

# CONSUMER CREDIT APPLICATION



**ACE HARDWARE & LUMBER CENTER**

P. O. Box 547  
186 W. Athens Street  
Winder, GA 30680  
770.867.3925

275 Athens Highway SW  
Loganville, GA 30052  
770.466.1991

Secure Fax Number 678-425-6620

DATE \_\_\_\_\_  
CLERK \_\_\_\_\_

### CHECK APPROPRIATE BOX:

- APPLICATION FOR INDIVIDUAL CREDIT IN YOUR OWN NAME, RELYING ON YOUR OWN INCOME OR ASSETS, AND NOT THE INCOME OR ASSETS OF ANOTHER - **COMPLETE SECTIONS A AND C.**
- APPLICATION FOR JOINT CREDIT WITH ANOTHER PERSON – **COMPLETE SECTIONS A, B, AND C.**

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### SECTION A –APPLICANT INFORMATION

REQUESTED CREDIT LIMIT \$ \_\_\_\_\_

SOCIAL SECURITY # \_\_\_\_\_ BIRTHDATE \_\_\_\_\_

First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

HOME PHONE \_\_\_\_\_ CELL PHONE \_\_\_\_\_ FAX \_\_\_\_\_

BUSINESS PHONE \_\_\_\_\_ E-MAIL ADDRESS (print) \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Physical Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### \*\*\*\*\* BILLING STATEMENT OPTIONS \*\*\*\*\*

(please select only one)

TO RECEIVE: STATEMENT & INVOICES:  E-Mail  Fax  STATEMENT ONLY  Mail (invoices are not mailed)  
E-mail address will not be sold or shared; not for promotional purposes, billing only.

Questions? Call (678)425-6601

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Names of persons authorized to charge on this account:

\_\_\_\_\_

\*\*\* ALL AUTHORIZED PERSONS WILL BE ASKED TO SHOW PICTURE I.D. WHEN CHARGING \*\*\*

How long at present address? \_\_\_\_\_ Rent \_\_\_ or Buying \_\_\_ From \_\_\_\_\_

Previous address \_\_\_\_\_ How long \_\_\_\_\_

### EMPLOYMENT RECORD

Present Employer \_\_\_\_\_ How long? \_\_\_\_\_ Earnings \_\_\_\_\_  WK.  MO.

Employer address \_\_\_\_\_ Employer phone # \_\_\_\_\_

Former employer \_\_\_\_\_ How long? \_\_\_\_\_ Earnings \_\_\_\_\_  WK.  MO.

Other income \$ \_\_\_\_\_ Source of other income \_\_\_\_\_

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Nearest relative not living with you \_\_\_\_\_ Relation \_\_\_\_\_ Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

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**SECTION B - JOINT APPLICANT INFORMATION**

Name \_\_\_\_\_ Social Security # \_\_\_\_\_ Birthdate \_\_\_\_\_

Relationship to Applicant \_\_\_\_\_ Phone # \_\_\_\_\_ Cell Phone \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Present Employer \_\_\_\_\_ How long \_\_\_\_\_ Earnings \_\_\_\_\_  WK.  MO.

Employer Address \_\_\_\_\_ Employer phone \_\_\_\_\_

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**SECTION C – CREDIT REFERENCES**

Bank – checking \_\_\_\_\_ City \_\_\_\_\_ Acct # \_\_\_\_\_

Bank – savings \_\_\_\_\_ City \_\_\_\_\_ Acct # \_\_\_\_\_

Bank – construction loan \_\_\_\_\_ City \_\_\_\_\_ Contact \_\_\_\_\_

Building site address \_\_\_\_\_ County \_\_\_\_\_

**CREDIT REFERENCES:**

Business Name \_\_\_\_\_ City \_\_\_\_\_ Phone # \_\_\_\_\_

Business Name \_\_\_\_\_ City \_\_\_\_\_ Phone# \_\_\_\_\_

Business Name \_\_\_\_\_ City \_\_\_\_\_ Phone # \_\_\_\_\_

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**RETAIL CHARGE AND SECURITY AGREEMENT:**

- 1) In consideration of credit being extended by Hill’s Supply Company to me/us, I and/or we certify the truthfulness and veracity of the statement appearing above. I and/or we, \_\_\_\_\_, guarantee and bind ourselves to the faithful payment of all amounts purchased or now owing by us, either of us, or any other person, firm, or corporation for our benefit. If credit is extended to a corporation which we, either of us, or I am an officer, or in which an interest exists, I and/or we will personally faithfully guarantee the payment of all credit extended to said corporation.
- 2) In the event this account is placed in the hands of an attorney for collection or suit instituted to collect same or any portion thereof, I and/or we agree and promise to pay an attorney’s fee of 15% of the balance then due and owing.
  - 3) Purchases and/or deliveries are herewith authorized to be made without signature.
- 4) Buyer agrees to pay all recording fees, reasonable attorney’s and other expenses incurred by seller in securing seller’s MECHANICS’ LIEN RIGHTS in the event the buyer fails to pay according to the terms stated in Paragraph 2 hereof.
- 5) Purchase of materials will indicate the acceptance of Hill’s Supply Company credit terms. Hill’s Supply Company’s regular statement date is the 25<sup>th</sup> of each month, with balances due and payable net by the 10<sup>th</sup> of the following month. If your account is paid by the 10<sup>th</sup> of the month following the purchase of merchandise, only the NET AMOUNT of the statement will be payable. IF NOT paid by the 10<sup>th</sup> the account is past due and in default, and A LATE CHARGE OR FINANCE CHARGE WILL BE ASSESSED IN THE AMOUNT OF 1-1/2% CALCULATED ON THE 25<sup>TH</sup> DAY OF EACH MONTH ON THE BALANCE AS OF THE 25<sup>TH</sup> DAY OF THE PREVIOUS MONTH (less payments and credits to said balance) UNTIL PAYMENT IN FULL IS MADE. ONE AND ONE-HALF PERCENT (1-1/2%) PER MONTH IS AN ANNUAL PERCENTAGE RATE OF 18%. Past due accounts will be on a C.O.D. basis.
- 6) Seller is authorized to investigate buyer’s credit record and report to proper persons and bureaus buyer’s performance of this agreement.

AUTHORIZATION TO INVESTIGATE CREDIT RECORD OF APPLICANT(S)

See the instructions at the beginning of this application. Hill’s Supply Company is authorized to investigate my/our credit record and to verify my/our credit, employment and income references, and to obtain a copy of my/our credit report.

**CREDIT APPLICANT(S)**

\_\_\_\_\_  
**Guarantor and Pledgee**

\_\_\_\_\_  
**Driver’s License # and State**

\_\_\_\_\_  
**Date**

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