

# INDIVIDUAL CREDIT APPLICATION

**RETURN TO: Heyob Energy**  
111 May Dr.  
Harrison, OH 45030  
513-367-6868  
Fax 513-367-6876

Branch \_\_\_\_\_

## 1. APPLICANT

Name \_\_\_\_\_ Birth Date \_\_\_\_\_  
 Address \_\_\_\_\_ Social Security No. \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Home Phone \_\_\_\_\_  
 Previous Address \_\_\_\_\_ Years at Present Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years at Previous Address \_\_\_\_\_  
 Employer \_\_\_\_\_ Previous Employer \_\_\_\_\_  
 Address \_\_\_\_\_ Address \_\_\_\_\_  
 Phone \_\_\_\_\_ Phone \_\_\_\_\_  
 Position \_\_\_\_\_ Years There \_\_\_\_\_ Position \_\_\_\_\_ Years There \_\_\_\_\_  
 Monthly Take Home Pay \_\_\_\_\_ Other Income\* \_\_\_\_\_

## 2. CO-APPLICANT

Name \_\_\_\_\_ Birth Date \_\_\_\_\_  
 Address \_\_\_\_\_ Social Security No. \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Name of nearest relative not living with you or personal reference \_\_\_\_\_  
 Employer \_\_\_\_\_ Address \_\_\_\_\_  
 Address \_\_\_\_\_ Address \_\_\_\_\_  
 Phone \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Position \_\_\_\_\_ Years There \_\_\_\_\_ Relationship \_\_\_\_\_  
 Monthly Take Home Pay \_\_\_\_\_ Phone \_\_\_\_\_  
 Other Income\* \_\_\_\_\_

\* Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered in determining your credit worthiness.

## 3. CREDIT REFERENCES (Please List Open Accounts First)

Name and Address	Original Balance	Current Balance	Monthly Payment

**TERMS AND CONDITIONS**

It is agreed the buyer will pay all invoices within stated terms and agrees to all terms contained in invoices supplied by seller as may be amended from time to time. In the event payment is not timely made, the buyer also agrees to pay a time-price differential charge (service charge) of the lesser of 1.5% per month (18% per annum) or the maximum lawful rate on all overdue amounts, and to pay all collection costs incurred by the seller in enforcement of the terms and conditions of this agreement, including court costs, actual reasonable attorney's fees and collection agency fees, within the standards of the industry, but not less than 25% of the unpaid amount of principal and accumulated service charge all without relief from valuation and appraisal laws.

If legal action becomes necessary by either buyer or seller, the buyer agrees that this or any contemporaneous or subsequent agreement will be governed as to validity, interpretation, construction, effect and all other respects by laws of the State of Indiana. Buyer further agrees that in the event legal action becomes necessary by either buyer or seller, jurisdiction and preferred venue shall remain in Columbus in the state of Indiana.

Buyer further agrees that any line of credit desired or approved is not the limitation of liability, and the undersigned expressly agrees that it will be responsible for valid charges in excess of a line of credit either desired or approved.

Having obtained all necessary authority, the undersigned authorizes seller and its agents, attorneys and employees to investigate the credit standing, financial circumstances and responsibility of buyer and all owners, partners, and/or officers listed, and authorizes and instructs all persons having information concerning buyer's credit standing, financial circumstances and responsibility to release such information to seller, its agents, attorneys or employees. This includes without limitation, authorization for seller and its agents, attorneys, and employees to request, obtain, and use for all purposes which seller deems necessary, a copy of any credit bureau or consumer credit report for the entities/persons listed herein at any time.

The buyer further grants to seller a security interest in buyer's equipment, contract rights, inventories, receivables and proceeds of sales as collateral to secure the buyer's performance of all obligations. The buyer hereby appoints any employee, agent, or attorney of seller as buyer's attorney in fact to endorse and file on behalf of buyer and UCC from to perfect or record the security interest.

All the information supplied by buyer is correct to the best of the knowledge of the undersigned, and the buyer understands that all goods or services purchased from seller are subject to all terms and conditions contained in this credit application and agreement and all other terms and conditions contained on any of the seller's invoices.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

*For Office Use ONLY*

Acc. _____	Approved by: _____	Date _____
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