



Enclosed please find the r.k. MILES, Inc. Application for Credit.

In order to expedite your request for credit, please furnish all the appropriate data required on this form, including the source of funds to pay for your project, sign the proper section on the reverse side, and return it to my attention at your convenience. If you are requesting an individual account both husband and wife or co-applicant must sign. If you are requesting a business or contractors account all sections of the application must be completed and if the application is in the name of a corporation, an officer of the company must sign this application and the owner(s) will need to execute the payment and performance guarantee section.

Thank you for considering r.k. MILES, Inc. and should you have any questions regarding this matter, please do not hesitate to contact me at 888 447 5645 x624 or email spenom@rkmiles.com.

Sincerely,

Mark W. Speno
Credit Manager
r.k. MILES, Inc.

Please Note: We do not accept faxed copies of our credit application.

rkmiles.com

618 depot street • po box 1125
manchester center, vermont 05255
tel 802 362 1952
toll free 888 447 5645
fax 802 362 6434

88 exchange street • po box 746
middlebury, vermont 05753
tel 802 388 2721
toll free 800 564 2721
fax 802 388 2683

385 cole avenue
williamstown, massachusetts 01267
tel 413 458 8121
toll free 800 670 7433
fax 413 458 5570

21 west street • route 5 north
west hatfield, massachusetts 01088
tel 413 247 8300
toll free 866 446 5820
fax 413 247 8338

CONFIDENTIAL

SINCE 1940



Desired Credit Limit

\$ _____

ACCOUNT TYPE

Retail (Convenience)

Retail (New Construction)

Business

Contractor

OFFICE USE ONLY

Name _____

Account # _____

Denied Approved

Date _____

Credit Limit _____

Account Type _____

Salesperson _____

• ALL SECTIONS MUST BE COMPLETE FOR CONTRACTOR OR BUSINESS ACCOUNTS TO BE CONSIDERED •

GENERAL INFORMATION

please print clearly

Name (applicant) _____ Name of Business _____

Social Security # (applicant) _____ Business Phone _____ Cell _____

Home Phone _____ Cell _____ email _____

Home Address _____ Business Fax _____

Street _____ Business Address _____

City _____ State _____ Zip _____ Street _____

Own Rent # of Years _____ Monthly Payment \$ _____ City _____ State _____ Zip _____

Landlord or Mortgage Holder _____ Company Officer or Partner _____

Married Spouse/Co-Applicant _____ Name _____ Title _____

Single Co-Applicant Social Security # _____ Name _____ Title _____

EMPLOYMENT INFORMATION

Applicant Employer _____ Contractor Architect Business Other _____

Employer Address _____ Specialty _____

Position _____ Duration _____ Salary _____ Per _____ Corporation Sole Proprietor Partnership

Co-Applicant Employer _____ Federal ID # _____

Employer Address _____ Tax Exempt # _____

Position _____ Duration _____ Salary _____ Per _____ # of Employees _____ Years in Business _____

Are there any judgments or legal proceedings threatened against you? Yes No

Have you issued any checks within the past twelve months which were not paid due to insufficient funds for any reason? Yes No

Have you ever done business with r.k. MILES, Inc. before? Yes No

PROJECT INFORMATION

If you are a homeowner applying for credit for a specific project, or if you are planning a project in the near future, please describe your project:

Please explain the source of funds or financing available to pay for your project:

BANK INFORMATION/REFERENCE

TRADE/CREDIT REFERENCE

List companies you have had open accounts with excluding credit card co's & banks.

Name of Bank _____ 1) Name _____

Address _____ Address _____ Phone _____

Phone _____ Officer or Manager _____ 2) Name _____

Checking # _____ Savings # _____ Address _____ Phone _____

Investment or Brokerage# _____ 3) Name _____

Mortgage Home Equity Line Loans Address _____ Phone _____

• SEE REVERSE FOR CREDIT AGREEMENT DISCLOSURE AND APPLICANT SIGNATURE •

return application to: attn Credit Manager po box 1125 + manchester center, vt 05255 + email spenom@rkmiles.com + tel 888 447 5645

CREDIT AGREEMENT

In consideration of granting credit for purchases of goods, materials and services by or for the account of any of the undersigned hereinafter referred to as "Credit Customer" from r. k. Miles, Inc., it is hereby agreed as follows:

