

INDEPENDENT CONCRETE LTD.

Credit Office Phone: (888) 316-3330

Credit Office Fax: (888) 314-3338

Site: 765 Industrial Way, Millstream Industrial Park**Mailing:** 765 Industrial Way, Victoria BC V9B 6E2

Phone 478-0555 Fax 478-5299

APPLICATION FOR CREDIT*Credit cards accepted within one month of invoice date. RESIDENTIAL ACCOUNTS ONLY*

HOME OWNERS				
Last Name		First Name		Spouse's Name
Mailing Address			City	Prov. Postal Code
Telephone ()	Fax ()	Site Telephone ()		Site Fax ()
Site Address (if different)				
Bank		Branch		Telephone Contact
Employer			Telephone	How Long
SIN #			Birth Date (mmm/dd/yy)	
Spouse's Employer			Telephone	How Long

RENO CONTRACTOR DEALER DEVELOPER				
Company Name (in full)				
<small>(Limited or Incorporated Companies must complete Personal Guarantee--see below)</small>				
Address		City / Prov	Postal	Telephone () Fax ()
Type of Business		Years in Business	G.S.T. #	P.S.T. #
Accounts Payable Contact		Credit Limit Required \$		Purchase Order Required Yes No
Name of Principals	Home Address		Home Phone	Title

THE FOLLOWING SECTION TO BE COMPLETED BY ALL APPLICANTS				
Bank			Telephone	
Branch Address			Acct #	
Mortgage Source			Telephone	
Address			Contact	
Mortgage registered under				
Legal Description of Construction Project				
Lot		Plan	Section	District
Detail of Financing of Construction Project			Amount	Type
Tender			\$	

Trade References	Address	Telephone	Fax	Contact
		()	()	
		()	()	
		()	()	

APPLICATION FOR CREDIT

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VISA #	EXPIRY DATE
MASTER CARD #	EXPIRY DATE
Visa and MC payment accepted within one month of invoice date. A 2% fee will be levied for payments made after that date.	

Personal Guarantee

Corporation Credit Accounts are only opened with the following personal guarantee of the shareholders

In consideration of Independent Concrete Ltd. (hereinafter called the "Company") granting credit to _____ (hereinafter called the "Applicant") the undersigned hereby guarantee(s), jointly and severally, if more than one of them, payment(s) to the Company of all monies past, present and future owing to it by the Applicant including all monies due for interest charges and expenses as provided in the Credit Application made between the Company and the Applicant and declare this to be a continuing and unlimited guarantee which shall apply to any number of transactions and shall remain in full force and effect notwithstanding any extension of time, compromises or indulgences granted by the Company to the Applicant, and it is hereby expressly agreed that the Company shall not be bound to exhaust and recourse it may have against the Applicant before enforcing its rights against the undersigned Guarantor(s). The Guarantor(s), covenants and agrees and acknowledges that he/she signs this Guarantee with full knowledge that it is a document intended to bind him/her to the repayment of Independent Concrete Ltd.

Guarantor _____ Guarantor _____

Witness _____ Witness _____

In witness whereof I have hereunto affixed my signature at _____
this _____ day of _____

TERMS: NET 15th OF THE MONTH FOLLOWING CREDIT AGREEMENT

This consent is given pursuant to Section 12 of the Personal Information Reporting Act S.B.C., 1973.

I/We agree if credit is given, **full payment shall be made the 15th of the month following the date of the invoice.**

I/We further agree to pay all costs, charges and expenses to all proceedings taken to collect monies due and payable or to enforce any guarantee or other securities taken by the Company, all such costs, charges and expenses to be determined and paid on a solicitor and client basis.

If all payments are not made by the 15th of the month following invoice date then the amount unpaid shall bear interest of 2% per month (26.82% per annum). In connection with my/our application for credit, I/we hereby consent that DM Credit Services Ltd. agent for Independent Concrete Ltd., may conduct a credit investigation and obtain whatever information may be available from a credit reporting agency and has my consent to disclose information of a credit nature to credit reporting agencies or any company with whom I have or may expect to have financial dealings.

Upon acceptance of this application by Independent Concrete Ltd. this Agreement becomes a binding contract between:

Independent Concrete Ltd. and APPLICANT: _____

Witness _____ TITLE: _____

Application must be received and approved at least 48 hours before the expected delivery date.

For internal purposes

Credit references checked by _____

Credit limit approved by _____

Amount of credit limit _____