



**Credit Application and Agreement**

**A. APPLICANT**

Legal Business Name: \_\_\_\_\_  
(List all Trade Names, DBS's, Divisions or Subsidiaries)

Mailing Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Billing Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Type of Business: \_\_\_\_\_ Estimated Annual Sales: \$ \_\_\_\_\_

Years in Business: \_\_\_\_\_ FEIN: \_\_\_\_\_ Amount of Credit Requested: \_\_\_\_\_

Sales Tax Exempt:  Yes  No (If Sales Tax Exempt attached a Sales Tax-Exempt Form)

Website: \_\_\_\_\_

Accounts Payables Contact: \_\_\_\_\_ Email Address: \_\_\_\_\_

Supervisor's Name: \_\_\_\_\_ Cell Number: \_\_\_\_\_

On-Site Contacts and Numbers: \_\_\_\_\_

**B. OWNERSHIP**  Sole Proprietor  Partnership  Corporation/LLC

Principal #1 –

Name \_\_\_\_\_ Title \_\_\_\_\_ SS# \_\_\_\_\_  
 Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Principal #2 –

Name \_\_\_\_\_ Title \_\_\_\_\_ SS# \_\_\_\_\_  
 Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

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Adrian	507-483-2690	Marshall	507-532-3966	Brookings	605-692-6040
Edgerton	507-442-5441	Pipestone	507-825-3239	Harrisburg	605-743-2700
Luverne	507-283-8077	Slayton	507-836-6102	Madison	605-256-6211
Lamberton	507-752-7989	Tyler	507-247-5575	Sioux Falls	605-543-6000

*"Profit from Our Experience"*



**C. BANKING INFORMATION**

Bank \_\_\_\_\_ Contact \_\_\_\_\_ Phone \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Acct No \_\_\_\_\_ (Checking / Savings) Acct No \_\_\_\_\_ (Checking / Savings)

Line of Credit?  Yes  No Amount \$ \_\_\_\_\_

I hereby authorize bank named above to release information requested for the purpose of obtaining an/or reviewing credit. **Initial** \_\_\_\_\_

**D. TRADE REFERENCES (Fill out 3 References)**

Name	Contact	Address	Phone #
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

The preceding information is for the purpose of obtaining credit and is warranted to be true. I/We hereby authorize (Buffalo Ridge Concrete) to investigate all references and customary credit information sources including consumer credit reporting repositories regarding my/our credit and financial responsibility for the purpose of obtaining credit and for periodic review for the purpose of maintaining the credit relationship.

**E. TERMS OF SALE**

CONDITIONS: Payment terms are Net 30 days upon credit approval. Additional terms of sale including terms of payment and allowable discounts for each purchase are agreed to below as well as those specified on the face of each invoice. Balances carried past the due date or over established credit line will cause new orders to be held out of production. The customer hereby agrees to pay all collection and legal fees if such action be necessary, as well as 1.5% per month / 18% per annum interest on any past due invoices, or the maximum as allowed by the law, as well as any non-sufficient fund charges as allowed by the law in the event of a returned check. Property and products sold in association with extending credit to the applicant remains under the ownership of creditor until fully paid for. I have read these conditions and hereby agree to them.

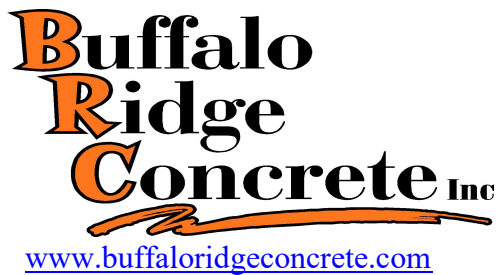
CHANGE OF OWNERSHIP: I/We understand that we must notify (Buffalo Ridge Concrete) in writing and by certified mail of any changes in ownership, the name of the business or structure of the business under which credit is established. I/We certify that this request is for the extension of credit for business purposes only and not for the extension of credit for personal, family or household purposes.

\_\_\_\_\_  
Signature of Company Officer and Title

\_\_\_\_\_  
Date

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**F. CONSENT TO OBTAIN CONSUMER CREDIT REPORT**

The undersigned individual who is either a principal of the credit applicant or a sole proprietorship of the credit applicant, recognizing that his or her individual credit history may be a factor in the evaluation of the credit history of the applicant, hereby consents to and authorizes the use of a consumer credit report on the undersigned by the above-named business credit grantor, from time to time as may be needed, in the credit evaluation process.

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

\_\_\_\_\_  
Sign Name

\_\_\_\_\_  
Date

**G. PERSONAL GUARANTEE**

In consideration of credit being extended by (Buffalo Ridge Concrete) to the above named appreciate for merchandise/services to be purchased whether appreciate be an individual or individuals, a proprietorship, a partnership, a corporation, or other entity, the undersigned guarantor(s) hereby contract the guarantee to (Buffalo Ridge Concrete) the faithful payment, when due, of all accounts of said applicant. Payment shall by personally guaranteed irrespective of status or change in existing business or which the undersigned is a principal(owner, partner, or officer).

In addition to guaranteeing full payment, the undersigned agrees to reimburse (Buffalo Ridge Concrete) for any and all expenses incurred in the collection of said indebtedness, including but not limited to , collection and legal fees, expenses and interest at the maximum legal rate permitted by the state.

**The undersigned personal guarantor, recognizing that his or her individual credit history may be necessary factor in the evaluation of this personal guarantee, hereby consents to and authorizes the use of a consumer credit report on the undersigned, by the above-named business credit grantor, from time to time as may be needed, in the credit evaluation process.**

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

\_\_\_\_\_  
Sign Name

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Sign Name

\_\_\_\_\_  
Date

*The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants based on 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 Consumer Credit Protection Act. The federal agency that administers compliance with law concerning this credit is the Federal Trade Commission, Division of credit Practices, 6<sup>th</sup> and Pennsylvania Avenue, NW, Washington, D.C. 20580*

Return Credit Application to: Buffalo Ridge Concrete, Inc. Email: accounts@buffaloridgeconcrete.com  
 PO BOX 807 Office Fax: 605-543-6006  
 CROOKS, SD 57020 Office Phone: 605-543-6760

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