



# Credit Application

Fax to: 215.618.0786

Email to: creditapps@pjponline.com

## CUSTOMER

TRADE NAME \_\_\_\_\_ FULL LEGAL BUSINESS NAME \_\_\_\_\_  
 PHYSICAL ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 Federal Tax I.D. #: \_\_\_\_\_  
 MAILING ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
 STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 PHONE \_\_\_\_\_ FAX \_\_\_\_\_ EMAIL \_\_\_\_\_  
 PJP SALES REP # \_\_\_\_\_ SALES REP NAME \_\_\_\_\_ EST. PURCHASE VOLUME \_\_\_\_\_ PER  
 MONTH [ ] YEAR [ ]

## PRINCIPALS

If Corporation, Name Officers / If Partnership Name All Partners / If LLC, Name All Members / If Sole Proprietorship, Name Owner  
 NAME, TITLE SSN / DATE OF BIRTH / DRIVERS LICENSE # RESIDENCE ADDRESS PHONE

## TRADE REFERENCES

Please List 4 References

SUPPLIER NAME ADDRESS ACCOUNT # PHONE

## CONTACT PERSON FOR BILLING

NAME \_\_\_\_\_ TITLE \_\_\_\_\_  
 PHONE \_\_\_\_\_ FAX \_\_\_\_\_ EMAIL \_\_\_\_\_

HOW LONG IN OPERATION \_\_\_\_\_ HOW LONG AT CURRENT LOCATION \_\_\_\_\_

ANY OTHER LOCATIONS/BUSINESSES: YES [ ] NO [ ] IF LESS THAN 3 MONTHS, PRIOR  
 BUSINESS \_\_\_\_\_

YEAR OPENED \_\_\_\_\_ UNTIL \_\_\_\_\_ LIST REFERENCES ABOVE FOR PREVIOUS BUSINESSES

BUILDING OWNED [ ] LEASED [ ] TYPE OF BUSINESS: [ ] CORPORATION [ ] PARTNERSHIP [ ] LLC  
 [ ] PROPRIETORSHIP

NAME OF LANDLORD / MORTGAGE CO \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

## BANK INFORMATION

NAME / ADDRESS OF BUSINESS BANK \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE \_\_\_\_\_ FAX \_\_\_\_\_

[ ] CHECKING [ ] SAVINGS [ ] LOAN ACCOUNT # \_\_\_\_\_

## PERSONAL GUARANTEE

The undersigned guarantor(s), in consideration of the extension of credit terms by Penn Jersey to the above named Customer, and intending to be legally bound hereby, do(es) hereby consent to all Terms and Conditions of the Credit Agreement which are incorporated herein by reference, and irrevocably guarantees payment in full of all present and future indebtedness of the above named Customer to Penn Jersey, including any and all charges, costs and attorney's fees, as specified in the foregoing Credit Agreement, and waives any presentment, demand, protest and any other form of notice from Penn Jersey regarding Customer's obligation to Penn Jersey. Further, I/we understand that this is a personal guarantee. Any indication after my/our name which indicates that I/we are signing this Guarantee in anything other than my/our personal capacity shall have no effect on my/our personal responsibility to Penn Jersey and shall be deemed a nullity.

Guarantor Signature: \_\_\_\_\_

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

Print Name: \_\_\_\_\_

## CREDIT AND GUARANTEE AGREEMENT

THIS CREDIT AND GUARANTEE AGREEMENT (“Credit Agreement” or “Agreement”) is made between Penn Jersey Paper Co.(hereinafter “Penn Jersey”) and Customer (as identified in the Credit Application) (hereinafter collectively the “parties”). Customer agrees that all purchases made by Customer on and after the date hereof are subject to the following terms and conditions (hereinafter “Terms and Conditions”):

1. Penn Jersey hereby extends to Customer credit in the amount of all invoices to customer for which advance or C.O.D. payment is not required. Customer agrees that all amounts due Penn Jersey shall be payable to it per the stated terms on each invoice. All sums not paid within invoice terms are subject to a delinquency charge of 1 1/2% per month (18% per annum) of the unpaid balance. All Customer payments returned as unpaid are subject to a \$30.00 charge.
2. Customer shall pay all collection agency fees and costs, plus the greater of Penn Jersey’s actual attorney fees or 25% of all sums due Penn Jersey, plus costs.
3. Customer certifies the accuracy of all information in the Credit Application. The decision to grant or deny credit to Customer in any amount is within the sole discretion of Penn Jersey. Customer authorizes Penn Jersey to contact and verify all bank and credit references.
4. Pennsylvania law governs this Agreement. All actions to enforce this Agreement, for breach of this Agreement, or for any disputes between Customer and Penn Jersey shall be brought in the federal or state courts of Pennsylvania, County of Philadelphia, and the parties consent to personal jurisdiction in Pennsylvania.
5. The parties hereby waive their right to a jury trial.
6. This Agreement may not be assigned by Customer without the prior written authorization of Penn Jersey.
7. Each party represents and warrants that the individual signing this Agreement is fully authorized to do so and to bind it/him/her hereby, and that a copy shall have the same force and effect as an original signature.
8. This Agreement contains the entire agreement between the parties, and the terms of this Agreement are contractual and not recitals. No statements, inducements or representations, oral or written, not expressed herein have been relied upon by any party hereto. This Agreement may not be amended except by a writing signed by all parties.

IN WITNESS WHEREOF, and intending to be legally bound the parties hereto have set their respective hands and seals this \_\_\_\_ day of \_\_\_\_\_, 2\_\_\_\_.

CUSTOMER:

BY: \_\_\_\_\_

*For: Penn Jersey Paper Co.  
9355 Blue Grass Road  
Philadelphia, PA 19114*

BY: \_\_\_\_\_

*Printed name: \_\_\_\_\_  
Title, if any: \_\_\_\_\_*