



47 Overocker Road, Poughkeepsie, NY 12603
Phone: 845-471-2880 Fax: 845-471-3894

1004 Main Street, Fishkill, NY 12524
Phone: 845-896-6200 Fax: 845-896-0328

336 Main Street, Beacon, NY 12508
Phone: 845-831-0093 Fax: 845-831-4119

To our valued customers:

For many years Sun Wallpaper & Paint has graciously extended credit terms to numerous customers and it is our desire to continue to do so.

Our ability to extend credit is directly effected by the timeliness of the payments we receive. With this in mind we find it necessary to implement a policy that ensures payments will be received in a timely fashion.

We will now require a credit card authorization to pay invoices that become 45 days old or 20 days beyond our Net 25 day EOM terms. All amounts due Seller are payable in twenty five (25) days from end of month, unless otherwise indicated. If any amount due Seller is not paid in accordance with such payment terms, a charge for each month or part thereof that the account is delinquent shall be added to the sum due, which charge shall equal the amount obtained by multiplying the delinquent balance by one and one-half (1-1/2%) per month (18% per year). If account is past due and/or finance charges are not paid, future shipments are subject to "hold".

Please complete all four pages of the enclosed application, including the credit card authorization and return it to s.

We value your business and ask for your consideration regarding this policy. If you have any questions, please feel free to contact us.

Sincerely,
Sun Wallpaper & Paint Inc.

Linda Ferris,
Credit Manager



47 Overocker Road, Poughkeepsie, NY 12603
 Phone: 845-471-2880 Fax: 845-471-3894

1004 Main Street, Fishkill, NY 12524
 Phone: 845-896-6200 Fax: 845-896-0328

336 Main Street, Beacon, NY 12508
 Phone: 845-831-0093 Fax: 845-831-4119

Company Name					
DBA (if different)					
Contact Person					
Address					
Phone		Cell Phone		Fax	
A/Payable Contact		Name		Phone	
				Fax	
Type of Business					
Date Business Established					
Amount of credit requested \$					
Principal Business Activity:				How Long in Business Present Ownership:	

Ownership Information

Type of Business _____ Corporation _____ Partnership _____ Ltd Partnership _____ Individual

	1	2
Name of Principal		
Title		
Home Address		
City/State/Zip		
Phone		
email address		

References

Business Name & Complete Address	Phone/Fax (with area code) & Contact
1	
2	
3	

Bank Reference	Checking	Savings	Loan
Bank Name			
Address			
City, State Zip			
Bank Officer			
Name as it appears on account			
Account Number			

Ever had credit with us before? Yes / No If yes, under what name? _____

Purchase order required? Yes / No

Monthly Statement Required? Yes / No

Please mail invoices: Weekly / Monthly / Do not need them mailed Are you sales tax exempt: Yes / No

Authorized purchasers: _____



47 Overocker Road, Poughkeepsie, NY 12603
Phone: 845-471-2880 Fax: 845-471-3894

1004 Main Street, Fishkill, NY 12524
Phone: 845-896-6200 Fax: 845-896-0328

336 Main Street, Beacon, NY 12508
Phone: 845-831-0093 Fax: 845-831-4119

CREDIT AGREEMENT TERMS

For and in consideration of delivery of goods and the extension of credit, the undersigned (Customer) agrees that all purchases made by Customer from Sun Wallpaper & Paint (Seller) are subject to the following terms and conditions:

1. All amounts dues Seller are payable in twenty five (25) days from end of month, unless otherwise indicated. If any amount due Seller is not paid in accordance with such payment terms, a charge for each month or part thereof the account is delinquent shall be added to the sum due, which charge shall equal the amount obtained by multiplying the delinquent balance by one and one-half (1-1/2%) per month (18% per year). If account is past due and/or finance charges are not paid, future shipments are subject to "hold".
2. In the event the account is turned over to an attorney or any other person or agency for collection or to enforce the terms of this Agreement, Customer shall pay all reasonable attorney's fees, court costs, and expenses incurred by Seller to collect the amount due or to enforce the terms of this Agreement.
3. This Agreement shall be deemed made and executed in the Town of Poughkeepsie, County of Dutchess, and State of New York, shall be the exclusive place for purposes of venue and jurisdiction to resolve disputes between Purchaser and Seller.
4. All claims, requests for adjustments, or notification of errors must be made within ten (10) days, or charges are considered accepted.
5. Credit privileges may be withdrawn at any time without invalidating their terms of this agreement.
6. This Agreement shall apply to all current and future charges under Customer's account.
7. This Agreement shall be binding upon the heirs, representatives, successors, and assigns of the respective parties.
8. I hereby authorize our bank(s) and creditors to release any information necessary to assist in establishing a line of credit. We certify that all information on this form is correct and sufficient to evaluate our credit worthiness. We fully understand your credit terms and agree to the proper payment in consideration of extended credit.

