



CONSUMER CREDIT APPLICATION

PLEASE RETURN TO CREDIT
DEPARTMENT:
PO Box 577
Friday Harbor, WA 98250

APPLICANT INFORMATION				CO-APPLICANT INFORMATION			
NAME: LAST		FIRST	MI	NAME: LAST		FIRST	MI
ADDRESS:			RENT <input type="checkbox"/> OWN <input type="checkbox"/>	ADDRESS:			RENT <input type="checkbox"/> OWN <input type="checkbox"/>
CITY		STATE	ZIP	CITY		STATE	ZIP
MAILING ADDRESS (IF DIFFERENT FROM ABOVE)				MAILING ADDRESS (IF DIFFERENT FROM ABOVE)			
CITY		STATE	ZIP	CITY		STATE	ZIP
HOW LONG AT CURRENT RESIDENCE?		PHONE NUMBER		HOW LONG AT CURRENT RESIDENCE?		PHONE NUMBER	
PREVIOUS ADDRESS				PREVIOUS ADDRESS			
HOW LONG?				HOW LONG?			
EMAIL ADDRESS				EMAIL ADDRESS			
DRIVERS LICENSE# AND STATE		SOCIAL SECURITY #	DATE OF BIRTH	DRIVERS LICENSE# AND STATE		SOCIAL SECURITY #	DATE OF BIRTH
EMPLOYER NAME				EMPLOYER NAME			
HOW LONG?				HOW LONG?			
EMPLOYER ADDRESS		EMPLOYER PHONE #		EMPLOYER ADDRESS		EMPLOYER PHONE #	
POSITION HELD		MONTHLY SALARY		POSITION HELD		MONTHLY SALARY	
NEAREST RELATIVE (NOT LIVING WITH YOU)				NEAREST RELATIVE (NOT LIVING WITH YOU)			
ADDRESS:		PHONE NUMBER		ADDRESS:		PHONE NUMBER	
CITY		STATE	ZIP	CITY		STATE	ZIP
OTHER INCOME: (YOU DO NOT HAVE TO LIST INCOME FROM ALIMONY, CHILD SUPPORT, OR MAINTENANCE UNLESS YOU WANT US TO CONSIDER IT AS A FACTOR IN DETERMINING WHETHER OR NOT THIS ACCOUNT WILL BE OPENED)				OTHER INCOME: (YOU DO NOT HAVE TO LIST INCOME FROM ALIMONY, CHILD SUPPORT, OR MAINTENANCE UNLESS YOU WANT US TO CONSIDER IT AS A FACTOR IN DETERMINING WHETHER OR NOT THIS ACCOUNT WILL BE OPENED)			
SOURCES:				SOURCES:			
BANK		BRANCH		BANK		BRANCH	
ADDRESS		PHONE NUMBER		ADDRESS		PHONE NUMBER	
CHK ACCT #		SAV ACCT #		CHK ACCT #		SAV ACCT #	

CREDIT REFERENCES			
FIRM NAME	ADDRESS	ACCOUNT #	MONTHLY PAYMENT
MORTGAGE COMPANY NAME	MONTHLY PAYMENT	BALANCE	APPRAISED VALUE
CAR OR OTHER LOAN	MONTHLY PAYMENT	BALANCE	APPRAISED VALUE (IF APPLICABLE)

AUTHORIZATION TO CHARGE: THE FOLLOWING INDIVIDUAL(S) HAS/HAVE AUTHORITY TO CHARGE TO THIS ACCOUNT. (WHEN AUTHORIZATION CEASES, YOU MUST NOTIFY BROWNE'S HOME CENTER IN WRITING.)

1)	3)	5)	
2)	4)	6)	

EVERYTHING THAT I/WE HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY/OUR KNOWLEDGE. I/WE UNDERSTAND THAT THIS APPLICATION WILL BE RETAINED WHETHER OR NOT IT IS APPROVED. TAL HOLDINGS LLC IS AUTHORIZED TO CHECK MY/OUR CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT ITS CREDIT EXPERIENCE WITH ME/US. IF THERE IS MORE THAN ONE APPLICANT SIGNING BELOW, THEN BOTH APPLICANTS ARE RESPONSIBLE FOR THE ACCOUNT BALANCE. EITHER APPLICANT MAY USE THE ACCOUNT TO THE EXTENT OF ANY MAXIMUM AMOUNT ESTABLISHED BY TAL HOLDINGS LLC, BUT THE TOTAL UNPAID BALANCE ON THE ACCOUNT MAY NEVER EXCEED THE MAXIMUM LIMIT.

