

WEATHERS

P.O. BOX 748
BOAZ, AL 35957

P.O. BOX 457
ALBERTVILLE, AL 35950

1328 SOUTH GUNTER AVENUE
GUNTERSVILLE, AL 35976

CREDIT APPLICATION

NOTICE: Please provide requested information on co-applicant if answer is "yes" to one or both of the following questions:

1. Will co-applicant sign the contract? Yes No 2. Is applicant relying on co-applicant's income for repayment? Yes No

| | | | | | | | | | |
|--|--|--------------------------|---------|---------------------------|---|--|---------------------------|----------|--------------|
| Applicant First Name | | | Initial | Last Name | Social Security Number | Birthdate | Marital Status | | |
| Co-applicant First Name | | | Initial | Last Name | Social Security Number | Birthdate | Number of dependents | | |
| Home Phone | | Applicant's Cell Phone | | Co-Applicant's Cell Phone | | E-mail Address | | | |
| Present Address | | | | City | State | Zip | How long at this address? | | |
| Previous Address (if at current address less than 3 years) | | | | How long at this address? | | | | | |
| Employer - Applicant 1 | | | | Position | Employer Phone | Mo. take home pay | How long employed here? | | |
| Employer - Applicant 2 | | | | Position | Employer Phone | Mo. take home pay | How long employed here? | | |
| Other income source | | | | Mo. take home pay | Alimony, child support or separate maintenance income need not be revealed if purchaser does not wish to have it considered as a basis for resolving this obligation. | | | | |
| Nearest relatives not living with you: | | | | | | | | | |
| 1. Name | | Relationship | | Address | | City | State | Zip | Phone number |
| 2. Name | | Relationship | | Address | | City | State | Zip | Phone number |
| Make & model of car: | | Financed with: | | Mo. payment | | Major credit cards: | | Balance | Balance |
| 1. _____ | | _____ | | \$ _____ | | 1. _____ | | \$ _____ | \$ _____ |
| 2. _____ | | _____ | | \$ _____ | | 2. _____ | | \$ _____ | \$ _____ |
| Who do you bank with? | | Checking | | Savings | | Who have you had credit with? (name and address) | | | |
| 1. _____ | | <input type="checkbox"/> | | <input type="checkbox"/> | | 1. _____ | | | |
| 2. _____ | | <input type="checkbox"/> | | <input type="checkbox"/> | | 2. _____ | | | |
| Mortgage (or rent) monthly payment \$ _____ | | _____ | | _____ | | 3. _____ | | | |
| Mortgage company (landlord if renting) _____ | | _____ | | _____ | | 4. _____ | | | |

DISCLOSURES OF REVOLVING CHARGE AGREEMENT

| Monthly Periodic Interest Rate | Annual Percentage Rate For Purchases | Grace Period For Repayment of Balances For Purchases | Method of Computing the Balance For Purchases | Minimum Finance Charge |
|--------------------------------|--------------------------------------|--|---|------------------------|
| 1 3/4 % First \$750 | 21% | You have no grace period in which to repay your balance for purchases before a finance charge will be imposed. | Average daily balance (including new purchases) | \$0.50 |
| 1 1/2 % Amount over \$750 | 18% | | | |

Applicant's signature _____ Date _____ Co-Applicant's signature _____ Date _____

Retail Charge Agreement

DEFINITIONS. The words you and your mean the Buyer or Buyers if more than one. The words we, us and our refer to the Seller.

PAYMENT. You promise to pay for all purchases made by you or others you allow to use your account plus any finance charge and any other charges that may be assessed as provided in this agreement. We will send you a statement after the end of each monthly billing cycle in which there is a balance due, called "total due" or "new balance" on your statement. You promise that within 25 days after the billing cycle date shown on your statement you will pay at least the minimum payment called for in this agreement plus any amount that is past due. Payments are not considered made and are not credited to your account until received by us at the location given in your monthly statement as the location at which payments may be made.

WHEN FINANCE CHARGE IS IMPOSED. The finance charge for an item listed on a sales invoice begins on the date of the invoice unless the item is not available for pick-up or delivery within ten days after the date of the invoice. If the item is not available for pick-up or delivery within ten days after the date of the invoice, the finance charge begins when the item is available for pick-up or delivery. When you make a purchase, the first monthly statement the purchase will include a finance charge on the purchase. There is no time period within which any credit extended may be repaid without incurring a finance charge.

