



CREDIT APPLICATION

FAIR LAWN, NJ

6-02 Fair Lawn Ave.
P.O. Box 3040
Fair Lawn, NJ 07410-8040
Tel 201.796.2082
Office Fax 201.703.9230
Lumber Fax 201.796.0190

FOR BUSINESS ACCOUNT:

Desired Line of Credit \_\_\_\_\_ Date \_\_\_\_\_
No. of Projects/Homes Per Year \_\_\_\_\_ Name \_\_\_\_\_
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_
Tax I.D. # \_\_\_\_\_ Telephone # \_\_\_\_\_
Year Established \_\_\_\_\_ Fax # \_\_\_\_\_
Cell Phone # \_\_\_\_\_ E-mail address: \_\_\_\_\_
Pager # \_\_\_\_\_

EMERSON, NJ

246 Kinderkamack Road
Emerson, NJ 07630
Tel 201.262.6666
Fax 201.262.6082

Business Type

- General Contractor, Sub Contractor, Mason Contractor, Plumbing Contractor, Commercial Contractor, Builder/Developer, New Home Builder, Electrical Contractor, Contractor, Remodeler, Other:

MIDLAND PARK, NJ

145 Lake Ave.
Midland Park, NJ 07432
Tel 201.652.1000
Fax 201.447.0567

Bank Name \_\_\_\_\_ Branch Mailing Address \_\_\_\_\_
Checking Acct #'s \_\_\_\_\_ Savings Acct # \_\_\_\_\_

OGDENSBURG, NJ

346 Main Street
Ogdensburg, NJ 07439
Tel 973.827.9110
Fax 973.827.4788

Principals of the Business:

Name \_\_\_\_\_ Owner/Partner/Corporate Officer \_\_\_\_\_
Social Security # \_\_\_\_\_ Residence Address \_\_\_\_\_
Telephone# \_\_\_\_\_ City \_\_\_\_\_
Driver License # \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

WANTAGE, NJ

175 Route 23
Sussex, NJ 07461
Tel 973.875.5106
Fax 973.875.0810

Name \_\_\_\_\_ Owner/Partner/Corporate Officer \_\_\_\_\_
Social Security # \_\_\_\_\_ Residence Address \_\_\_\_\_
Telephone# \_\_\_\_\_ City \_\_\_\_\_
Driver License # \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

WARWICK, NY

33 South Street
Warwick, NY 10990
Tel 845.986.2255
Fax 845.986.2258

FOR PERSONAL ACCOUNT:

Desired Line of Credit \_\_\_\_\_ Date \_\_\_\_\_
Name of Individual \_\_\_\_\_ Address \_\_\_\_\_
Social Security # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_
Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_ Pager # \_\_\_\_\_
Cell Phone # \_\_\_\_\_ E-mail address: \_\_\_\_\_

ELMWOOD SUPPLY

485 River Road
Garfield, NJ 07026
Tel 973.772.0044
Fax 973.772.4909

Bank Name(s) \_\_\_\_\_ Branch Mailing Address \_\_\_\_\_
Branch \_\_\_\_\_
Checking Acct # \_\_\_\_\_
Savings Acct # \_\_\_\_\_
Do you own \_\_\_\_\_ or rent \_\_\_\_\_ your home?

CREDIT VERIFICATION: (for Business and Personal Accounts)

I give my permission to THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES to verify all given information, which may include major credit bureaus. I also understand that any false information concerning names, addresses and Corporation connections could be misconstrued as a fraudulent statement.

Signature of Applicant \_\_\_\_\_ Title \_\_\_\_\_



**CREDIT APPLICATION**

**LINE OF CREDIT AGREEMENT (for Business and Personal Accounts)**

In this agreement the words YOU and YOUR mean the Customer(s) who signs below. WE, US and OUR mean THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES.

**AGREEMENT.** This is the Agreement that covers your purchases from us and your line of credit for those purchases. When we agree to allow you to purchase goods under this line of credit, we are relying upon the information you have given us in your Application. You guarantee that this information is true and correct and that any future information you give us will also be true and correct. We may upon request require updated information. You agree to provide us this information upon our request. The establishment of a line of credit is only a guideline and you agree to pay for any and all purchases within or in excess of your established line of credit. THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES can in no way be held liable for allowing purchases to exceed the established or requested credit limit.

**CANCELLATION AND AMENDMENT.** We have the right to cancel this Agreement at any time or to amend its terms, by notifying you in writing. Your obligation however, to repay amounts you already owe under this agreement, will continue until it is paid in full.

**PROMISE TO PAY.** You promise to pay us or anyone we designate all amounts plus interest (if any) for all purchases made under this line of credit plus collection costs, whether or not a lawsuit is filed, and any other amounts you owe us.

**BILLING AND STATEMENTS.** Each month we will mail you a Statement. This Statement will show all of your purchases made under this line of credit, all payments by you, and any interest charged by us to this line of credit. Full payments of the entire balance of your line of credit must be made within thirty (30) days from the date of the Statement. If you do not pay the entire balance within thirty (30) days of the date of the Statement we will add interest to the past due amount of your purchases at the rate of 1.5% per month (18%) per year.

**ENTIRE BALANCES DUE.** If you miss a payment under this or any other obligation you owe us or if you violate any of the terms of this Agreements we can declare the entire balance of this line of credit due and payable immediately with or without notice or demand to you. We can also do this if something happens that we feel will seriously affect your ability to repay what you owe us.

