



CONFIDENTIAL CREDIT APPLICATION AND CREDIT AGREEMENT

1182 Teaneck Road- Teaneck, NJ 07666
201-833-8898 800-541-5455 201-833-8422-Fax
E-Mail www.kempersystem.net



BANK INFORMATION

PRIMARY BANK:

NAME: _____ ACCOUNT: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

TELEPHONE NO.: _____ CONTACT: _____

OTHER BANK:

NAME: _____ ACCOUNT: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

TELEPHONE NO.: _____ CONTACT: _____

CURRENT MAJOR CREDITORS:

NAME: _____ ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

CONTACT: _____ TEL: () _____ FAX: () _____

NAME: _____ ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

CONTACT: _____ TEL: () _____ FAX: () _____

NAME: _____ ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

CONTACT: _____ TEL: () _____ FAX: () _____

PRODUCT (s) TO BE PURCHASED: _____

DATE FIRST ORDER REQUIRED: _____

INITIAL AMOUNT OF ORDER: \$ _____

ESTIMATED MONTHLY PURCHASES FROM KEMPER: \$ _____

KEMPER SYSTEM, INC. SALES REPRESENTATIVE: _____

HAVE OUR MERCHANDISING AND PAYMENT TERMS BEEN CLEARLY OUTLINED? _____

PLEASE ADVISE WHAT ARE THE TERMS OF SALE YOU EXPECT FROM KEMPER SYSTEM, INC.

HAS THE LATEST FINANCIAL INFORMATION BEEN PROVIDED TO DUN & BRADSTREET? _____

PLEASE ATTACH A COPY OF THE MOST RECENT FINANCIAL & OPERATING STATEMENT.

Notice: The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding

contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Customer Credit Protection Act. The federal agency that administers compliance with the law concerning this credit is the Federal Trade Commission, Division of Credit Practices, 6th and Pennsylvania Avenue, NW, Washington, DC 20580.

It is the policy of Kemper System, Inc. that the information provided be used for credit purposes only and will be kept completely confidential.

REGISTERED NAME OF COMPANY: _____

CORPORATION____ LIMITED LIABILITY CO.____ STATE OF INCORPORATION: _____

SOLE PROPRIETORSHIP____ PARTNERSHIP____ STATE OF PRINCIPAL RESIDENCE: _____

BILLING ADDRESS:

P.O. BOX:_____ CITY:_____ STATE:_____

ZIP CODE:_____ E-MAIL:_____

SHIPPING ADDRESS: _____

CITY:_____ STATE:_____ ZIP CODE: _____

TELEPHONE: (____) _____ FAX: (____) _____

FEDERAL TAX ID No: _____

TAX EXEMPTION CERTIFICATE NUMBER: _____ (Please Attach Copy)

DESCRIBE TYPE OF BUSINESS: _____

YEARS IN BUSINESS: _____

ACCOUNTS PAYABLE CONTACT: _____

INFORMATION ON PRINCIPALS

For Proprietorship or Partnership: List all Owners and/or Partners

For Corporation or Limited Liability Company: List all Officers, Directors and Majority Stockholders

<u>NAME</u>	<u>HOME ADDRESS</u>	<u>TEL. NO.</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Have any companies or individuals listed above ever been a debtor in bankruptcy proceeding?_____

Has any judgment ever been entered against any of the companies or individuals listed above?_____

Are there any legal actions or arbitrations pending against any of the companies or individuals listed above?

TERMS AND CONDITIONS

I/we certify that the statements contained herein and in any supporting schedules or documents are true and give a correct showing of the financial condition of the Applicant as of this date. This is to further certify that the Applicant is solvent and able to pay for labor and/or materials ordered and that no proceedings have been commenced or pending against the Applicant and there are no proceedings commenced or contemplated by the Applicant, which would adversely affect the credit of the Applicant. Any material change in the financial condition of the Applicant shall be reported to Kemper System, Inc. immediately in writing.

In signing this agreement, the Applicant grants to Kemper System, Inc. full authority to check and verify any information provided herein and to obtain credit reports from time to time on Applicant or any individuals listed on this application or to obtain credit and funding information from other persons or entities listed on this application. The Applicant expressly agrees to make payment in full to Kemper System, Inc. for all purchases in accordance with the terms and conditions noted on its invoices until Kemper System, Inc. has received written notice closing this account, mailed U.S. Mail Certified Return Receipt Requested, no matter what person or entity ordered or used the labor and/or materials supplied on this account and regardless of any change in the legal structure of the Applicant or existence of entities or individuals legally distinct from the Applicant using or benefiting from the labor and/or materials supplied. In the event of such other entities or individuals ordering or using the labor or materials, it is agreed that both the Applicant and the other legal entities or individuals shall be obligated for all amounts due under the Agreement. The Applicant agrees to notify Kemper System, Inc. by U.S. Mail Certified Return Receipt Requested of any change in ownership that would change the party obligated by this debt. If the account is placed for collection, the Applicant further agrees to pay all costs and expenses of collection, including attorney's fees and expenses.

Kemper System, Inc. may stop the manufacture or supply of any labor and materials when it, in its sole discretion, determines that the Applicant is in breach of this Agreement or any other contract with Kemper System, Inc. or Kemper System, Inc. has insecurity with respect to Applicant's creditworthiness, until payment is made and any dispute or insecurity has been resolved. Kemper System, Inc. may also raise or lower credit limits or credit terms, in its sole discretion, without notice.

Applicant(s):

NAME OF FIRM: _____

SIGNED BY: _____ SIGNED BY: _____

PRINT NAME: _____ PRINT NAME: _____

TITLE: _____ TITLE: _____

DATE: _____ DATE: _____

I Have Received KSI Term of Sale

Credit application not accepted without approval of Kemper System, Inc. Credit Department.