



TERMS AND CONDITIONS FOR EXTENSION OF CREDIT

In consideration of credit being extended by Taylor Bros., the Applicant(s) agrees as follows:

Investigation of Credit: Taylor Bros. is authorized to investigate Applicant's credit record and report to proper persons and credit bureaus Applicant's credit history with Taylor Bros. Applicant further authorizes any person, association, firm, bank or corporation to furnish on request to Taylor Bros. information concerning Applicant's credit.

Finance Charges: A finance charge will be assessed on all charges to Applicant's account not paid in full by 12:00 noon on the last Saturday of the month following purchase. The finance charge imposed in accordance with this paragraph shall be 1 1/2% per month (18% annual finance charge) on any such unpaid balances.

Delivery and Purchases; Returns: Applicant authorizes purchases and deliveries to be made without signature. All purchases and deliveries are subject to the terms and conditions agreed to herein by Applicant. Unless discrepancies in invoices and delivery tickets are reported to Taylor Bros. in writing within 5 business days of the date of the invoice or delivery ticket, the same shall be deemed true and accurate. Return of items purchased are for credit only and are subject to a 15% restocking charge. Special ordered and made to order merchandise may not be returned. All returns for credit must be accompanied by a purchase receipt.

Sub-accounts: The undersigned agrees that a separate running sub-account shall be kept by Taylor Bros. for each separate job for which the undersigned is purchasing materials. The undersigned agrees to designate for which job the materials are being purchased at the time of such purchase. Each such subaccount shall constitute a single contract or transaction and payments shall be designated by the undersigned to the appropriate sub-account. The undersigned shall inform Taylor Bros. of the completion of each such job so that each such sub-account can be terminated when fully paid.

Mechanics' Liens: Applicant, as an inducement to Taylor Bros. to sell and deliver the items agreed upon, hereby expressly represents to Taylor Bros. that Applicant has not done and will not do, either directly or indirectly, anything whatsoever which has, or will have, the effect of releasing, waiving or surrendering the Mechanics' Lien rights of Taylor Bros. to the property to be improved. No Waiver of Lien for materials shall be required of Taylor Bros. until the same shall have been fully paid for. Upon demand by Taylor Bros., Applicant shall be obligated to immediately furnish Taylor Bros. with the necessary legal descriptions and all other relevant information necessary for Taylor Bros. to perfect a Mechanics' Lien. Applicant agrees to pay for all court costs, recording fees, reasonable attorney's fees, and other expenses incurred by Taylor Bros. in securing its Mechanics' Lien rights in the event of a default by Applicant to pay according to the terms stated herein. When opening a new sub-account, Applicant shall provide Taylor Bros. a statement that the job has no Mechanics' Lien agent appointed or, if one is appointed, the name, business address, and telephone number of the Mechanics' Lien agent, together with the building permit number.

Indemnification: Applicant agrees to indemnify and hold harmless Taylor Bros. from any and all liability to any person, association, firm, corporation or other entity, arising out of the use of any merchandise sold to Applicant by Taylor Bros.

Miscellaneous: All checks of Applicant returned for insufficient funds or any other reason shall be subject to a \$15.00 fee imposed upon Applicant. Should Taylor Bros. turn over Applicant's account to an attorney for collection, Applicant shall pay all costs of collection including, without limitation, attorney's fees equal to 25% of the account balance and court costs.

The undersigned certifies that all information on this application is correct and accurate.

CREDIT APPLICANT

For corporation or other entity:

Name of Entity
Authorized Signature Date
Printed Name and Title of Authorized Signatory

For Individual or Sole Proprietorship:

Signature Date
Printed Name
Spouse's Signature Date
Printed Name

GUARANTY

In consideration of the extension of credit by Taylor Bros. to Applicant, the undersigned do(es) hereby fully and unconditionally guarantee to Taylor Bros. the payment of any indebtedness incurred by Applicant to Taylor Bros. whether existing on the date of this instrument or incurred after such date, including all collection costs and attorney's fees as provided in said instrument. Credit may be extended to Applicant without notice to Guarantor(s) and Guarantor(s) waive(s) any such notice and waive(s) notice of default, presentment, protest or dishonor. If this instrument is signed by more than one Guarantor, the liability of all Guarantors shall be joint and several. This Guaranty shall be binding on the heirs, executors, administrators, successors and assigns of all parties hereto. By signing, all Guarantors authorize Taylor Bros. to investigate each Guarantor's credit history, employment and income.

SIGNATURE REQUIRED

SEAL
Guarantor Date
SEAL
Guarantor Date

SEAL
Guarantor Date
SEAL
Guarantor Date