



CREDIT APPLICATION

FORM A

PLEASE COMPLETE IN FULL. IF ANSWER IS "NONE" OR "NOT APPLICABLE", PLEASE SO STATE.

Applicant _____ Fed. ID/SSN _____

Address _____ Telephone (____) _____

Fax (____) _____

City _____ State _____ Zip Code _____ Website _____

Years at Present Address _____ Corporation General Partnership L.L.C.
 L.L.P. Proprietorship Limited Partnership

<input type="checkbox"/> Individual
Employer _____
Position _____ Years _____
Telephone (____) _____

Corporations — List Full Names with Home Addresses:

Social Security No.

President _____ - _____ - _____

Secretary _____ - _____ - _____

Agent for Service _____ - _____ - _____

Partnerships/LLPs/LLCs — List Full Names with Home Addresses/All Partners/ All LLP/All LLC Members:

Social Security No.

(1) _____ - _____ - _____

(2) _____ - _____ - _____

(3) _____ - _____ - _____

Years in Business _____ Annual Revenue \$ _____ Net Profit \$ _____

Number of Full-Time Employees _____ Payables Contact _____ Email Address _____

Identify Type of Work Engaged In _____ Requested Credit Line \$ _____

Building Material Required Concrete Mason Supplies Quarry Asphalt Other _____

Prior Trade Names of Applicant _____

Name as it Appears on Checks _____ (Please enclose a voided copy of check)

ASSETS		LIABILITIES	
CASH IN BANKS	\$ _____	NOTES PAYABLE (Banks & Others)	\$ _____
1. _____ (ACCT #)		FOR OFFICE USE: Vol. _____ Page _____	
2. _____ (ACCT #)		ACCOUNTS & BILLS PAYABLE	\$ _____
REAL ESTATE OWNED ... Appraised Value ...	\$ _____	REAL ESTATE MORTGAGES (Balances)	\$ _____
Address: _____		BANK: _____	
Owner: _____		ACCT#: _____	
FOR OFFICE USE: Vol. _____ Page _____		OTHER DEBTS (Itemize)	\$ _____
OTHER ASSETS (Itemize)	\$ _____		
TOTAL ASSETS	\$ _____	TOTAL LIABILITIES	\$ _____

Vendor References:	Name	Address	Phone	Account #	Annual Purchases
			()		
			()		
			()		
Bank References:	Name	Location	Phone	Account #	Balance
			()		
			()		

Are any of the present owners, directors or officers of the applicant, present or former owners, directors or officers of business' which have:

Dealt with O&G in the past? No Yes If yes, Name _____ When? _____

Filed Bankruptcy in the past 7 years? No Yes If yes, Name _____ When? _____

Are there any collection actions currently pending against the Applicant? No Yes

If yes, explain _____

GUARANTY AGREEMENT

In consideration of credit or other financial accommodations heretofore and hereinafter granted by **O & G INDUSTRIES, INC.**, or any of its affiliates, subsidiaries or related entities ("Seller") to the Buyer named in the Credit Application, the undersigned (jointly and severally if more than one) unconditionally guarantee(s) payment and performance from or by the Buyer of any and all obligations of Buyer to Seller. "Obligations", means any and all credits and advances made by Seller prior to, on or after the date hereof, to or for the account of Buyer, and any and all interest, expenses, liabilities, charges, costs of collection, including reasonable attorney's fees or other expenses, due or to become due, now existing or hereafter arising, and the performance and fulfillment by Buyer, of all the terms, conditions, promises, covenants, and provisions contained in any sales agreement, credit agreement or any other present or future agreement or arrangement between Buyer and Seller, written or oral.

This Guaranty Agreement shall not be impaired by any modification, waiver, release or other alteration of any of the obligations or arrangements whatsoever with the Buyer or anyone else. The liability of each Guarantor hereunder is direct and unconditional and may be enforced without requiring Seller to first resort to any other right, remedy or securities; that the Guarantor shall have no right of subrogation, reimbursement or indemnity whatever nor any right of recourse to security for debts and obligations of the Buyer to the Seller, unless and until all of said debts and obligations have been paid in full. Each Guarantor waives notice of acceptance, presentment and protest of any instrument, and notice thereof; notice of default; and all other notices to which such Guarantor might otherwise be entitled.