**COLLECTION.** If we are forced to start collection proceedings to recover amounts you owe under this line of credit, you agree to pay all costs and expenses, including collection agency and/or reasonable attorneys' fees of 25% of the amount you owe us. In the event a check is returned for any reason, you will be charged a fee of \$20.00.

**LAW THAT APPLIES.** Law of the State of New Jersey shall govern this agreement. If purchases are made in our Warwick, New York location New York laws will govern this agreement.

**DELEGATION OF AUTHORITY.** You authorize us to sell goods to your designated agents and principals and agree that their purchase shall be your obligations under this Agreement.

Date \_\_\_\_\_ By: \_\_\_\_\_  
Signature of Customer Printed Name

\_\_\_\_\_ By: \_\_\_\_\_  
Company or Individual Name Signature of Customer Printed Name

**GUARANTY**

**BASIC GUARANTY.** In order for THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES to make available a line of credit to the above Customer(s), the undersigned guaranty that the above Customer(s) will punctually pay whatever it owes THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES and that the undersigned Guarantor(s) guaranty repayment of all the above Customer(s) obligations under this line of credit.

**RELIANCE.** THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES may continue to sell goods to the above Customer(s) under his line of credit based upon this guaranty until the undersigned Guarantor(s) give written notice to THE KUIKEN BROTHERS COMPANY not to do so.

Date \_\_\_\_\_ Signature of Guarantor Printed Name

Date \_\_\_\_\_ Signature of Guarantor Printed Name



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\*FOR BUSINESS & PERSONAL ACCOUNTS :

TRADE REFERENCES WHERE CREDIT NOW EXTENDED (Include all building material suppliers):

- 1) Name Contact Complete Mailing Address Telephone # Fax # Nature of Services or Materials Provided Account #
2) Name Contact Complete Mailing Address Telephone # Fax # Nature of Services or Materials Provided Account #
3) Name Contact Complete Mailing Address Telephone # Fax # Nature of Services or Materials Provided Account #
4) Name Contact Complete Mailing Address Telephone # Fax # Nature of Services or Materials Provided Account #

\*FOR PERSONAL ACCOUNT:

PERSONAL REFERENCES:

- 1) Name Contact Complete Mailing Address Telephone # Fax # Relationship Number of Years Acquainted
2) Name Contact Complete Mailing Address Telephone # Fax # Relationship Number of Years Acquainted

EMPLOYMENT INFORMATION:

Name of Employer Contact Complete Mailing Address Telephone # Fax # Date of Employment

\*IS THIS APPLICATION FOR A SPECIFIC PROJECT?

Yes No If yes, what type of project? Approximate dollar amount to be purchased \$ Lot # Block # Complete Address of Project

If project is Bank Financed, please provide proof of financing (e.g. copy of Construction Loan, Commitment Letter, etc.)

\*ALTHOUGH YOU ARE ALWAYS FREE TO USE YOUR ACCOUNT AT ANY ONE OF OUR LOCATIONS, WHICH BRANCH DO YOU ANTICIPATE VISITING MOST FRQUENTLY?

- Fair Lawn, NJ Emerson, NJ Midland Park, NJ Ogdensburg, NJ Wantage, NJ Warwick, NY Elmwood Supply

\*PLEASE NOTE: Fax copies of this application are acceptable to begin processing, but an original signed document must be mailed to our office. Please complete all requested information to avoid delays in processing your application.



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\*Applicant: Only your signature is required on this form. We will forward it to your bank for the credit information.

CONFIDENTIAL BANK CREDIT REPORT

TO: \_\_\_\_\_ DATE: \_\_\_\_\_

ON: \_\_\_\_\_

Dear Financial Institution:

In order that we may consider opening a credit account with the above, we ask you in confidence to complete and return the following information:

CHECKING ACCOUNTS

Account Number: \_\_\_\_\_ Average Balance: Low \_\_\_\_\_ Figures
Dated Opened: \_\_\_\_\_ Medium \_\_\_\_\_ Figures
High \_\_\_\_\_ Figures
Checks returned for uncollected and/or insufficient funds? \_\_\_\_\_ Yes \_\_\_\_\_ No

Account Number: \_\_\_\_\_ Average Balance: Low \_\_\_\_\_ Figures
Dated Opened: \_\_\_\_\_ Medium \_\_\_\_\_ Figures
High \_\_\_\_\_ Figures
Checks returned for uncollected and/or insufficient funds? \_\_\_\_\_ Yes \_\_\_\_\_ No

SAVINGS ACCOUNT

Account Number: \_\_\_\_\_ Average Balance: Low \_\_\_\_\_ Figures
Dated Opened: \_\_\_\_\_ Medium \_\_\_\_\_ Figures
High \_\_\_\_\_ Figures

LOAN EXPERIENCE

Highest Credit Given: \_\_\_\_\_ Current Outstanding: \_\_\_\_\_
Loan Purpose: \_\_\_\_\_ Secured: \_\_\_\_\_ Unsecured: \_\_\_\_\_
Collateral: \_\_\_\_\_ Experience: \_\_\_\_\_

REMARKS: \_\_\_\_\_

Very Truly Yours,
THE KUIKEN BROTHERS COMPANY

X \_\_\_\_\_

\*Authorized Signature of Applicant