



- Spencer
- Ripley
- Glenville
- Grantsville
- Summersville
- Moorefield
- Mineral Wells

Contractor/Commercial Credit Application

102 Court Street • Spencer, WV 25276 • 304.927.4701 • Fax: 304.927.4702

www.hardmans.com

Applicant _____
 Business address _____
 City, State, Zip _____
 Billing address _____
 Previous business address _____

Phone _____
 Cell phone _____
 E-mail _____
 Check here to have statements sent by e-mail.
 Sole proprietorship Partnership Corporation

Name of Owner, General Partner or President _____
 Social Security Number _____
 Address _____
 City, State, Zip _____
 Previous address _____

Name of other Partner or Vice President _____
 Social Security Number _____
 Address _____
 City, State, Zip _____
 Previous address _____

(Note: If less than one year at present address, include previous address.)

Date business started _____
 Federal Tax ID # _____
 Financial Statement Attached: Yes No
 If no, explain _____
 (Note: Financial Statements required if credit limit exceeds \$5,000)
 Have you ever filed for Bankruptcy? Yes No
 If yes, when? _____
 Credit limit requested _____

State of Incorporation or Partnership _____
 Type of Business: General Contractor
 Subcontractor
 Remodeler
 Other _____
 Tax Exempt? Yes No
 If yes, please include State Tax Exemption Form.

Bank References

Primary Bank _____

Name	City	State	Zip	Phone No.
------	------	-------	-----	-----------

 Type of Account: Checking Savings
 Officer to contact: _____
 Line of credit amount: \$ _____ Secured Unsecured
 Secondary Bank: _____

Name	City	State	Zip	Phone No.
------	------	-------	-----	-----------

 Type of Account: Checking Savings
 Officer to contact: _____
 Line of credit amount: \$ _____ Secured Unsecured

Principal Trade References

Must have a minimum of four trade references

#	Name	Street/City/State/Zip	Phone	Line of credit
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____

By signing below, I hereby certify that I am the owner, general partner or president of the above business. I do unconditionally and irrevocably personally guarantee this credit account and payments of any and all amounts due by the above business. I have read all of the Terms and Conditions in this application and understand and agree to the same. All of the information contained in this application is true and correct to the best of my knowledge. (Application must be fully completed, signed and witnessed.)

X _____
 Witness

 Print name

X _____
 Applicant

 Date

 Social Security Number

PERSONAL FINANCIAL STATEMENT

Submitted to: _____

IMPORTANT: Read these directions before completing this Statement

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1, 3 and 4.
- If you are applying for joint credit with another person, complete all Sections and provide information in Section 2 about the joint applicant. If appropriate, the joint applicant may complete a separate personal financial statement, and the applications may be submitted together.
- If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. 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.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections 1, 3 and 4.

Section 1 - Individual Information (type or print)		Section 2 - Other Party Information (type or print)	
Name		Name	
Address		Address	
City, state & zip		City, state & zip	
Position or occupation		Position or occupation	
Business name		Business name	
Business address		Business address	
City, state & zip		City, state & zip	
Length of employment		Length of employment	
Res. phone	Bus. phone	Res. phone	Bus. phone

Section 3 - Statement of Financial Condition as of _____			
Assets (Do not include assets of doubtful value)	In dollars (omit cents)	Liabilities	In dollars (omit cents)
Cash on hand and in bank		Notes payable to banks	
Marketable securities		Amounts payable to others	
Non-marketable securities		Real estate mortgages payable	
Account stocks		Other debts	
Real estate owned			
Accounts, loans, and notes receivable			
Automobiles			
Other personal property			
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities and Net Worth	

Section 4 - Annual Income	
For Year Ended: _____	
Salary, bonuses & commissions	\$ _____
Dividends & interest	_____
Real estate income	_____
Other income <small>(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.)</small>	_____
Total Income	\$ _____

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a contained herein, and to determine the creditworthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Date signed _____ Signature (individual) _____
 _____ Social Security Number _____
 _____ Date of Birth _____

Date signed _____ Signature (other party) _____
 _____ Social Security Number _____
 _____ Date of Birth _____

CONTRACTOR/COMMERCIAL CREDIT APPLICATION TERMS AND CONDITIONS

Application and Personal Guarantor signing this Contractor/Commercial Credit Application ("Application") agree to accept credit extended by Hardman Supply Company ("Hardman's") subject to the following terms and conditions.