The entire Agreement between Seller and Purchaser is embodied in this written Agreement and the attached individual Personal Guaranty, and this written Agreement and individual Personal Guaranty constitute the final expression of the parties' agreement, and are a complete and exclusive statement of the terms of said agreement.

Signature

Title

Name: (Please print)

Date:



47 Overocker Road, Poughkeepsie, NY 12603
Phone: 845-471-2880 Fax: 845-471-3894

1004 Main Street, Fishkill, NY 12524
Phone: 845-896-6200 Fax: 845-896-0328

336 Main Street, Beacon, NY 12508
Phone: 845-831-0093 Fax: 845-831-4119

Individual Personal Guaranty

I, _____, for and in consideration of your extending credit at my request to _____, (Customer), personally guarantee prompt payment of any obligation of the Customer to Sun Wallpaper & Paint Inc. (Seller), whether now existing or hereinafter incurred, and further agree to bind myself to pay on demand any sum which is due by the Customer to Seller whenever the Customer fails to pay same. It is understood that this guaranty shall be an absolute, continuing, and irrevocable guaranty for such indebtedness of the Customer.

I expressly waive presentment, demand, protest, notice of protest, dishonor, diligence, notice of default or nonpayment, notice of acceptance of this guaranty, notice of the extending of any guaranteed indebtedness already or hereby contracted for by the Customer, notice of any modification or renewal of any credit agreement evidencing the indebtedness hereby guaranteed, notice of any modification or renewal of any credit agreement evidencing the indebtedness hereby guaranteed, notice of any renewal or extension of such indebtedness, and I expressly consent to any modification or renewal of any credit agreement evidencing the indebtedness hereby guaranteed and to all renewals or extensions of such indebtedness. I further waive any right to require Seller proceed against, or make any effort at collection of the guaranteed indebtedness from the Customer or any other party liable for such indebtedness.

This is a continuing guaranty binding the undersigned and its heirs, successors, and legal representatives.

If the guaranteed indebtedness is not paid by me when due, and this guaranty is placed in the hands of an attorney for collection or suit is brought hereon, or it is enforced through any judicial proceeding whatsoever, I shall pay all reasonable attorney's fees, court costs and expenses incurred by Seller.

In the event more than one party executes this Guaranty as a guarantor, then each guarantor agrees to be jointly and severally liable for the guaranteed indebtedness, and in all instances herein, the singular shall be construed to include the plural.

Date: _____

Guarantor Signature

Guarantor Signature

Printed Name

Printed Name

Address City, State Zip

Address City, State Zip

SPECIAL CREDIT CARD GUARANTY AUTHORIZATION

It is hereby agreed and authorized by the undersigned on behalf of Customer that purchases which are open and unpaid on our account with Sun Wallpaper & Paint for more than 60 days may be paid using the following credit card:

_____ Visa _____ MasterCard _____ Discover _____ AMEX

Account No. _____ Expiration Date: _____ V-Code: _____

Authorized by: _____ Date: _____



47 Overocker Road, Poughkeepsie, NY 12603
Phone: 845-471-2880 Fax: 845-471-3894

1004 Main Street, Fishkill, NY 12524
Phone: 845-896-6200 Fax: 845-896-0328

336 Main Street, Beacon, NY 12508
Phone: 845-831-0093 Fax: 845-831-4119

PAYMENT OPTIONS BY CREDIT CARD

In an effort to make it more convenient to do business with Sun Wallpaper & Paint, Inc., we are offering credit card payment options to our customers. We accept Visa, MasterCard, American Express and Discover Card. With your authorization, we can process your monthly statement balance using any of the credit cards listed above. Both personal and business cards are welcome.

If you are interested, please complete and return the attached form.

Thank you for your continued patronage!

SUN WALLPAPER & PAINT, INC. CREDIT CARD PAYMENT AUTHORIZATION

Sun Wall Account Name: _____ Your Sun Wall Acct #: _____

Please transfer my balance at month end to my: _____ Visa _____ MasterCard _____ Discover _____ AMEX

Name on Credit Card: _____ Card Billing Address: _____

Account No. _____ Expiration Date: _____

Verification Code# _____

(The 3 Digit Code on the back of your MC or VISA at the end of the signature line, or on the front of the Discover or AMEX Card).

Authorized by: _____
Please print

Signature: _____

Date: _____

By signature above, I agree that Sun Wallpaper & Paint, Inc. will automatically bill my credit card listed above at the end of each month for the balance on my statement. This authorization may be cancelled by either party, in writing, at any time.