT.)	
NAME OF BANK _____			CHECKING ACCOUNT # _____		
ADDRESS _____			SAVINGS ACCOUNT # _____		

CREDIT REFERENCES

NAME _____	A/C # _____	PHONE _____
ADDRESS _____		
NAME _____	A/C # _____	PHONE _____
ADDRESS _____		
NAME _____	A/C # _____	PHONE _____
ADDRESS _____		
RELATIVE _____		
NAME _____	STREET ADDRESS _____	CITY AND STATE _____

INFORMATION OF APPLICANT'S SPOUSE

NAME _____		PHONE NUMBER _____
EMPLOYER _____		Soc. Sec. No. _____
STREET ADDRESS _____		CITY AND STATE _____
YRS. _____	MOS. _____	OCCUPATION _____
NET INCOME \$ _____		MONTHLY/WEEKLY _____

PROPERTY INFORMATION

ADDRESS OR DESCRIPTION OF PROPERTY ON WHICH MATERIAL IS TO BE INSTALLED _____	
OWNER _____	MORTGAGE HOLDER (NAME) _____
AMOUNT OF MORTGAGE \$ _____	ADDRESS _____

FOR AND IN CONSIDERATION that Hometown Lumber LLC sell and deliver to any of the undersigned goods, wares, and merchandise, on credit, on and after the date hereof, we the undersigned, personally, individually, jointly and severally hereby guarantee to the above mentioned company payment for all goods, wares, and merchandise so sold and delivered from time to time, and for any balance or balances of account relating to such goods, wares, and merchandise so sold and delivered, upon the following agreed terms and conditions:

ACCOUNT IS DUE AND PAYABLE ON THE 10th DAY OF THE MONTH FOLLOWING MONTH OF PURCHASE, If account is not paid by the 25th day of the month, a finance charge will be added in the amount of 1.59% - 19.08% P.A. It is further agreed that special orders cannot be returned for credit, that there is a 10% handling charge on other orders returned, and that standard broken cartons cannot be returned for credit.

It is agreed that in the event this account is not paid when due and is placed in the hands of an attorney for collection, the under signed will pay in addition to the principal amount of the account and service charges due thereon, a reasonable attorney fee.

Purchases and/or deliveries are herewith authorized to be made without signature.

Seller is authorized to investigate buyer's credit record and report to proper persons and bureaus buyer's performance of this agreement.

NOTICE TO BUYER: DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THE AGREEMENT YOU SIGN. THE SELLER RETAINS A SECURITY INTEREST IN THE SUBJECT MATTER OF THIS AGREEMENT. YOU MAY AT ANY TIME PAY THE FULL AMOUNT DUE.

RECEIPT OF FULLY EXECUTED COPY IS ACKNOWLEDGED.

CREDIT APPLICANT

GUARANTOR

DATE

(SEAL)

Authorization to investigate credit record of applicants spouse or former spouse. See the instructions at the beginning of this application.
Hometown Lumber LLC is authorized to investigate my credit record and to verify my credit, employment and income references.

GUARANTOR

DATE

(SEAL)

YOU ARE HEREBY AUTHORIZED TO CHARGE MATERIALS TO MY ACCOUNT WHEN ORDERED BY THE FOLLOWING INDIVIDUALS:

Name	Date	Authorized By

CREDIT APPROVAL

CREDIT LIMIT

TERMS