

to pay my monthly purchases on the 10th of each following month on a Regular account or Budget payments by the 15th of each month during the budget payment period.

The customer agrees to pay a time-price differential at a percentage rate of 1 ½ % per month, of the total of the delinquent invoices when the invoices become past due. These charges are construed as time-price differentials and therefore these charges are not to be considered interest. In the event it becomes necessary for our Company to incur any collection costs or suits to collect under this agreement, the undersigned promises to pay such additional costs of collection and such sum as the court may judge reasonable as Attorney's fees on said suit.

Checks that are marked "payment in full" are invalid unless sent to a specific person/credit manager. We reserve the right to return your check within 90 days of cashing it and under no circumstances will a payment-in-full or in-full-settlement check be allowed except pursuant to a separate written agreement, assuming that payment is less than the invoice and time-price differential amounts set forth on the statements. Otherwise, it will be presumed that the full-payment check was tendered in bad faith, and the check will not be accepted as full settlement on an account.

Any claims of errors or discrepancies in the billings must be submitted to our office in writing within 15 days of receiving a bill. Otherwise, all such objections are deemed waived and the account will become stated.

It is understood that there is no contract until final approval from our home office in Brighton, Michigan is granted. Such approval may be signified by the delivery of goods or services that may be ordered from time to time. Further, it is agreed that any disputes arising between the parties will be determined by the law of the State of Michigan and will be litigated in the courts in the State or Michigan, County of Livingston.

[name of business]

/s/ _____

[printed name]

Its: _____

Personal Guaranty. The undersigned agrees to be personally obligated and personally guaranties payment of any delinquent amounts plus the time-price differential and any reasonable attorney fees or collection costs should the account become delinquent. This is a guaranty of payment and does not require an independent collection against the business. Should any action be brought, the guarantor may be sued simultaneously with the business entity. It is understood that this is a personal guaranty and not a corporate guaranty. It is understood that this is a signature of an individual who is signing in his/her individual capacity, regardless of whether the individual has a title as an agent of the business.

/s/ _____

_____ social security no.

Guarantor _____
[printed name]

Date _____

