

# KUIKEN BROTHERS COMPANY INC.

RESIDENTIAL & COMMERCIAL BUILDING MATERIALS *Since 1912*

## CREDIT APPLICATION

Page 1 of 4

### FAIR LAWN, NJ

Check:  FOR BUSINESS ACCOUNT  FOR PERSONAL ACCOUNT

Headquarters  
6-02 Fair Lawn Ave.  
P.O. Box 1040  
Fair Lawn, NJ 07410-8040  
Tel 201.796.2082  
Fax 201.703.9230

Company Name \_\_\_\_\_ Date \_\_\_\_\_  
Address \_\_\_\_\_ No. of Projects/Homes Per Year \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Desired Line of Credit \_\_\_\_\_  
Tax I.D. # or S.S. # \_\_\_\_\_ Telephone # \_\_\_\_\_  
Year Established \_\_\_\_\_ Fax # \_\_\_\_\_  
Cell Phone # \_\_\_\_\_ E-mail address: \_\_\_\_\_  
Driver's License # \_\_\_\_\_

Other Kuiken Brothers  
Company Locations:

### EMERSON, NJ

#### Business Type

Tel 201.262.6666  
Fax 201.262.6082

<input type="checkbox"/> <b>General Contractor</b>	<input type="checkbox"/> <b>Builder/Developer</b>	<input type="checkbox"/> <b>Specialized / Subcontractor</b>
<input type="checkbox"/> New Homes <input type="checkbox"/> Remodels/Additions <input type="checkbox"/> Commercial <input type="checkbox"/> Other (describe below) _____	<input type="checkbox"/> Custom Home Builder <input type="checkbox"/> Spec Homes <input type="checkbox"/> Condos/townhomes <input type="checkbox"/> Commercial <input type="checkbox"/> Other (describe below) _____	<input type="checkbox"/> Framing Contractor <input type="checkbox"/> Decks <input type="checkbox"/> Roofing <input type="checkbox"/> Kitchen Contractor <input type="checkbox"/> Finish Carpentry <input type="checkbox"/> Siding <input type="checkbox"/> Trim Carpenter <input type="checkbox"/> Other (describe below) _____

### MIDLAND PARK, NJ

Tel 201.652.1000  
Fax 201.493.0457

### WANTAGE, NJ

Tel 973.875.5106  
Fax 973.875.0810

Bank Name \_\_\_\_\_ Branch Mailing Address \_\_\_\_\_  
Checking Acct # \_\_\_\_\_  
Savings Acct # \_\_\_\_\_

### WARWICK, NY

Tel 845.986.2255  
Fax 845.986.2258

#### Principals of the Business:

Name _____	Owner/Partner/Corporate Officer _____
Social Security # _____	Residence Address _____
Telephone# _____	City _____
Driver License # _____	State _____ Zip _____

### SUCCASUNNA, NJ

Tel 973.968.7700  
Fax 973.584.3157

Name _____	Owner/Partner/Corporate Officer _____
Social Security # _____	Residence Address _____
Telephone# _____	City _____
Driver License # _____	State _____ Zip _____

### GARFIELD, NJ

Tel 973.772.0044  
Fax 973.772.4909

Please attach list if more than 2 principals.

### NEWARK, NJ

Tel 973.638.7200  
Fax 973.589.1684

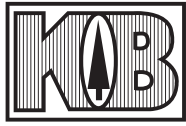
**Dispute and Claims Resolution:** All claims, issues and matters in dispute that may arise shall be decided in binding arbitration by the American Arbitration Association in accordance with its Construction Industry Arbitration Rules. By signing below, the Applicant(s) and Guarantor(s) of this application, understands that it is giving up its right of access to the courts and agrees to have all disputes resolved in binding arbitration. The obligation to arbitrate shall not be limited by the type of claim asserted, regardless of whether the claim arises out of any applicable statutes, including the Consumer Fraud Act and the home improvement contractor regulations thereunder.

#### CREDIT VERIFICATION: (for Business and Personal Accounts)

I give my permission to THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES to verify all given information at their discretion during the course of doing business. This may include major credit bureaus. I also understand that any false information concerning names, addresses and Corporation connections could be misconstrued as a fraudulent statement.

Signature of Applicant \_\_\_\_\_ Title \_\_\_\_\_

Signature of Co-Applicant \_\_\_\_\_ Title \_\_\_\_\_



**CREDIT APPLICATION**

**LINE OF CREDIT AGREEMENT** (for Business or Personal Accounts)

In this agreement the words YOU and YOUR mean the Customer(s) who signs below. WE, US and OUR mean THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES.

