



BRAE-CON BUILDING SUPPLIES

ELMVALE | 705.322.2800 | WWW.BRAECON.CA

CONSUMER CREDIT APPLICATION

Webdensco Limited, operating as Brae-Con Building Supplies HEREIN CALLED "BRAE-CON"

IN ORDER TO PROCESS YOUR REQUEST, THIS APPLICATION MUST BE SIGNED

BMR CONTACT NAME (required): _____

CUSTOMER INFORMATION

MR. MRS. MS. MISS FIRST NAME: _____ LAST NAME: _____

SOCIAL INSURANCE NUMBER (OPTIONAL): _____ BIRTH DATE (MM/DD/YYYY): _____

ADDRESS: _____ CITY & PROVINCE: _____ POSTAL CODE: _____

PHONE: _____ EMAIL: _____

HOW LONG AT THIS ADDRESS? YEARS: _____ MONTHS: _____ OWN RENT OTHER

NAME OF PRESENT EMPLOYER: _____

EMPLOYER ADDRESS: _____

EMPLOYER PHONE: _____ EMAIL: _____

MONTHLY INCOME: \$ _____ YEARS OF EMPLOYMENT: _____

EVER BEEN BANKRUPT? YES NO IF SO WHEN? _____

HEREIN CALLED THE "CUSTOMER"

BANKING INFORMATION FOR CUSTOMER

BANK NAME: _____ BRANCH: _____

BANK ACCOUNT NUMBER(S): _____ LOAN ACCOUNT NUMBER(S): _____

ESTABLISHED LINE OF CREDIT: YES NO IF YES WHAT AMOUNT: \$ _____ AMOUNT OUTSTANDING: \$ _____

AUTHORIZED SIGNATURE TO RELEASE BANK INFORMATION _____

ADDITIONAL CUSTOMER OR SPOUSE/PARTNER INFORMATION

MR. MRS. MS. MISS FIRST NAME: _____ LAST NAME: _____

SOCIAL INSURANCE NUMBER (OPTIONAL): _____ BIRTH DATE (MM/DD/YYYY): _____

ADDRESS: _____ CITY & PROVINCE: _____ POSTAL CODE: _____

PHONE: _____ EMAIL: _____

EVER BEEN BANKRUPT? YES NO IF SO WHEN? _____

NAME OF PRESENT EMPLOYER: _____ CITY & PROVINCE: _____ POSTAL CODE: _____

EMPLOYER ADDRESS: _____

EMPLOYER PHONE: _____ EMAIL: _____



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FULL NAME OF AUTHORIZED PURCHASER(S)

(1)

(2)

(3)

(4)

CURRENT PROJECT DETAILS

TYPE OF PROJECT: _____

PROJECT ADDRESS: _____ CITY & PROVINCE: _____ POSTAL CODE: _____

LEGAL DESCRIPTION (LOT, PLAN, STRATA, PARCEL, PIN, ETC.): _____

PROJECT FINANCING SOURCE (NAME OF INSTITUTION): _____

CONTACT NAME: _____ PHONE: _____ FAX: _____

ADDRESS: _____ CITY & PROVINCE: _____ POSTAL CODE: _____

FINANCING TYPE: _____ AMOUNT: \$ _____

MONTHLY CREDIT DESIRED FROM BRAE-CON: \$ _____

CUSTOMER'S SIGNATURE ATTESTS TO FINANCIAL RESPONSIBILITY AND WILLINGNESS TO PAY ALL INVOICES IN ACCORDANCE WITH BRAE-CON'S TERMS. CUSTOMER AGREES THAT ALL PURCHASES MADE BY CUSTOMER AND/OR AUTHORIZED PURCHASER(S) ARE SUBJECT TO THE TERMS AND CONDITIONS ON SCHEDULE A. CUSTOMER AGREES THAT WHOEVER SIGNS THIS APPLICATION IS AUTHORIZED TO DO SO UNLESS BRAE-CON IS OTHERWISE NOTIFIED IN WRITING.

DATED AT: _____, THIS _____ DAY OF _____, 20_____.

