

1920 Culver Road  
Tuscaloosa, Alabama 35401  
(205) 345-3515  
FAX (205) 345-6667

**FRIDAY LUMBER COMPANY, INC.**  
**Consumer Credit Application**

CONSUMER CREDIT APPLICATION  
( ) Individual Account  
( ) Joint Account

NAME OF CREDIT APPLICANT ("APPLICANT") \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Social Security Number: \_\_\_\_\_ Credit Limit Desired \_\_\_\_\_  
Previous Address (If less than 2 years at current address) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
( ) Own ( ) Rent Name of Landlord: \_\_\_\_\_

**EMPLOYMENT**

Name of Current Employer \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Position \_\_\_\_\_ Number of Years with this Employer \_\_\_\_\_ Salary \_\_\_\_\_ per month  
Name of Previous Employer \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Position \_\_\_\_\_ Number of Years with this Employer \_\_\_\_\_ Salary \_\_\_\_\_ per month  
Other Sources of Income (Please specify source and amount): \_\_\_\_\_

OTHER PERSON(S) AUTHORIZED TO CHARGE ON ACCOUNT: \_\_\_\_\_ Relationship \_\_\_\_\_  
Charges Authorized without Signatures Yes \_\_\_\_\_ No \_\_\_\_\_ (Please see Credit Policy on reverse side)

**BANKING REFERENCES**

Name \_\_\_\_\_ Address \_\_\_\_\_ ( ) Checking  
Account No. \_\_\_\_\_ Name of Officer Handling Account: \_\_\_\_\_ Phone \_\_\_\_\_ ( ) Loans  
Name \_\_\_\_\_ Address \_\_\_\_\_ ( ) Checking  
Account No. \_\_\_\_\_ Name of Officer Handling Account: \_\_\_\_\_ Phone \_\_\_\_\_ ( ) Loans

**CREDIT REFERENCES**

Name \_\_\_\_\_ Address \_\_\_\_\_  
Name of Representative \_\_\_\_\_ Phone \_\_\_\_\_  
Name \_\_\_\_\_ Address \_\_\_\_\_  
Name of Representative \_\_\_\_\_ Phone \_\_\_\_\_  
Name \_\_\_\_\_ Address \_\_\_\_\_  
Name of Representative \_\_\_\_\_ Phone \_\_\_\_\_

**JOB DESCRIPTION**

Address of Job Site \_\_\_\_\_  
Owner of Job Site \_\_\_\_\_  
Name of Contractor \_\_\_\_\_  
Address of Contractor \_\_\_\_\_  
Name of Lender \_\_\_\_\_ Loan Officer: \_\_\_\_\_  
Address of Lender \_\_\_\_\_

(NOTE: In order to continue the privilege of charging on this account, the above-referenced information with respect to the job site must be provided on all new charges or multiple charges for an individual job).

STATEMENT: The undersigned hereby certifies that the above-referenced information is true and correct. Applicant shall pay when due all amounts charged under the credit provided by Friday Lumber Company, Inc. to Applicant, and any and all additional charges required or imposed under Friday Lumber Company's Credit Policy as more particularly set forth on the reverse side hereof.

**CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ AND SIGN BOTH SIDES OF THIS DOCUMENT BEFORE YOU TURN IT IN TO FRIDAY LUMBER COMPANY, INC.**

APPLICANT:

DATE \_\_\_\_\_

CREDIT APPROVAL \_\_\_\_\_ CREDIT LIMIT \_\_\_\_\_ TERMS \_\_\_\_\_

FRIDAY LUMBER COMPANY, INC. CREDIT POLICY

Applicant shall pay all charges made on the account, including without limitation, charges made by telephone or other non-signatory charges. Applicant assumes all responsibility for proper authorization of telephone or other non-signatory charges, and Friday shall not be responsible for verification of such authorization. Friday Lumber Company, Inc. ("Friday") is authorized to permit charges by any additional parties named on the reverse side hereof. Any changes in the persons authorized to charge on this account must be made in writing and delivered to Friday. Friday reserves the right to deny credit at any time, with or without cause.

THE ACCOUNT IS NOT A REVOLVING INSTALLMENT CREDIT ACCOUNT.

The entire balance of the account is due and payable in full on the tenth day of the calendar month following the date of charge. Friday will send a statement of all charges made during the calendar month on the last Saturday of such calendar month as a courtesy to Applicant. Friday is not obligated to send any such statement and receipt of the statement is not a condition to payment on the terms provided for herein. Any charges paid before the tenth of the month when due will be discounted by 1% of the original purchase (not including tax).

If the account is not paid in full in accordance with the above paragraph, Applicant shall pay a late charge of 1.5% per month until all amounts are paid in full. In addition, Applicant shall pay all costs incurred by Friday in collecting or attempting to collect the charges and interest, including without limitation, attorney's fees and expenses.

All special order items, whether charged on this account or paid in cash, are non-returnable and non-refundable. Stock items may be returned by Applicant within thirty days of purchase and credited to Applicant's account, less a 15% restocking and handling fee. All returned items must be in new condition and include a sales slip or other credit documentation.

ALL MERCHANDISE IS SOLD "AS IS" AND THERE ARE NO WARRANTIES WHICH EXTEND BEYOND THE DESCRIPTION ON THE FACE HEREOF. WITHOUT IN ANY WAY LIMITING THE FOREGOING, FRIDAY HEREBY EXPRESSLY DISCLAIMS THE WARRANTY OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

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PERSONAL GUARANTY

As an inducement to Friday Lumber Company, Inc. ("Friday") to grant the preceding application for credit to Applicant, the undersigned ("Guarantors") hereby jointly and severally, unconditionally and absolutely, guarantee the full and prompt payment of any and all charges, interest, costs and expenses relating to Applicant's account with Friday, any and all other debts, obligations, and liabilities of Applicant, whether incurred before, with, or after the execution of this Guaranty, and any extensions, renewals, and modifications of any of the foregoing. The obligation of Guarantors under this Guaranty will not be released, terminated, or otherwise impaired for any reason, including without limitation (i) waiver, change, modification, or amendment of any of the provisions and terms of the account, including extension of time to pay, (ii) any delay of Friday in enforcing any right or remedy it may have, or (iii) discharge or release of Applicant or any Guarantor. Guarantors waive any notice of acceptance or default by Applicant, and confirm that separate actions may be prosecuted against Guarantors, whether or not brought against Applicant.

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GUARANTORS:

\_\_\_\_\_  
DATE

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_