1. The undersigned shall be jointly and severally liable to pay all accounts and obligations incurred under the terms and conditions of this agreement with r.k. MILES, Inc. by any one or all of the undersigned parties. Any waiver of terms by r.k. MILES, Inc. will not be deemed a permanent waiver.
2. r.k. MILES, Inc. is hereby notified that all of the undersigned have actual authority to incur credit on behalf of each of the undersigned parties. Any employee and/or family member of the undersigned has actual authority to purchase upon this account. Payment by any of the undersigned of any account with a purchase by some other party shall constitute ratification of the authority of such party in any further purchase.
3. Payment for all materials purchased from the first through the end of the month is due "Net" and is payable by the end of the following month.
4. The undersigned agrees to pay a FINANCE CHARGE at a rate up to one and one-half percent per calendar month (APR 18%) upon all sums which remain unpaid through the date payment is due. Said finance charge shall be computed from the first of the month following the month during which the purchase occurred.
5. If the Credit Customer makes any misrepresentation in applying for or otherwise in connection with this agreement, does not make any payments when due hereunder, or defaults in the performance of any other obligation to the said r.k. MILES, Inc., the said r.k. MILES, Inc., may at any time thereafter, without notice or demand, declare all obligation hereunder to be immediately due and payable. Credit Customer and any other person liable on such obligation promises to pay all costs of collection, including attorney's fees. Customer agrees that a minimum attorney's fee of \$50.00 or twenty percent (20%) of amount due, whichever is greater is a reasonable attorney's fee.
6. The undersigned hereby agrees to pay at such place as r.k. MILES, Inc. designates, obligations evidencing such credit, and any applicable finance charge, in accordance with billings. Purchases and or deliveries are herewith authorized to be made without signatures and purchase of materials will indicate the acceptance of the terms and conditions on subsequent invoices and statements. Credit Customer and or any other person obligated hereunder agrees that a copy (including photographic or other duplication) of sales slip, voucher or other writing relating to any purchase obtained under this agreement shall be competent evidence establishing the amount owed hereunder to r.k. MILES, Inc. without the necessity of producing the originals thereof.
7. Nothing, including but not by way of limitation the terms and conditions of this Credit Agreement, shall in any way affect, alter or preclude r.k. MILES, Inc., from pursuing or enforcing its rights under 9 VSA 1921 et seq. (re: Materialsman's Lien for labor or materials).
8. By signing this credit agreement, the undersigned hereby grants r.k. MILES, Inc. authority to make any inquiries to various credit agencies, suppliers, banks, lending institutions, stock brokers or investment firms and to obtain information about your transactions, such as account balances, payment history, and credit worthiness. Also, to obtain any credit reports that at any time they feel are necessary in determining the credit worthiness of the undersigned in reference to this credit application or while sums are due r.k. MILES, Inc. and permitted by law.

NOTICE TO BUYER

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR PAID HEREUNDER. IN SIGNING ON BEHALF OF A CORPORATION THE SIGNER REPRESENTS THAT EXECUTION OF THIS CUSTOMER CREDIT AGREEMENT HAS BEEN DULY AUTHORIZED BY THE SHAREHOLDERS, DIRECTORS AND OFFICERS OF THE CORPORATION.

DO NOT SIGN THIS AGREEMENT IN BLANK. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT AT THE TIME YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.

UPON SIGNING THIS AGREEMENT, THE UNDERSIGNED ACKNOWLEDGES RECEIPT OF A COPY OF THE COMPLETED CREDIT APPLICATION, AND FURTHER ACKNOWLEDGES THAT THERE WERE NO BLANK SPACES WITHIN THE AGREEMENT TO BE FILLED IN AFTER SIGNING.

RETAIL CUSTOMER SIGNATURES

BUSINESS/CORPORATE SIGNATURES

Date _____
Signature (Applicant)

Business/Corporate Name

Date _____
Signature (Spouse/Co-Applicant)

Date _____
Signature (Corporate Officer)

****If credit customer is married, both spouses must sign.****

Payment and Performance Personally Guaranteed By:

Date _____
Signature (Owner)

Date _____
Signature (Owner)

****Guaranty required for Business/Corporate Accounts****

CONTACTING US

**IF YOU HAVE A QUESTION ABOUT THIS NOTICE,
PLEASE CONTACT OUR CREDIT MANAGER**

phone
802 362 1952

toll free
888 447 5645

mailing address
attn: Credit Manager
r.k. MILES, Inc.
PO Box 1125
Manchester Center, VT 05255

SINCE 1940
r k MILES
BUILDING MATERIALS SUPPLIER



PRIVACY

NOTICE

PRIVACY

for your r.k. MILES charge account

NOTICE

OUR GOAL

Our goal is to maintain your account and any personal information provided to us in the strictest confidence. Your confidence and trust are paramount to us.

SECURITY OF PERSONAL INFORMATION

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling and storage of all personal information. We take action against those employees who do not follow our privacy rule relating to both past and current customers.

ABOUT THIS NOTICE

This notice tells you how we collect, handle, and disclose personal information about you.

Personal Information We Collect

The personal information we collect about you comes from the following sources:

Information we receive directly from you in the credit application process, such as your name, address, social security number, telephone number, email address, certain financial information and credit references.

Information about your charge transactions, such as your account balances, payment history, and account activity.

Information we receive from consumer reporting agencies and other sources, such as credit bureau reports, banking history and other information relating to your creditworthiness, and

Information provided by you in the ordering/payment process concerning credit card numbers, expiration dates and special credit instructions.

How we handle your personal information

Applications for credit are stored in locked file cabinets with limited employee access. Basic account information entered on our computer server is protected through electronic security procedures such as firewall technology and user authentication. All written credit card authorization information is securely stored with limited access and destroyed immediately after its intended use. Computer credit card information is stored on encrypted files protected against unauthorized use. Personal customer information is made available only to employees who need to know in order to provide you with products and services of r.k. Miles, Inc.

Information we disclose about you

We do not disclose any personal information about you to any third party except as permitted or required by law.

How can you review your information?

You may write or call for an appointment and we will be happy to review what information we have in relation to your account. If you believe we have incorrect information, we are willing to make any bona-fide correction. See "Contacting Us" on the back panel of this pamphlet.