

Hammond Lumber Company

Belgrade Credit Department • 2 Hammond Drive, Belgrade ME 04917 • (207) 495-1182
 Ellsworth Credit Department • 261 State Street, Ellsworth ME 04605 • (207) 664-2007
 creditdepartment@hammondlumber.com
 Fax (833) 524-7073

Dear Customer,

Thank you for considering Hammond Lumber Company for your building material needs. For your convenience, we would like to offer you a charge account.

Attached to this letter is an application for an **Individual** account. Please complete this form in its entirety. **A signature is required on page 2 at the bottom in the boxed in area.** This is agreeing to our terms of payment.

The "Monthly Credit Requested" should be based on the nature of your project as well as your ability to pay. For example, \$100.00 - \$500.00 is normally sufficient to take care of minor miscellaneous home repairs. New construction or an addition would require a larger credit limit. It is important that the section regarding the purpose of the account is filled in as accurately as possible. If your construction project is being financed through a construction loan, a home equity loan or other installment loan, Hammond Lumber needs to verify the funds as part of the application process.

Please note that this is not a revolving charge account, but is payable in full by the 10th of the month following date of billing.

The attached Bank Verification Form requires your signature only. This form provides authorization for us to obtain a reference and/or verify funds at your bank or credit union. Failure to sign this form will result in application processing delays.

Thank you for taking the time to read this letter. If you have any questions about the application, please feel free to call Belgrade at (207) 495-1182 or Ellsworth at (207) 664-2007, or stop by the Credit Department at our Belgrade or Ellsworth stores. Once we have completed your application we will be in contact with you by mail or phone.

Best regards,

Credit Department

AUBURN 282 Poland Rd. (207) 784-4009	BANGOR 1087 Hammond St. (207) 945-9416	BAR HARBOR 1513 State Hwy. 102 (207) 288-9756	BELFAST 30 Belmont Ave. (207) 338-4080	BELGRADE 2 Hammond Dr. (207) 495-3303	BLUE HILL 112 Main St. (207) 374-2814	BOOTHBAY HARBOR 276 Townsend Ave. (207) 633-4474
BRUNSWICK 20 Spring St. (207) 729-9924	BUCKSPORT 4 Gross Point Rd. (207) 469-7313	CALAIS 372 South St. (207) 454-2576	CAMDEN 50 Union St. (207) 236-3371	CHERRYFIELD 82 Milbridge Rd. (207) 546-7384	DAMARISCOTTA 511 Main St. (207) 563-1200	ELLSWORTH 261 State St. (207) 667-7134
FAIRFIELD 5 Summit St. (207) 453-7322	FARMINGTON 389 Farmington Falls Rd. (207) 778-3518	GREENVILLE 17 Minden St. (207) 695-4583	MACHIAS 9 Quoddy Ln. (207) 255-3328	PORTLAND 300 Riverside St. (207) 771-8880	ROCKLAND 103 Maverick St. (207) 596-6205	SKOWHEGAN 34 Pennell St. (207) 474-8122

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Visit us on line at: www.hammondlumber.com • Call us Toll Free at 1-866-HAMMOND



CREDIT APPLICATION

Please fill application out completely, and clearly.

- Individual Account
- Joint Account with Co-Applicant

creditdepartment@hammondlumber.com

Last Name (Please Print)		First Name		(Initial)	Date of Birth	Social Security Number
Home Address (Street)			(City)	(State)	(Zip)	Home Phone
Mailing Address (Street)			(City)	(State)	(Zip)	Monthly Credit Requested \$
Nearest Relative Not Living With Me				Relative's Address		Relationship
My Living Facilities Are <input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Live With Relatives		My Property is in <input type="checkbox"/> My Name Only <input type="checkbox"/> Joint		Name and Address of My Landlord or Mortgage Holder is		
I Am Employed By (Company)			(City)	(State)	My Position is	Years There Monthly Take Home Pay \$
Previously Employed By (Company)			(City)	(State)	Years There	Drivers License No.
Other Income: payments need not be revealed, if you don't want us to consider it in evaluating your application.		Source		Amount		Other Monthly Income \$

If you are applying for a joint account this Section should be completed.

Last Name		First	Address (Street)		(City)	(State)	(Zip)	Relationship to Applicant (if any)
Present Employer (Company)			(City)	(State)	Position	Years There	Monthly Take Home Pay \$	
Previously Employed By (Company)			(City)	(State)	Years There	Social Security Number		
Other Income: payments need not be revealed, if you don't want us to consider it in evaluating your application.		Source		Amount		Date of Birth	Other Monthly Income \$	

PURPOSE OF ACCOUNT (Used to establish initial monthly line of credit)

New Construction Renovations Other _____
 House Garage Home Maintenance (Explain)

For New Construction or Renovations		Name of Funding Institution		Name of Loan Officer	
Financing	<input type="checkbox"/> Bank <input type="checkbox"/> Personal	Address		Amount Available	

CREDIT REFERENCES (Insert S where applies to Spouse)

Checking Account	Number	Bank & Branch Address
<input type="checkbox"/> Yes <input type="checkbox"/> No		
Savings Account	Number	Bank & Branch Address
<input type="checkbox"/> Yes <input type="checkbox"/> No		
Loan Account	Number	Bank & Branch Address
<input type="checkbox"/> Yes <input type="checkbox"/> No		

Other Financial Accounts e.g., Stocks, Bonds, Mutual Funds, IRA's or CD's
 Yes No If yes, list: _____

Are you a co-maker, endorser or guarantor of any loan or contract?
 Yes No If yes, explain on separate sheet

