

INDIVIDUAL/JOINT/DBA APPLICATION FOR CREDIT

102 West Cortland Street
 PO Box 117
 Groton, NY 13073
 607-898-5851 or 277-3977
 FAX: 607-898-3725



DATE: _____

_____ NAME OF ACCOUNT IF DBA			
_____ NAME OF INDIVIDUAL	_____ SOC. SEC. NO.	_____ DATE OF BIRTH	
_____ ADDRESS	_____ YEARS	_____ RES. PHONE	
_____ FORMER ADDRESS	_____ YEARS	_____ BUS. PHONE	
_____ PRESENT EMPLOYER	_____ POSITION	_____ YEARS	_____ INCOME

ADDITIONAL INCOME: _____
 RENT _____ OWN _____ (check one) REAL ESTATE IN NAME OF _____
 MORTGAGE HELD BY _____
 BANK REFERENCE: _____
 CREDIT REFERENCES: 1. _____
 2. _____

CO-APPLICANT

_____ NAME OF INDIVIDUAL		_____ SOC. SEC. NO.	_____ DATE OF BIRTH
_____ ADDRESS		_____ YEARS	_____ RES. PHONE
_____ FORMER ADDRESS		_____ YEARS	_____ BUS. PHONE
_____ PRESENT EMPLOYER	_____ POSITION	_____ YEARS	_____ INCOME

ADDITIONAL INCOME: _____
 RENT _____ OWN _____ (check one) REAL ESTATE IN NAME OF _____
 MORTGAGE HELD BY _____
 BANK REFERENCE: _____
 CREDIT REFERENCES: 1. _____
 2. _____

We agree, that in the event that credit is extended to us, to pay all invoices when due according to Baker-Miller terms: Cash 10th of month after receipt of merchandise. MASTER CHARGE, VISA, DISCOVER, AMERICAN EXPRESS are the only installment plans offered. Past due accounts are subject to a finance charge of 2% per month up to \$500.00, (APR 24% per annum), 1 1/2% per month in excess of \$500.00, (APR 18% per annum), minimum finance charge \$.50 per month. In the event Baker-Miller has to institute collection proceedings to collect payment of this account, we agree to pay any and all costs of collection plus reasonable attorney's fees which cannot be more than 20% of the amount we owe.

We hereby authorize Baker-Miller to conduct credit investigations at their discretion.

_____ APPLICANT'S SIGNATURE	_____ DATE
_____ CO-APPLICANT'S SIGNATURE	_____ DATE

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal Agency which administers compliance with this law concerning this store is the Federal Trade Commission, Washington, D.C. 20580.