**AGREEMENT.** This is the Agreement that covers your purchases from us and your line of credit for those purchases. When we agree to allow you to purchase goods under this line of credit, we are relying upon the information you have given us in your Application. You guarantee that this information is true and correct and that any future information you give us will also be true and correct. We may, upon request, require updated information. You agree to provide us this information upon our request. The establishment of a line of credit is only a guideline and you agree to pay for any and all purchases within or in excess of your established line of credit. THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES can in no way be held liable for allowing purchases to exceed the established or requested credit limit. The line of credit is an accommodative arrangement for our customers by which KBCo extends a specified maximum monthly balance to be maintained for a 30 day period of time. Any unpaid balance extending beyond the 30 days from the 28th of each month shall bear a simple late fee.

**CANCELLATION AND AMENDMENT.** We have the right to cancel this Agreement at any time or to amend its terms, by notifying you in writing. Your obligation however, to repay amounts you already owe under this agreement, will continue until it is paid in full.

**PROMISE TO PAY.** You promise to pay us or anyone we designate all amounts plus late fees (if any) for all purchases made under this line of credit plus collection costs, whether or not a lawsuit is filed, and any other amounts you owe us.

**BILLING AND STATEMENTS.** Each month we will mail, fax or e-mail you a Statement. This Statement will show all of your purchases made under this line of credit, all payments by you, and any late fees charged by us to this line of credit. Full payments of the entire balance of your line of credit must be made on or before the 28th of the month. If you do not pay the entire balance by or on the 28th, we will add late fees to the past due amount of your purchases at the rate of 1.5% per month (18% per year).

**ENTIRE BALANCES DUE.** If you miss a payment under this or any other obligation you owe us, or if you violate any of the terms of this Agreement, we can declare the entire balance of this line of credit due and payable immediately with or without notice or demand to you.

**COLLECTION.** If we are forced to start collection proceedings to recover amounts you owe under this line of credit, you agree to pay all costs and expenses, including collection agency and/or reasonable attorneys' fee. In the event a check is returned for any reason, you will be charged the prevailing bank fee.

**LAW THAT APPLIES.** Law of the State of New Jersey shall govern this agreement. If purchases are made in our Warwick, New York location New York laws will govern this agreement.

**DELEGATION OF AUTHORITY.** You authorize us to sell goods to your designated agents and principals and agree that their purchase shall be your obligations under this Agreement.

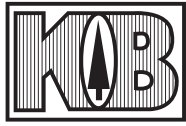
Date _____	By: _____	_____
	Signature of Customer	Printed Name
_____	By: _____	_____
Company or Individual Name	Signature of Customer	Printed Name

**GUARANTY**

**BASIC GUARANTY.** In order for THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES to make available a line of credit to the above Customer(s), the undersigned guaranty that the above Customer(s) will punctually pay whatever it owes THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES and that the undersigned Guarantor(s) guaranty repayment of all the above Customer(s) obligations under this line of credit, including Collection Agency and/or Attorney's fees and any late fees incurred.

**RELIANCE.** THE KUIKEN BROTHERS COMPANY AND ITS SUBSIDIARIES AND AFFILIATES may continue to sell goods to the above Customer(s) under his line of credit based upon this guaranty until the undersigned Guarantor(s) give written notice to THE KUIKEN BROTHERS COMPANY not to do so.

Date _____	_____	_____
	Signature of Guarantor	Printed Name
Date _____	_____	_____
	Signature of Guarantor	Printed Name
Date _____	_____	_____
	Signature of Guarantor	Printed Name



**CREDIT APPLICATION**

TRADE REFERENCES WHERE CREDIT NOW EXTENDED (Include all building material suppliers):

- 1) Name \_\_\_\_\_ Contact \_\_\_\_\_  
 Complete Mailing Address \_\_\_\_\_  
 Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_  
 Nature of Services or Materials Provided \_\_\_\_\_ Account # \_\_\_\_\_
- 2) Name \_\_\_\_\_ Contact \_\_\_\_\_  
 Complete Mailing Address \_\_\_\_\_  
 Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_  
 Nature of Services or Materials Provided \_\_\_\_\_ Account # \_\_\_\_\_
- 3) Name \_\_\_\_\_ Contact \_\_\_\_\_  
 Complete Mailing Address \_\_\_\_\_  
 Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_  
 Nature of Services or Materials Provided \_\_\_\_\_ Account # \_\_\_\_\_
- 4) Name \_\_\_\_\_ Contact \_\_\_\_\_  
 Complete Mailing Address \_\_\_\_\_  
 Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_  
 Nature of Services or Materials Provided \_\_\_\_\_ Account # \_\_\_\_\_

