

**H. B. Sedwick Jr. Building Supply Co. Inc.**  
**Sedwick Distributors**  
**221 Byrd Street P. O. Box 70**  
**Orange , Virginia 22960**  
**Building Materials 540-672-1035 Fax 540-672-0750**  
**Electrical & Plumbing 540-672-2104 Fax 540-672-2834**

**Credit Application - Individual**

Name \_\_\_\_\_ SS# \_\_\_\_\_  
Spouse's Name \_\_\_\_\_ SS# \_\_\_\_\_  
Mailing Address \_\_\_\_\_  
Street Address \_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Home Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_  
Fax Number \_\_\_\_\_ E-Mail Address \_\_\_\_\_  
Credit Limit Requested \$ \_\_\_\_\_  
Have you or your spouse ever filed for bankruptcy ? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, attachment statement with details of bankruptcy.

**Banking Information**

Name of Bank \_\_\_\_\_ Contact Person \_\_\_\_\_  
Address \_\_\_\_\_  
Type of Account \_\_\_\_\_ Phone Number \_\_\_\_\_

**Trade References**

Name \_\_\_\_\_ Acct. Number \_\_\_\_\_  
Address \_\_\_\_\_  
Phone Number \_\_\_\_\_

Name \_\_\_\_\_ Acct. Number \_\_\_\_\_  
Address \_\_\_\_\_  
Phone Number \_\_\_\_\_

Name \_\_\_\_\_ Acct. Number \_\_\_\_\_  
Address \_\_\_\_\_  
Phone Number \_\_\_\_\_

**Personal Guarantee and Payment Provisions**

In consideration of credit being extended by SEDWICK'S to me/us, I and/or we certify the truthfulness and veracity of information in this application, and I and/or we guarantee and bind ourselves to the faithful payment of all amounts purchased in the future or now owing, by me or either of us, or any persons, firm or corporation for our benefit, and further, I and/we bind ourselves to the terms and provisions of payment as hereafter provided.

In order to induce SEDWICK'S to extend credit to the applicant, the Guarantor(s) do(es) unconditionally guarantee to SEDWICK'S the payment, not merely the collection, of all indebtedness of the credit applicant to SEDWICK'S whether existing on the date of this instrument or incurred after such date, and without limitation, the indebtedness includes collection costs, court costs and attorney's fees as provided herein and is subject to the terms and conditions herein.

In the event this account is placed in the hands of a collection agency or an attorney at law to collect same or any portion thereof, in addition to the amounts owed hereunder, I and/we agree and promise to pay an attorney's fee or collection fee of 25% of the balance then due and owing. SEDWICK'S is authorized to investigate credit applicant's credit record and report to proper person and bureau applicant and bureau credit applicant's performance of this Agreement.

No finance charge will be imposed on any charges that are paid in full no later than noon on the twenty-fifth day of the calendar month following the month in which purchases were made. A finance charge will be added to the adjusted balance at the end of each month. The adjusted balance is the the previous balance minus payments and credits received by noon on the twenty-fifth day at the end of the month. No payment will be held longer than the twenty-fifth day of the second calendar month following the month of purchase. The amount of the finance charge will be determined by multiplying the adjusted balance by the single periodic rate of 2% per month. Two percent per month is an annual percentage rate of 24%. **Purchases and/or deliveries are herewith authorized to be made without signature.** Purchases may be made by phone and deliveries may be delivered to the job site without a person signing for delivery. Purchase of materials will indicate the acceptance of SEDWICK'S credit terms as provided herein.

It is understood and agreed that materials may be sold and credit extended to credit applicant without notice to guarantors, who hereby waive present, demand protest or evidence of indebtedness other than the routine documentation of the account foreseeable to SEDWICK'S.

If this instrument is signed by more than one party, each shall be jointly and severally liable hereunder. This guarantee is a continuous guarantee and may be terminated by the guarantor(s) only by written notice sent by certified mail, return receipt requested, to SEDWICK'S and shall be continuing and unconditional as to all indebtedness prior to the receipt of such notice by SEDWICK'S. This guarantee shall not be discharged or affected by the death of any party, but shall be binding upon the respective heirs, executors, administrators, successors and assigns of all parties hereto.

Buyer agrees that any line of credit desired or approved is not a limitation of liability and buyer expressly agrees that buyer will be responsible for valid charges in excess of credit limit.

Any dispute arising under this agreement shall be governed by the laws of the State of Virginia. Applicant(s) agree(s) as evidenced by their signature(s) below that any action shall be brought in Orange County, Virginia unless required by the laws of the State of Virginia.

The applicant agrees to notify SEDWICK'S in writing by certified mail, with return receipt, within seven days upon the change of any information given to SEDWICK'S in this application.

By signing below you give Sedwick's Building Supply / Sedwick Distributor's authorization to conduct an investigation of my/our credit record(s).

If other individuals are authorized to charge to your account, please list their name(s).

\_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

Office Use Only

Application: Approved \_\_\_\_\_ Denied \_\_\_\_\_

Account Number \_\_\_\_\_ Credit Limit \_\_\_\_\_

Approved By: \_\_\_\_\_ Date \_\_\_\_\_