Have you been declared bankrupt in the last 14 years? _____ Year
 Yes No If yes, where? _____

NOTICE TO APPLICANT(S), You are applying for a charge account with Hammond Lumber Company and/or its wholly owned subsidiary Ellsworth Building Supply Inc. (collectively "Hammond Lumber"). You represent and warranty that all information given by Applicant(s) in this application is true and accurate and for the purpose of obtaining credit; Hammond Lumber is entitled, but not required, to rely thereon as well as is authorized to obtain credit reports, histories, and scores from credit reporting agencies in connection herewith, and to contact credit references provided by Applicant(s) related to this application and without additional notice while the account is open; Applicant(s) hereby authorize references provided as a part of this application to release and discuss with Hammond Lumber relevant information and credit experience pertaining to Applicant(s) and further authorized Hammond Lumber to use information gained from any source referenced herein, in addition to other sources not listed here, in its credit decisions, and to retain this application, whether or not credit is extended to Applicant(s), and to answer future questions about its credit experience with the Applicant(s) in response to inquiries from other creditors; Hammond Lumber, upon request, will inform Applicant(s) whether or not credit reports were obtained, and if reports were obtained will identify by name and address the consumer reporting agency that furnished the report.

TERMS OF AGREEMENT PAYMENT - This Charge Account Agreement is between Hammond Lumber Company and/or its wholly owned subsidiary Ellsworth Builders Supply, Inc. (collectively "Hammond Lumber"), and the undersigned Applicant(s). Applicant(s) agree to each of the following material terms: To pay in full all amounts due to Hammond Lumber by the 10th of the month following the date of billing. **Amounts not paid within 30 days of the date of billing will be assessed late payment charges in the amount of interest on the unpaid balance at the rate of 1.5% per month (18% annual rate) and may be turned over for collection or other legal action.** In the event of default, Applicant(s) will pay all collection costs including attorney's fees incurred by Hammond Lumber. This agreement does not create a line of credit. Hammond Lumber reserves the right to close, limit, or suspend account privileges at any time. A job name is to be given and the destination of all materials will be shown on all sales slips. **The undersigned Applicant(s) hereby personally and unconditionally guarantee payment of all amounts due to Hammond Lumber under this Agreement and for all amounts due for purchases, goods, and services furnished by Hammond Lumber to any co-Applicant and any corporation, LLC, or other entity formed by the Applicant(s) after the date of this Agreement. By signing this form, the undersigned Applicant(s), jointly and severally, agree to all of the terms herein, including in the Notice to Applicant(s) paragraph, hereby incorporated herein by reference.**

Signature of 1st Applicant

Other Signature if Joint Account
(Sign only if contractually liable upon this account)

Date

Sales Person Initials / Branch

_____/_____

PLEASE SIGN THE BANK VERIFICATION FORM

I/We authorize any information concerning my/our bank accounts to be disclosed to Hammond Lumber Company for credit purposes. This would include any loans that we have with you and also verification of financial information in my/our checking, savings or certificates.

X

CUSTOMER SIGNATURE

DATE

DO NOT WRITE BELOW:



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DATE:	REFERENCE:
TO:	NAME:
	ADDRESS:
	CITY/ZIP:
	STATE:
	SOCIAL SECURITY #:

We appreciate your help in giving us a credit reference on the above customer. This information is strictly confidential and will be kept in the customer's file. The customer's authorization appears at the top of this form.

PLEASE VERIFY ANY AND ALL CHECKING ACCOUNTS

CHECKING ACCOUNT <input type="checkbox"/> _____	CHECKING ACCOUNT <input type="checkbox"/> _____
NSF Checks? _____	NSF Checks? _____
Date Opened _____	Date Opened _____
CURRENT BALANCE \$ _____	CURRENT BALANCE \$ _____

PLEASE VERIFY ANY AND ALL SAVINGS ACCOUNTS

SAVINGS ACCOUNT <input type="checkbox"/> _____	SAVINGS ACCOUNT <input type="checkbox"/> _____
Date Opened _____	Date Opened _____
CURRENT BALANCE \$ _____	CURRENT BALANCE \$ _____
CDs <input type="checkbox"/> (Total Value) \$ _____	

PLEASE VERIFY LOAN ACCOUNTS AS INDICATED BELOW

CONSTRUCTION LOAN <input type="checkbox"/> _____	COMMERCIAL LINE OF CREDIT <input type="checkbox"/> _____
Date Opened _____	Date Opened _____
Loan Amount \$ _____	Loan Amount \$ _____
Balance Available \$ _____	Balance Available \$ _____

HOME EQUITY LOAN or LINE OF CREDIT <input type="checkbox"/>	REAL ESTATE MORTGAGE <input type="checkbox"/>
Date Opened _____	Date Opened _____
Loan Amount \$ _____	Loan Amount \$ _____
Balance Available \$ _____	Balance Available \$ _____

_____	_____	_____
Authorized Bank Signature	Title	Date

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Date _____
Acct # _____

Name: _____
Address: _____
Phone # _____

We are aware that you may grant privileges to your contractor and/or employee(s) to charge to your account. Please list the contractor and/or employee(s) that will be authorized by you to charge to your account. If at any time you need to have that contractor and/or employee(s) removed from charging to your account, please contact our Belgrade office at 207-495-1182, or Ellsworth office at 207-664-2007.

Person(s) authorized to charge are as follows:

Signature _____

Thank you for considering Hammond Lumber Company for your building material needs. We look forward to serving you.

Credit Department

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