1. A numbered invoice shall be furnished with each purchase. The cut-off date for monthly billing is the twenty-fifth (25th). A bill/statement of the transactions will be sent to the applicant and must be paid in full no later than the tenth (10th) of the month following the cut-off date. A finance charge will be assessed at 2% each month, which is 24% per annum, on the balance that is past due.
2. Applicant agrees to not withhold, setoff, deduct or retain payment against amounts due Hardman's on this account.
3. Applicant agrees to grant and Hardman's is retaining a Purchase Money Security Interest under the Uniform Commercial Code on the merchandise purchased on Applicant's account until such goods are paid in full.
4. All billing errors must be reported to the Credit Department in writing within thirty (30) days after Hardman's has sent Applicant the first statement on which the error appears. Applicant agrees to immediately notify the Hardman's Credit Department in writing of any unauthorized purchases on Applicant's account.
5. Hardman's shall have the right to rely upon all reasonable representations of persons presenting themselves to be agents of Applicant as authority to make purchases on Applicant's account unless the Hardman's Credit Department receives prior written notification from Applicant limiting the agents authorized to make purchases.
6. Applicant agrees to have an agent at job sites to sign invoices or bills of lading. Failure to do so will constitute a legal acceptance by Applicant of merchandise delivered even though no invoice or bill of lading has been signed. (Applicant must notify Hardman's in writing of all claims for errors, shortages, damages and defects within twenty-four (24) hours of delivery.)
7. Applicant agrees to furnish Hardman's with an address and legal description for each job site where purchased merchandise is used.
8. Hardman's has the right to close Applicant's account at any time, with or without cause, change the terms and conditions or sell, assign or transfer Applicant's account upon written notification to Applicant from the Hardman's Credit Department. Applicant agrees to notify the Hardman's Credit Department in writing of Applicant's desire to close Applicant's account, change of address or change in legal business status.
9. If this account is placed for collection, Applicant and Personal Guarantor agree to pay Hardman's reasonable attorney fees and costs, including fees and costs for mechanic's liens.
10. Applicant and Personal Guarantor hereby authorize any and all banks, credit reporting agencies, principal trade references listed on this Application, or any other credit sources available to furnish credit information to Hardman's.
11. The entire agreement of the parties is set forth in this written document and there are no other oral or written understandings, promises, representations or agreements. This Agreement cannot be modified or amended except by a written document signed by both Applicant and Hardman's Credit Department; and this agreement shall supersede all previous communications, representations or agreements, either verbal or written, between the parties hereto. This Agreement shall take precedence, supercede or control over any conflicting or additional terms contained in purchase orders, contracts or other similar documents issued or executed by the parties and no such documents shall be binding upon Hardman's unless approved and signed by the Hardman's Credit Department.
12. The waiver or invalidity of any provision herein shall not affect the validity of any other provision herein.
13. In no event shall Hardman's be liable for liquidated, incidental or consequential damages in connection with merchandise or services purchased by Applicant. Hardman's disclaims any express or implied warranties of merchantability or fitness for a particular purpose on merchandise or services purchased by Applicant.
14. This agreement shall be governed by and construed in accordance with the laws of the state of West Virginia.
15. All written notices to Hardman's by Applicant required under this Agreement shall be sent Certified Mail – Return Receipt Requested to: Hardman Supply Company, 102 Court St., Spencer WV 25276.

Visit our website at:

www.hardmans.com

**PLACE
STAMP
HERE**
POSTAL SERVICE
WILL NOT DELIVER
UNLESS STAMPED

HARDMAN'S
102 Court Street
Spencer, WV 25276