



3025 Highway 90 ♦ Bronston, Kentucky 42518 ♦ (606) 561-4242 ♦ (606) 561-4379 Fax

PERSONAL CREDIT APPLICATION AND AGREEMENT

NOTICE - Pursuant to 12 C.F.R. §202.5(d)(2), or as amended, alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

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Applicant Credit Information -

Name: \_\_\_\_\_ Social Security No.: \_\_\_\_\_
Telephone No.: \_\_\_\_\_ DOB: \_\_\_\_\_
Physical Address: \_\_\_\_\_ Mailing Address: \_\_\_\_\_
Employer: \_\_\_\_\_ Job Title/Position: \_\_\_\_\_
Employer's Address AND Telephone No.: \_\_\_\_\_
Names AND Addresses AND Telephone Nos. of Three (3) Personal References: \_\_\_\_\_

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Joint Credit Information -

Relationship to Applicant: \_\_\_\_\_

Name: \_\_\_\_\_ Social Security No.: \_\_\_\_\_
Telephone No.: \_\_\_\_\_ DOB: \_\_\_\_\_
Physical Address: \_\_\_\_\_ Mailing Address: \_\_\_\_\_
Employer: \_\_\_\_\_ Job Title/Position: \_\_\_\_\_
Employer's Address AND Telephone No.: \_\_\_\_\_
Names AND Addresses AND Telephone Nos. of Three (3) Personal References: \_\_\_\_\_

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Marital Status - Applicant: \_\_\_ Married \_\_\_ Separated \_\_\_ Unmarried
Joint Applicant: \_\_\_ Married \_\_\_ Separated \_\_\_ Unmarried

Bank Reference -

Bank: \_\_\_\_\_ Phone: \_\_\_\_\_
Address: \_\_\_\_\_ Officer: \_\_\_\_\_

Account Nos.: (NOTE - Include all account numbers for checking; savings; trust; escrow; personal and business accounts) \_\_\_\_\_



**Bank Authorization - I (we), The Applicant, hereby authorize the above-named bank to disclose any and all information necessary for the completion of this credit application and agreement to be released to Cumberland Millwork & Supply Incorporated and or their agents, assigns or successors, including - but not limited to - their attorney and/or collections agency.**

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

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**Release of Credit Information - I (we), \_\_\_\_\_, certify that everything stated in this credit application agreement and on any attachments is true and correct. Cumberland Millwork & Supply, Incorporated may keep this credit application and agreement whether or not credit is granted to me. By signing below, I authorize Cumberland Millwork & Supply, Incorporated to check my credit history through any and all means available to them and give them the right to report my credit history to others that may request my credit history with Cumberland Millwork & Supply, Incorporated.**

\_\_\_\_\_  
Applicant Signature Date

\_\_\_\_\_  
Joint Applicant Signature Date

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**Statement of Service Charges and Continuing Guaranty -**

I (we), The Applicant, understand that your credit terms are charges made from the 16th of one month through the 15th of the following month. The applicant also understands that the charges are due and payable to you on the 10th of the next month. The applicant acknowledges and agrees that if balances are not paid on or before the due date, the account is then delinquent and past due balances are subject to a late charge of 1-1/2% per month (or 18% per annum). In the event this account is placed in the hands of an attorney for the purpose of collection or a suit is instituted to collect the same of any portion thereof, the applicant agrees to pay any and all court costs, as well as, a reasonable attorney fees to the counsel of Cumberland Millwork & Supply, Incorporated. The applicant further acknowledges and agrees that for the purposes of this credit application and agreement, a "reasonable attorney's fee" will be equal to, but no more than, forty percent (40%) of the account to be collected. When reference is made to applicant, the singular shall include the plural and masculine shall include the feminine or neuter. I also guarantee the payment for all goods, materials and services which you may from time to time sell to me or to my job. This shall be considered a continuing guaranty and I understand that I may revoke the same only by writing delivered to you and that any such revocation shall apply only to accounts incurred after the date of delivered revocation.

\_\_\_\_\_  
Applicant Signature Date

\_\_\_\_\_  
Joint Applicant Signature Date