

# CONSUMER CREDIT APPLICATION

*Instructions: The Applicant must complete Page 1 and sign the Contract To Purchase Form. If the applicant is relying on the assets or income of another person to repay the credit requested, or if another person will be permitted to use the credit or will be contractually liable to repay the credit, that person should complete Page 2 and also sign the Contract To Purchase Form.*

**Hamar Quandt Co.  
D/B/A 41 Lumber  
P.O. Box 139  
Quinnesec, MI 49976**

## INFORMATION ABOUT THE APPLICANT (PLEASE PRINT)

PROJECT

SP

PL

MI

### TELL US ABOUT YOURSELF

YOUR NAME			FIRST		MIDDLE		LAST		CREDIT LIMIT REQUESTED		
									\$		
YOUR HOME ADDRESS			NUMBER & STREET			CITY			STATE		ZIP CODE
DATE OF BIRTH			SOCIAL SECURITY NUMBER								
HOME PHONE (Include Area Code)			CELL PHONE			E-MAIL ADDRESS					
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU						PHONE NO.					

### TELL US ABOUT YOUR JOB

YOUR EMPLOYER			HOW LONG HAVE YOU WORKED HERE?		YOUR CURRENT POSITION		EMPLOYER'S PHONE NUMBER				
YOUR EMPLOYER'S ADDRESS			NUMBER & STREET			CITY			STATE		ZIP CODE
YOUR PREVIOUS EMPLOYER			HOW LONG DID YOU WORK THERE?			YOUR PREVIOUS POSITION					

### TELL US ABOUT YOUR INCOME

MONTHLY TAKE HOME PAY			OTHER MONTHLY INCOME*			SOURCE OF OTHER INCOME		
\$			\$					
<b>ADDITIONAL INFORMATION:</b> *YOU DO NOT HAVE TO DISCLOSE INCOME FROM ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE IF YOU DO NOT WANT THIS INCOME CONSIDERED IN DETERMINING YOUR CREDIT WORTHINESS.								

## TELL US ABOUT JOINT APPLICANT

YOUR NAME		FIRST	MIDDLE	LAST	
YOUR HOME ADDRESS		NUMBER & STREET		CITY	STATE ZIP CODE
DATE OF BIRTH		SOCIAL SECURITY NUMBER			
HOME PHONE <i>(Include Area Code)</i>		CELL PHONE	E-MAIL ADDRESS		
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU					

## TELL US ABOUT JOINT APPLICANTS JOB

YOUR EMPLOYER		HOW LONG HAVE YOU WORKED HERE?	YOUR CURRENT POSITION	EMPLOYER'S PHONE NUMBER	
YOUR EMPLOYER'S ADDRESS		NUMBER & STREET	CITY	STATE	ZIP CODE
YOUR PREVIOUS EMPLOYER		HOW LONG DID YOU WORK THERE?	YOUR PREVIOUS POSITION		

## TELL US ABOUT JOINT APPLICANTS INCOME

MONTHLY TAKE HOME PAY \$	OTHER MONTHLY INCOME* \$	SOURCE OF OTHER INCOME
<i>ADDITIONAL INFORMATION: * YOU DO NOT HAVE TO DISCLOSE INCOME FROM ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE IF YOU DO NOT WANT THIS INCOME CONSIDERED IN DETERMINING YOUR CREDIT WORTHINESS.</i>		

## CONTRACT TO PURCHASE

\_\_\_\_\_, "Buyer," agrees to purchase  
from \_\_\_\_\_, "Seller," products sold by Seller  
on open account. Buyer agrees to the following terms:

- TERMS OF PAYMENT:** Buyer agrees to pay in full all charges by the tenth (10) day of the month following purchase. On all amounts more than five (5) days past due, Seller shall be entitled to levy a service charge of 1.7% per month (20.4% annual percentage rate) or the maximum service charge allowed to be assessed under the laws of the State of Michigan, whichever is lesser, on all past due amounts. Buyer acknowledges that the service charge represents a time-price differential which constitutes part of the purchase price.
- Buyer and any other co-applicant agree to pay Seller all costs and expenses, including actual attorney fees, incurred by Seller in collecting amounts due under this Contract to Purchase along with all service charges which accrue at the rate stated in the TERMS OF PAYMENT until the account is paid in full.
- OTHER PROVISIONS:** 1) A Notice of Commencement must be furnished upon request of the Seller. Lien Waivers will be furnished only upon complete and full payment of accounts. 2) Failure to pay by the due date voids all quotations and price agreements between the Seller and the Buyer. 3) All credit terms are subject to change without notice as may be printed on the back of Hamar-Quandt Co. invoices. 4) A Hamar-Quandt Co. account will have a maximum credit limit established. Hamar-Quandt Co. may from time to time allow balances to exceed the maximum limit. An allowance to exceed does not change the maximum credit limit established for the account nor require Hamar-Quandt Co. to allow future balances to exceed the limit. This maximum limit may be changed at any time by Hamar-Quandt Co.

**DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT, OR IF IT CONTAINS BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT.** To the best of my knowledge, everything that I (we) have stated in this application is correct. I (We) understand that you will retain this application whether or not it is approved. I (We) further authorize you to check my credit and employment history and answer questions about your credit experience with me. **BY SIGNING THIS APPLICATION, I (WE) AGREE TO ABIDE BY THE TERMS OF THE CONTRACT TO PURCHASE AND ACKNOWLEDGE RECEIVING A COPY OF THIS AGREEMENT.**

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_