



**P.J. KEATING COMPANY**

998 Reservoir Road  
Lunenburg, MA 01462  
Main 978-582-5200  
Credit Dept. 978-582-5211  
Credit Fax 978-582-4513

**Credit Application**

NAME OF FIRM OR INDIVIDUAL \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIPCODE \_\_\_\_\_

TELEPHONE(\_\_\_\_\_) \_\_\_\_\_ FAX(\_\_\_\_\_) \_\_\_\_\_ EMAIL \_\_\_\_\_

THE FOLLOWING INFORMATION IS SUBMITTED FOR YOUR CONSIDERATION AS A BASIS OF EXTENSION OF CREDIT TO US.

TYPE OF BUSINESS \_\_\_\_\_ YEAR ESTABLISHED \_\_\_\_\_

OWNERSHIP \_\_\_ PARTNERSHIP \_\_\_ PROPRIETORSHIP \_\_\_ CORPORATION \_\_\_ (IF INC, IN WHAT STATE?) \_\_\_\_\_

**1. PLEASE LIST FULL NAMES OF OWNERS/OFFICERS, TITLES, HOME ADDRESS AND SOCIAL SECURITY NUMBER.**

NAME ADDRESS SOCIAL SECURITY #

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

D. \_\_\_\_\_

E. \_\_\_\_\_

ANNUAL SALES VOLUME \_\_\_\_\_ MONTHLY CREDIT REQUESTED \_\_\_\_\_

**2. PRIOR/CURRENT TRADE NAMES USED** \_\_\_\_\_

**3. HAVE YOU EVER FILED FOR PROTECTION UNDER THE U.S. BANKRUPTCY CODE? YES \_\_\_\_\_ NO \_\_\_\_\_**

**4. CREDIT REFERENCES (PLEASE INCLUDE MATERIAL SUPPLIERS).**

COMPANY NAME COMPLETE ADDRESS TELEPHONE & FAX #

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

D. \_\_\_\_\_

E. \_\_\_\_\_

**5. BANK REFERENCE: (PLEASE NOTE TYPE OF ACCOUNT).**

BANK NAME COMPLETE ADDRESS ACCOUNT # TYPE

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

**ALL PAGES AND SECTIONS OF THIS APPLICATION MUST BE COMPLETED IN FULL.**

**CREDIT CONTRACT**

Upon approval of Credit Application, P.J. Keating company (hereinafter referred to as PJK) will sell goods, materials and services of credit. In return and in consideration thereof, the undersigned make the following promises.

1. I will pay at Lunenburg, Massachusetts for all goods, materials sold and services performed within thirty (30) days of the date of the invoice. PJK shall have the right to terminate this arrangement at any time with or without reason or explanation. PJK agrees to deliver periodic statements of my account covering my transactions. I further agree to advise PJK when making payments for goods and services rendered as to which invoices my payment is to be applied. If I do not provide this remittance advice, PJK shall have the right to apply payment to the oldest outstanding invoices first.
2. If I do not pay for all goods, materials, supplies and services rendered within thirty (30) days of invoice date, then I will pay, in addition to the amount billed, a FINANCE CHARGE equal to 1 1/2% per month for an ANNUAL PERCENTAGE RATE of 18%. I also agree that my account will not be considered paid in full until all invoices and finance charges are paid.
3. If I do not pay within the credit terms granted, PJK may immediately suspend my rights to credit and cease shipment of goods to me and/or require C.O.D. payments of my account. I agree to also pay costs and expenses of collection, including reasonable attorney's fees incurred by PJK in collecting this delinquent account.
4. The undersigned understand the terms of this credit contract and in consideration of the extension of credit and/or the sale of goods, materials and services agree to said terms.

I hereby authorize PJK to whom this application is made or any credit bureau or other investigative agency employed by PJK to investigate the references or statements herein listed. Signature below shall authorize PJK to investigate my/our credit and shall constitute permission for PJK to obtain release of my/our banking records and information.

\_\_\_\_\_  
Signature of Officer or Owner

\_\_\_\_\_  
Date

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**PERSONAL GUARANTY**

Date \_\_\_\_\_

I \_\_\_\_\_ residing at \_\_\_\_\_

**FOR GOOD AND VALUABLE CONSIDERATION INCLUDING THE EXTENSION OF CREDIT WHICH I HEREBY ACKNOWLEDGE AS HAVING BEEN RECEIVED DO HEREBY PERSONALLY GUARANTY INDEBTEDNESS OF**

\_\_\_\_\_  
**TO P.J. KEATING CO., WHICH MY BECOME DUE. (Company Name)**

**THIS GUARANTY SHALL BE CONTINUING AND IRREVOCABLE GUARANTY AND INDEMNITY TO P.J. KEATING COMPANY, FURTHER, I HEREBY SUBROGATE ANY INDEBTEDNESS OF \_\_\_\_\_ WHICH IT MAY HAVE TO ME TO THE INDEBTEDNESS OF P.J. KEATING COMPANY.**  
(Company Name)

**I DO HEREBY WAIVE NOTICE OF DEFAULT, NON-PAYMENT AND NOTICE THEREOF AND TO JURY TRIAL AND CONSENT TO ALL RENEWALS OF EXTENSION OF CREDIT.**

Signature \_\_\_\_\_  
(Personally and Individually)

Witness: \_\_\_\_\_

Address: \_\_\_\_\_



**P. J. Keating Company**

**Credit Information and Agreement**

**Bank Release Form**

**Please fill in and sign the statement below, which will be sent or faxed to your bank. Your permission is required to access account information. This will speed up the processing of your Credit Application.**

**I, \* \_\_\_\_\_, give \*\* \_\_\_\_\_ permission to release account information to P J Keating Company for the purpose of obtaining credit.**

**Thank you.**

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**Signature**

**Date**

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**Title**

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**Account Number**

**\*(Company Officer Name)**

**\*\* (Name of Bank)**