PERSONAL REFERENCES:

- 1) Name \_\_\_\_\_ Contact \_\_\_\_\_  
 Complete Mailing Address \_\_\_\_\_  
 Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_  
 Relationship \_\_\_\_\_ Number of Years Acquainted \_\_\_\_\_
- 2) Name \_\_\_\_\_ Contact \_\_\_\_\_  
 Complete Mailing Address \_\_\_\_\_  
 Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_  
 Relationship \_\_\_\_\_ Number of Years Acquainted \_\_\_\_\_

EMPLOYMENT INFORMATION:

Name of Employer \_\_\_\_\_ Contact \_\_\_\_\_  
 Complete Mailing Address \_\_\_\_\_  
 Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_  
 Date of Employment \_\_\_\_\_

Have you or any company which you were associated been subject to any bankruptcy proceedings?  Yes  No If Yes, date \_\_\_\_\_

**\*IS THE FIRST ORDER FOR A SPECIFIC PROJECT?**

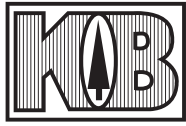
Yes  No If yes, what type of project? \_\_\_\_\_ If Bonded, Surety Name \_\_\_\_\_ Bond # \_\_\_\_\_  
 Approximate dollar amount to be purchased \$ \_\_\_\_\_ Lot # \_\_\_\_\_ Block # \_\_\_\_\_  
 Complete Address of Project \_\_\_\_\_

**If project is Bank Financed, please provide proof of financing (e.g. copy of Construction Loan, Commitment Letter, etc.)**

\* Although you are always free to use your account at any of our locations, which one do you anticipate visiting MOST frequently?

- |   |   |                                       |
|---|---|---------------------------------------|
| <input type="checkbox"/> Fair Lawn, NJ    | <input type="checkbox"/> Wantage, NJ    | <input type="checkbox"/> Roseland, NJ |
| <input type="checkbox"/> Emerson, NJ      | <input type="checkbox"/> Warwick, NY    | <input type="checkbox"/> Garfield, NJ |
| <input type="checkbox"/> Midland Park, NJ | <input type="checkbox"/> Succasunna, NJ | <input type="checkbox"/> Newark, NJ   |

*\*PLEASE NOTE: Fax copies of this application are acceptable to begin processing, but an original signed document must be mailed to our office. Please complete all requested information to avoid delays in processing your application.*



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Page 4 of 4

**FAIR LAWN, NJ**

**\*Applicant:** Only your signature is required on this form. We will forward it to your bank for the credit information.

**CONFIDENTIAL BANK CREDIT REPORT**

TO: \_\_\_\_\_ DATE: \_\_\_\_\_

ON: \_\_\_\_\_

Dear Financial Institution:

In order that we may consider opening a credit account with the above, we ask you in confidence to complete and return the following information:

**CHECKING ACCOUNTS**

Account Number: \_\_\_\_\_ Average Balance: Low \_\_\_\_\_ Figures  
 Dated Opened: \_\_\_\_\_ Medium \_\_\_\_\_ Figures  
 High \_\_\_\_\_ Figures  
 Checks returned for uncollected and/or insufficient funds? \_\_\_\_\_ Yes \_\_\_\_\_ No

Account Number: \_\_\_\_\_ Average Balance: Low \_\_\_\_\_ Figures  
 Dated Opened: \_\_\_\_\_ Medium \_\_\_\_\_ Figures  
 High \_\_\_\_\_ Figures  
 Checks returned for uncollected and/or insufficient funds? \_\_\_\_\_ Yes \_\_\_\_\_ No

**SAVINGS ACCOUNT**

Account Number: \_\_\_\_\_ Average Balance: Low \_\_\_\_\_ Figures  
 Dated Opened: \_\_\_\_\_ Medium \_\_\_\_\_ Figures  
 High \_\_\_\_\_ Figures

**LOAN EXPERIENCE**

Highest Credit Given: \_\_\_\_\_ Current Outstanding: \_\_\_\_\_  
 Loan Purpose: \_\_\_\_\_ Secured: \_\_\_\_\_ Unsecured: \_\_\_\_\_  
 Collateral: \_\_\_\_\_ Experience: \_\_\_\_\_

REMARKS: \_\_\_\_\_

Very Truly Yours,  
 THE KUIKEN BROTHERS COMPANY

X \_\_\_\_\_  
**\*Authorized Signature of Applicant**

\_\_\_\_\_

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