FINANCE CHARGE. We figure the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases or charges, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together (credit balances are not included) and divide the total by the number of days in the billing cycle. This gives us the "average daily balance". The minimum FINANCE CHARGE for any billing cycle in which a FINANCE CHARGE is imposed is 50 cents.

MINIMUM PAYMENT. The minimum payment is based on the new balance or total due shown on the statement listing the transactions. If the new balance or total due is not greater than \$200, the minimum payment will be \$20. If the new balance or total due is greater than \$200, the minimum payment will be 1/10 of the new balance or total due. The minimum payment will always be at least \$20.

SECURITY INTEREST. You are giving us and we retain a purchase-money security interest under the Uniform Commercial Code in any goods sold under this agreement until full payment for the goods has been made. Payments will be applied first to unpaid finance charges, then to purchases in the order in which they are charged to your account. If several purchases are charged to your account on the same date, the lowest price will be considered paid for first. Down payments will be applied in full to the purchases on which they were made. You agree that any property sold under this agreement will remain personal property and will not become a fixture even if attached to real property. We will not claim a security interest or other lien (except judgment liens) in your principal dwelling.

OPEN-END ACCOUNT. This agreement establishes for you an open-end credit plan and account. We may permit you to make purchases from time to time. A finance charge may be imposed by us from time to time on an outstanding unpaid balance. The amount of credit that may be extended to you during the term of the plan, up to any limit set by us, is generally made available to the extent that you repay any outstanding balance.

DEFAULT. We may require that you pay all or part of your unpaid balance at once

ATTORNEY'S FEES AND COSTS. If you have not made payments as required and your account is sent for collection to any attorney, we may be awarded reasonable attorney's fees plus allowable court costs.

RETURN CHECK CHARGE. We may charge a return check charge of \$20.00 for the return of a dishonored check given in payment under this agreement. This charge may be added to the unpaid balance under this agreement.

CHANGE OF TERMS. We may change the terms of this account if not prohibited by law. A change in the terms of this account may apply to the unpaid balance existing on the effective date of the change.

RIGHT TO LIMIT OR CLOSE. We may limit or close your account, but the terms of this agreement will apply until any unpaid balance is fully paid.

DELAY IN ENFORCEMENT. We may waive or delay enforcing any of our rights without losing them. We may waive or delay enforcing a right against one of you without waiving it as to the other.

CREDIT INFORMATION. You promise that any credit information furnished to us is true and complete and understand that this information will be relied on by us in establishing your account and in making sales under your account. We have the right to investigate your credit, employment, and income records, and have the right to verify your credit references and to report the way you pay this account to credit bureaus and other interested parties.

PREFERRED CUSTOMER CARDS. We may send you preferred customer cards to identify you as our preferred customer. These cards always belong to us, and if we ask, you will return all cards that you have received.

ASSIGNMENT. We have the right to assign this account to another creditor. If we do this the assignee will have all our rights and privileges under this agreement with respect to the unpaid balance assigned. We will continue to have all our rights and privileges under this agreement with respect to any part of the unpaid balance not assigned. You may continue to make purchases from us under this agreement after we assign it to another creditor, and the terms of this agreement will apply to those purchases. If we assign part of the unpaid balances under this agreement to another creditor and retain part of the unpaid balance, you will have separate accounts with us and the other creditor.

LATE PAYMENT FEE. We may impose a late payment fee of up to \$10 if we do not receive you minimum payment by the payment due date.

BUYER(S) SIGN HERE:

SIGNATURE: Your signature means that you have read and agree to the terms of our Revolving Charge Agreement and you promise to pay for all purchases on your account plus any finance charge and any other charges that may be assessed. We will retain a purchase-money security interest in goods sold under this agreement.

YOU ACKNOWLEDGE RECEIPT OF A COPY OF OUR REVOLVING CHARGE AGREEMENT.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Buyer's signature _____ Date _____

Buyer's signature _____ Date _____

YOUR BILLING RIGHTS ARE ON THE BACK OF THIS AGREEMENT