I/WE HEREBY AGREE TO THE TERMS AND CONDITIONS ON THE SECOND PAGE OF THIS FORM

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
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BY SUBMITTING THIS APPLICATION, YOU AGREE TO RECEIVE EMAILED STATEMENTS. ONLY EMAILED STATEMENTS WILL RECEIVE COPIES OF INVOICES.
IF YOU REQUIRE PAPER STATEMENTS AS WELL, PLEASE CHECK HERE: _____
EMAIL ADDRESS TO SEND STATEMENTS: _____

TAL HOLDINGS LLC
dba Browne's Home Center
CONSUMER CREDIT SALES POLICY

I/WE HEREBY APPLY FOR A 30-DAY ACCOUNT

I/WE UNDERSTAND THAT THIS IS A REGULAR CONSUMER ACCOUNT, AND AGREE THAT THE ACCOUNT IS DUE IN FULL ON OR BEFORE THE 10TH OF THE MONTH AFTER THE END OF THE BILLING CYCLE FOLLOWING PURCHASES. IF UNPAID BY THE CLOSE OF THE LAST DAY OF BUSINESS OF THE CURRENT MONTH, THE ACCOUNT IS CONSIDERED DELINQUENT. SHOULD THE ACCOUNT BECOME DELINQUENT, A **LATE CHARGE** OF 1.5% PER MONTH (18% ANNUAL PERCENTAGE RATE) WILL BE IMPOSED AS PERMITTED BY LAW, WHICH I/WE AGREE TO PAY IN ADDITION TO ALL OTHER COSTS OF COLLECTION, INCLUDING REASONABLE ATTORNEY'S FEES AND COSTS INCURRED TO EFFECT COLLECTION, WITH OR WITHOUTSUIT, INCLUDING PREPERATION, FILING, AND FORECLOSURE OF ANY LIEN.

ALL INFORMATION CONTAINED HEREIN IS CONFIDENTIAL

All terms and conditions from the front of this application apply equally and are incorporated in the Credit Sales Policy

- 1) Signature by you or your authorized representative on the invoice is presumed to establish your acceptance of the terms and conditions set forth herein, without exception, and to your agreement to comply with said terms.
- 2) TAL HOLDINGS LLC reserves the right to change its' billing cycle upon 30-days written notice.
- 3) Past due balances are assessed a LATE CHARGE as indicated, or up to the maximum rate allowed by law at TAL HOLDINGS LLC's discretion. This LATE CHARGE will be assessed on all delinquent accounts, subject to a minimum charge of \$1.50.
- 4) Applicant(s) agrees to provide suitable access to all points of delivery for TAL HOLDINGS LLC. TAL HOLDINGS LLC shall not be liable for any delivery made beyond dedicated public roads, including without limitation beyond the curb line, and in no event shall TAL HOLDINGS LLC be liable for any damage to the goods or real or personal property.
- 5) This agreement may be executed and transmitted to TAL HOLDINGS LLC by facsimile machine and the facsimile so transmitted to TAL HOLDINGS LLC shall be deemed an original and shall be binding upon the Applicant(s) upon receipt by TAL HOLDINGS LLC.
- 6) Regardless of any prior or contemporaneous agreements, this Agreement amends and modifies any and all of said prior or contemporaneous agreements and contains the entire agreement between the parties and cannot be changed or terminated orally.
- 7) The terms of this agreement take precedence over any terms and conditions set forth in Applicant(s) purchase order or other similar document, or any other agreement Applicant(s), whether now existing or arising at any time in the future, and to the extent of any conflict this agreement shall control.
- 8) Only the Credit Manager of TAL HOLDINGS LLC is authorized to modify any terms of this Agreement. All modifications must be in writing.
- 9) In case of any default in relation to this Agreement, Applicant(s) shall pay TAL HOLDINGS LLC's reasonable attorney fees and costs, even if no action is filed. If an action is filed, Applicant(s) shall pay TAL HOLDINGS LLC's reasonable attorney fees and costs (whether in the state or federal courts, including but not limited to the bankruptcy courts), for any court annexed arbitration, on any appeal and on denial of any petition for review. Jurisdiction for any action may, at the sole option of TAL HOLDINGS LLC be the courts of the state of Oregon with venue in Deschutes County, Oregon. Applicant(s) consent to such jurisdiction and venue. This Agreement shall be governed by and construed in accordance with law of principal state of delivery or the goods to Applicant(s) without resort to its principles on conflict of laws.

Credit cards and debit cards are not accepted for payments on accounts.

APPLICANT(S) HEREBY ACKNOWLEDGE THAT HE/SHE OR THEY HAVE READ AND ACCEPT THE TERMS AND CONDITIONS OF SALE AS SET FORTH ON THIS APPLICATION AND HAVE INDICATED ABOVE HIS/HER OR THEIR PREFERENCE ON CONSUMER ACCOUNT TYPE.

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE

DATE

DATE