CUSTOMER SIGNATURE

SPOUSE SIGNATURE

SCHEDULE A

1. In this Agreement, the following terms are applicable:
 - a) "Application" means the application for credit completed by the Customer, including this Schedule A;
 - b) "Customer" means the principal applicant(s) for credit;
 - c) "Brae-Con" means Webdensco Limited, carrying on business as Brae-Con Building Supplies.
2. In the event that Brae-Con offers to grant credit to the Customer, the terms and conditions herein shall form a binding agreement upon the parties hereto.
3. Brae-Con shall at no time be under any obligation to grant credit to the Customer in the sum requested in the Application or otherwise and in the event that Brae-Con grants credit to the Customer, such credit facility may be withdrawn or reduced by Brae-Con at any time and without notice or prior demand. The terms of this Agreement shall apply to any increased credit facility granted by Brae-Con to the Customer from time to time.

GOODS SUPPLIED ON CREDIT ("Goods")

4. When placing an order for Goods, the Customer shall provide the representative of Brae-Con with a complete and accurate address of the property for which the order is being placed. The Customer will hold Brae-Con harmless in respect of any shortages or defects in Goods which have not been notified to Brae-Con within 10 days of delivery thereof.
5. Until paid for, Goods shall remain the property of Brae-Con and the Customer irrevocably authorizes Brae-Con to collect and repossess Goods in Brae-Con's sole discretion.

PAYMENT TERMS

6. Upon receipt of an invoice, the Customer shall pay to Brae-Con the full amount stated on the invoice in the box marked "Total". In addition, the Customer is responsible for the payment of all taxes, including, without limitation, sales and harmonized sale tax, licences, duties and government exactions by whatever name which may be assessed or levied on account of the Goods being purchased by the Customer.
7. The Customer agrees that any amount unpaid 30 days from the date of the shall accrue interest at the rate of 2% per month (26.82% per annum). The supply of Goods on credit may be discontinued if the authorized credit limit is reached or if an invoice is past due. The Customer agrees that its failure to comply with the payment terms and conditions above may result in the immediate cancellation of the terms of credit without notice, and further agrees to hold Brae-Con (such term including its officers, directors and employees) harmless in respect of any claim for loss or damage sustained by the Customer as a result of the cancellation of credit privileges and/or repossession of Goods.
8. The Customer agrees to pay Brae-Con's actual legal costs and disbursements in respect of any collection proceedings on the solicitor-client basis.

Brae-Con Liability

9. No claim of any kind by the Customer, whether as to the Goods delivered or for non-delivery of Goods, shall exceed the purchase price paid by the Customer for the Goods for which such damages are claimed. In no event shall Brae-Con be liable for the Customer's lost profits, or other form of incidental, special or consequential damages.

Release of Information and Consent

10. The Customer authorizes and consents to the receipt and exchange of credit information by Brae-Con from time to time including exchange of credit information with any credit reporting agency, credit bureau or any person or corporation with whom Brae-Con or the Customer has or proposes to have financial relations. This express consent is given to Brae-Con, its agents and employees, at any time to collect the necessary personal information concerning the Customer from third persons, including credit agencies, information and collection agencies, credit reporting bureaus, financial institutions, insurance companies, past, present and future employers, credits and landlords, or any other person who has or will have information related to the Customers credit history and solvency. Specific consent is given to the release and disclosure of personal information by such persons to Brae-Con and the disclosure of any credit information to any reporting agency or a

party with whom the Customer or Brae-Con has financial relations. The Customer accepts that providing the information in this credit application to Brae-Con shall be considered as a valid and binding agreement by the Customer.

11. The Customer understands the significance and necessity of giving a consent respecting the collection, use, release, disclosure, communication and holding of personal information, and hereby gives consent, which consent is given voluntarily without coercion and which will be valid for so long as it is needed. The Customer consents to the collection and use by Brae-Con, its agents or affiliates of the Customer's personal information to communicate with the Customer, to understand the Customer's needs, to offer relevant products and services to meet those needs and for any purpose not prohibited by law. Should the Customer prefer not to receive marketing offers or have other questions related to privacy, the Customer may contact Brae-Con at the address set out in the Agreement.

GENERAL

12. The Customer warrant that the information contained in the Application is true and accurate in all respects and agrees to promptly notify Brae-Con of any changes in respect of the information.
13. This Agreement supersedes all prior agreements between the parties with respect to its subject matter and constitutes a complete and exclusive statement of the terms of the agreement among the parties with respect to its subject matter.
14. This Agreement may not be amended except by a written agreement signed by the management of Brae-Con.
15. The undersigned confirm that they have read and understood the contents of this agreement and have had the opportunity to seek independent legal advice prior to signing, and that any party signing on behalf of an incorporation, partnership or incorporated entity has authority to bind the same.

Date: _____

Customer Signature

Customer Name Printed

Guarantor Signature

Guarantor Name Printed