



65<sup>th</sup> 10<sup>th</sup> STREET  
PO BOX 11258  
LYNCHBURG, VA 24506-1258  
(434) 847-4495  
1-800-284-6242  
(434) 847-2402 FAX

**CREDIT APPLICATION**

BUSINESS NAME \_\_\_\_\_ FEDERAL TAX I.D. # \_\_\_\_\_  
CORPORATION \_\_\_\_\_; LIMITED LIABILITY CO. \_\_\_\_\_; PROPRIETORSHIP \_\_\_\_\_; PARTNERSHIP \_\_\_\_\_  
DATE OF APPLICATION \_\_\_\_\_ DATE BUSINESS STARTED \_\_\_\_\_

**NAMES OF OFFICERS/OWNERS:**

NAME \_\_\_\_\_ TITLE \_\_\_\_\_ SS# \_\_\_\_\_  
NAME \_\_\_\_\_ TITLE \_\_\_\_\_ SS# \_\_\_\_\_  
NAME \_\_\_\_\_ TITLE \_\_\_\_\_ SS# \_\_\_\_\_  
NAME \_\_\_\_\_ TITLE \_\_\_\_\_ SS# \_\_\_\_\_

**ADDRESSES: PLEASE GIVE COMPLETE MAILING AND SHIPPING ADDRESS, INCLUDING ZIP + 4 CODES.**

MAILING: \_\_\_\_\_ SHIPPING: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
COUNTY: \_\_\_\_\_

PLEASE INDICATE IF DELIVERIES ARE RECEIVED WITHIN CITY LIMITS \_\_\_\_\_ OR WITHIN COUNTY LIMITS \_\_\_\_\_

BUSINESS PHONE: ( ) \_\_\_\_\_ CELL PHONE: ( ) \_\_\_\_\_  
EMAIL ADDRESS: \_\_\_\_\_

PREFERRED METHOD TO RECEIVE INVOICES/STATEMENTS: BY E-MAIL \_\_\_\_\_ BY POSTAL SERVICE \_\_\_\_\_

SALES TAX: TAXABLE \_\_\_ NON-TAXABLE \_\_\_ **\*\*The proper tax exemption certificate must accompany your application.**

**BANK REFERENCE** NAME: \_\_\_\_\_ CHECKING ACCT. NO: \_\_\_\_\_

PHONE: ( ) \_\_\_\_\_ ADDRESS \_\_\_\_\_

**TRADE REFERENCES**

- 1. NAME: \_\_\_\_\_ ACCOUNT # \_\_\_\_\_  
CREDIT EMAIL ADDRESS \_\_\_\_\_ PHONE: (\_\_\_\_\_) \_\_\_\_\_
- 2. NAME: \_\_\_\_\_ ACCOUNT # \_\_\_\_\_  
CREDIT EMAIL ADDRESS \_\_\_\_\_ PHONE: (\_\_\_\_\_) \_\_\_\_\_
- 3. NAME: \_\_\_\_\_ ACCOUNT # \_\_\_\_\_  
CREDIT EMAIL ADDRESS \_\_\_\_\_ PHONE: (\_\_\_\_\_) \_\_\_\_\_

**PAYMENT TERMS, LATE CHARGES, CONTINUATION OF CREDIT, AND IN THE EVENT OF DEFAULT PAYMENT TERMS:**

N. B. Handy's terms are net 10<sup>th</sup> prox. As an example, purchases during the current month are due net the 10<sup>th</sup> of next month. An account, which goes out of terms, may be placed on credit hold at N. B. Handy's discretion until the account is brought back within terms.

No terms or conditions on purchase orders different from the above terms will become part of any sales agreement, purchase order, or other documents unless specifically approved in writing by N. B. Handy.

All facsimile signatures shall be deemed original signatures for all purposes in connection herewith.

**LATE CHARGES:**

A late payment charge of 1% per month (12% annually) may be applied to each invoice that goes past due and then each month thereafter until paid.

