



3236 Lake Woodard Drive
Raleigh, NC 27604
(919)231-2899
www.chesnick.com

CREDIT APPLICATION

Date: _____

Company Name: _____

Address: _____

Telephone: _____ Fax: _____

Owner / President: _____

Date Business Started: _____

Type of Business: _____

Federal ID #: _____ Tax ID #: _____ (Provide Cert.)

Contact in AP Department: _____

References: (4 Required)

	Name	Phone	Email Address
1.)	_____	_____	_____
2.)	_____	_____	_____
3.)	_____	_____	_____
4.)	_____	_____	_____

Name of Bank: _____ Bank Reps Name: _____

Credit app prepared by: _____

Terms of Sales are Net 30 Days.

A finance charge of 1.5% per month, which is an annual percentage of 18% will be added to all accounts past due. All finance charges are a legitimate part of your balance and are to be paid in full. If it becomes necessary for an account to be turned over to an attorney for collection, the attorney fees will be included in the balance due as well as court and finance charges.



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Date:

To:

Reference:

Dear Sir or Madam:

The above referenced account has provided your name as a credit reference. We would appreciate your assistance in furnishing the following information:

1. How long have you been doing business with this account?

2. Type of product or service supplied to this account:

3. Highest Credit Amount: _____

4. Date of High Credit: _____ Personal Guarantee: _____

5. Current Balance: _____ Credit Limit: _____

6. Date of Last Sale: _____ Payment Terms: _____

7. Approximate payment record: _____

Applicants Signature: _____

Applicant's signature is authorization from your customer to disclose the above requested information.

Please send your response via email to april@chesnick.com. If you have any questions please call me at 919-231-2899.

Thank You,

April N. Grave
Corporate Secretary



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PERSONAL GUARANTY

To: Chesnick Corporation

To induce you to do business with, or continue business with:

Hereinafter referred to as the "Buyer" the undersigned as Guarantor, hereby unconditionally, jointly and severally, guarantees the full and prompt payment, and at all times thereafter, of any and all indebtedness, obligations and liabilities of any kind and nature, arising out of all the purchase of all such goods and services furnished or to be furnished, whether evidenced by open account, an acceptance, note, or otherwise. Guarantor's liability shall be for the full balance due by BUYER, including applicable interest, court costs and attorney fees.

Guarantor hereby expressly waives notice of acceptance hereof, amount of sales, dates of shipment of delivery and waives notice of any notice of any default on the part of BUYER, or of any extension of time to pay obligations which you may grant, and the Guarantor does hereby consent to any and all extensions which may be granted to the buyer from time to time.

There shall be no obligation on your part at any time to resort for payment to the said BUYER or resort any collateral security, property, liens or any other rights or remedies whatsoever. And you shall have the right to proceed against the undersigned immediately upon any default by the BUYER.

GUARANTOR further agrees that this shall be an absolute and unconditional personal Guaranty and shall be continuing and shall remain in full force and effect until written noticed by certified mail of its discontinuance shall be actually received by you, and also until any and all such indebtedness, obligations and liabilities, existing before receipt of such notice shall be fully paid, and that GUARANTOR'S liability hereunder shall not be canceled, nor shall the GUARANTOR be released hereunder in consequence of any covenants, agreements or acts by you in dealing with the BUYER. The death of a GUARANTOR shall not terminate this Personal Guaranty, and every part hereof shall be binding on the GUARANTOR, his heirs, executors, administrators and assigns.

Date: _____

Guarantor's Signature: _____

Signed before me this ____ day of _____. County of _____ State of _____ Notary:

_____ Commission Expires: _____

Date: _____

Guarantor's Signature: _____

Signed before me this ____ day of _____. County of _____ State of _____ Notary:

_____ Commission Expires: _____