

Credit Application and Agreement

The undersigned company is applying for credit with and agrees to abide by the standard terms and conditions of as printed on the reverse side.

Company name	
DBA (if different)	
Contact person	
Address	
Phone	Fax
Federal tax ID or Social Security number.	
Type of business	No. of employees
Date business established	
Types of products you will purchase	
Amount of credit requested \$	Dun & Bradstreet #

State of incorporation	State Sales Tax #
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Names, titles ,personal addresses and social security numbers of your three chief corporate officers

TRADE REFERENCES

Reference #1	Name
	Address
	Phone
Reference #2	Name
	Address
	Phone
Reference #3	Name
	Address
	Phone



Advertising Specialties
Graphic Design
Direct Mail
Printing

BANK REFERENCES

Bank#1

Account # _____
Phone _____
Contact person _____
Name of bank _____
Address _____

Bank#2

Account # _____
Phone _____
Contact person _____
Name of bank _____
Address _____

Terms and Conditions

Applicant(s) certifies that the information is correct, accurate and complete and that they are solvent and able to pay for all products and services provided by Visibles, Inc to them. Applicant(s) understands that Visibles, Inc. will rely on this information for the extension of credit. Applicant(s) agrees to pay for all purchases according to the terms of the seller. Terms are stated on the invoices. No other credit terms or condition(s) of purchase orders different from the terms of Visibles, Inc. will become part of any sales agreement, purchase orders, or other documents unless specifically approved in writing by Visibles, Inc. Conditions for freight shall be F.O.B. manufacturers' dock(s) unless otherwise noted and approved in writing by Visibles, Inc. No items will be accepted for return without prior approval and all orders are subject to a restocking fee subject to the discretion of Visibles, Inc. and shall be no less than 15%, if assessed. No deduction will be allowed by Visibles, Inc. unless otherwise approved in writing by Visibles, Inc. Payments may be applied against balances at the discretion of Visibles, Inc. Visibles may revoke at its discretion the credit availability and for whatever reason it deems appropriate. Visibles, Inc. may raise or lower credit limits at its discretion without notice to the Applicant.

Applicant(s) agrees to pay any service charges that may accrue on any unpaid balance, both before and after judgment, which shall not be greater than the highest rate allowed by law. Applicant(s) understands and agrees that upon any returned check, Visibles, Inc. may impose a returned check charge, which shall not be greater than the highest rate allowed by law. Additionally, Applicant(s) understands and agrees that Applicant(s) shall be responsible for all actual collection fees and costs, all actual litigation costs and all actual attorney's fees in connection with the collection or litigation of any delinquent amount by Applicant(s) to Visibles, Inc. where allowed by law. Both parties agree to be heard in a competent court of law on any controversy, dispute or claim that may arise from this Agreement. Applicant(s) expressly agrees to submit to personal jurisdiction in Michigan and that the forum for any litigation pursuant to this Agreement or any other contract between the Applicant(s) and Visibles, Inc., whether suit is brought by Visibles, Inc. or Applicant(s), shall be the county of Oakland, State of Michigan. This Agreement shall be governed by and construed in accordance with the laws of Michigan.

The Person(s) signing this Agreement certify that they have read and agree to all of the foregoing, and that all of the information contained herein and provided in this application and any attachments is true and correct to the best of their information, knowledge and belief. Additionally, the undersigned authorizes the above mentioned banks and companies to release the information requested by Visibles, Inc.

Authorized signature Title Date

33316 Grand River Avenue • Farmington, Michigan 48336 • Phone: 248.477.7530 • Fax: 248.477.4360
www.visibles.com

PERSONAL GUARANTY

_____ (“Guarantor”) unconditionally guarantees the prompt payment of all amounts due to Visibles, Inc. (“Visibles”) pursuant to this Credit Application and Agreement (this “Agreement”) executed by _____ (“Obligator”) for the purchase of goods and services from Visibles, Inc. Guarantor agrees to make prompt payment to Visibles for all amounts which Obligator owes to Visibles pursuant to this Agreement in amounts as they become due from time to time. Guarantor shall remain liable on this Personal Guaranty until such time as the Agreement has been paid in full. In the event of a default under this Agreement, all amounts due from Obligator to Visibles shall become due and payable by Guarantor to Visibles within sixty (60) days after Visibles has made a formal written demand upon Guarantor to pay the amounts due pursuant to this Personal Guaranty. Upon such demand, Guarantor shall pay Visibles the amounts due and owing under this Guaranty and such amounts shall be used to meet the payment obligation of Obligator to Visibles under this Agreement, plus attorneys’ fees and costs of collection

If applicable, Guarantor hereby represents and warrants that the information set forth in the Personal Financial Statement submitted in connection with this application is true and accurate in all respects, and is a full and complete disclosure of the Guarantor’s financial assets and liabilities. Guarantor acknowledges that Visibles, Inc. will rely upon the informations set forth in such Personal Financial Statement when considering application.

Authorized signature

Title

Date