**\*\*APPLICATION IS NOT COMPLETE UNTIL SIGNED ON REVERSE SIDE\*\***

**CONTINUATION OF CREDIT APPLICATION (N. B. HANDY):**

Customer agrees to provide annual financial statements and updated credit application each year as a condition for the continuation of credit.

**IN THE EVENT OF DEFAULT:**

The customer is responsible for all collection costs incurred by N.B. Handy Company in collecting amounts owed to N.B. Handy Company under customer’s open account, including all legal/collection fees. Customer also agrees that any legal action to collect sums due under open account may be taken in the City of Lynchburg, Virginia, at N.B. Handy Company’s option, and to waive the right to a jury trial on any issue.

**The undersigned hereby (1) certifies the above information is correct and is submitted for the purpose of obtaining credit, (2) authorizes N.B. Handy Company to investigate the applicant’s credit record, and (3) has carefully read the explanation of terms, late charges, and in the event of default and agrees to be bound thereby.**

**Application must be signed by an officer of the company or all partners if a partnership.**

**Please attach copy of most recent financial statements.**

BUSINESS NAME: \_\_\_\_\_

PRINT NAME \_\_\_\_\_ SIGN \_\_\_\_\_ TITLE \_\_\_\_\_ DATE \_\_\_\_\_

PRINT NAME \_\_\_\_\_ SIGN \_\_\_\_\_ TITLE \_\_\_\_\_ DATE \_\_\_\_\_

\*\*\*\*\*

**UNCONDITIONAL GUARANTY**

The undersigned in his (their) individual capacity \_\_\_\_\_ (“Guarantor”) is

Print Your Name(s)

\_\_\_\_\_ of \_\_\_\_\_ (“Business”);

Title(s)

Business Name

As a further inducement to N.B.Handy Company (“Handy”) to extend credit on an ongoing open account basis to Business, Guarantor hereby unconditionally guarantees the payment to Handy of all sums due Handy from time to time under Business’s open account with Handy; and Guarantor further covenants and agrees to indemnify and hold harmless Handy from all losses and expenses, including but not limited to all legal/collection fees, which Handy may sustain or incur by reason of any failure of Business to make payments when due under its open account with Handy, or the failure of Guarantor to perform this guaranty, or for some other permissible purpose consistent with the provisions of the Federal Fair Credit Reporting Act. Guarantor also agrees that any legal action to collect sums due under open account may be taken in the City of Lynchburg, Virginia, at N. B. Handy Company’s option, and to waive the right to a jury trial on any issue. It is expressly agreed that in the event of any failure of Business to pay when required under the open account, the Guarantor will, upon demand of Handy, cure such default, and that no exercise, delay in exercising or failure by Handy to exercise any right under the Credit Application, open account or this Guaranty shall be deemed a waiver of such right, nor shall it impair this Guaranty.

The undersigned personal guarantor, recognizing that his or her individual credit history may be a necessary factor in the evaluation of this personal guarantee, hereby consents to and authorizes the use of a consumer credit report on the undersigned by N.B. Handy, from time to time as may be needed, in the credit evaluation process.

DATE \_\_\_\_\_

GUARANTOR’S PRINTED NAME & SIGNATURE: \_\_\_\_\_ SS# \_\_\_\_\_

GUARANTOR’S PRINTED NAME & SIGNATURE: \_\_\_\_\_ SS# \_\_\_\_\_

GUARANTOR’S PRINTED NAME & SIGNATURE: \_\_\_\_\_ SS# \_\_\_\_\_

**OFFICE USE ONLY:**

**WHSE/REP USE ONLY: BRANCH \_\_\_\_\_ ACCOUNT REP \_\_\_\_\_**

**CUSTOMER TYPE: \_\_\_\_\_ SOP CODE: \_\_\_\_\_ SHIPPING CODE: \_\_\_\_\_**