Each Guarantor agrees that this Guaranty Agreement shall continue to be effective or be reinstated, as the case may be, if at any time payment of all or any part of the obligation is rescinded or otherwise must be restored by Seller to Buyer or to the creditors of Buyer, or to any representative of Buyer or its creditors or representatives of the creditors of any Guarantor upon the insolvency, bankruptcy or reorganization of Buyer, or to any Guarantor or to the creditors or representatives of the creditors of Guarantor upon the insolvency, bankruptcy or reorganization of any Guarantor, or otherwise all as though such payment had not been made.

This is a continuing Guaranty and shall be revocable only as to transactions entered between Seller and Buyer after the receipt by Seller of a notice of termination, sent by the Guarantor(s), by certified or registered mail, return receipt requested, to Seller's principal office.

This Guaranty Agreement shall be binding upon heirs, executor, administrators, successor and assigns of each Guarantor and shall inure to the benefit of Seller and its successors and assigns.

This Guaranty Agreement shall not be discharged or in any way affected by the death of any or all of the undersigned Guarantors. Nothing in this Guaranty Agreement shall be construed as an obligation on the part of the Seller to sell goods or extend credit to the Buyer, or as an obligation to continue to sell goods or extend credit. In any action or proceeding involving this Guaranty Agreement, the Seller's books and records of the account of Buyer shall be admissible as prima facie evidence of the obligations due from Buyer to Seller.

This Guaranty Agreement shall be construed to apply to all obligations of the Buyer, without limitation. Any credit limits established by O&G from time to time are for its internal auditing procedures. They are not a limit of the Buyer's Guarantors' liability hereunder. Guarantors' approval is not necessary at any time in order to extend Buyer's credit limit.

THE UNDERSIGNED HEREBY EXPRESSLY, KNOWINGLY AND VOLUNTARILY WAIVES ANY AND ALL RIGHTS HE/SHE/IT MAY HAVE TO A NOTICE AND HEARING UNDER CONNECTICUT GENERAL STATUTE CHAPTER 903A AND ANY OTHER STATUTORY OR CONSTITUTIONAL RIGHT HE/SHE/IT MAY HAVE TO NOTICE AND HEARING PRIOR TO THE USE OF ATTACHMENT, GARNISHMENT OR OTHER PREJUDGEMENT REMEDY PROCEDURES BY O&G INDUSTRIES, INC. IN THE COLLECTION OF THE UNDERSIGNED.

Dated at: _____ this _____ day of _____

Personal Guarantor

Personal Guarantor

|||
PLEASE PRINT NAME (No Title)

|||
PLEASE PRINT NAME (No Title)

CERTIFICATE OF CONFORMITY

I (we) certify that all materials delivered to **O&G INDUSTRIES, INC.** *contain only* clean rock, stone, sand, gravel, concrete block, concrete or bituminous concrete (asphalt). I (we) also certify that these materials *do not* contain, nor are they mixed with hazardous wastes, oil or petroleum, waste oil or chemical liquids regulated by local, state and/or Federal law.

In addition, I (we) agree to defend, indemnify and hold harmless **O&G INDUSTRIES, INC.** and their respective officers, agents and employees from any harm, damage or loss resulting from a delivery that does not conform to these restrictions.

Company Name:

Witness:

By: _____

Signature

Its: _____

Duly Authorized

Date: _____

★ ★ **PLEASE READ THIS FIRST** ★ ★



THANK YOU FOR YOUR INTEREST IN THE PRODUCTS AND SERVICES OF:

O & G INDUSTRIES, INC.

This Credit Application package contains information regarding O&G's Credit Program.

Please read the enclosed **INFORMATION REQUIRED TO ESTABLISH CREDIT** and select the appropriate credit limit for your purposes. Fill out the appropriate forms and gather other required documents.

All information pertaining to your application for credit should be returned to:

Attention: Credit Department
O&G INDUSTRIES, INC.
112 Wall Street, Torrington, CT 06790-5464

Enclosed is a business reply envelope for your convenience. Should you have any questions or comments, please call our Credit Department at:

860.496.4216

Thank you, again, for selecting O&G INDUSTRIES, INC. as your source for building and construction materials.

INFORMATION REQUIRED TO APPLY FOR CREDIT



1. CREDIT LIMIT: TO \$5,000.00

- Fill out Credit Application (Form A) and sign both Agreements
- Release of Information (Form B)

2. CREDIT LIMIT: TO \$25,000.00

- Fill out Credit Application (Form A) and sign both Agreements
- Release of Information (Form B)
- Financial Statement or Tax Return (1 year)

3. CREDIT LIMIT: TO \$100,000.00

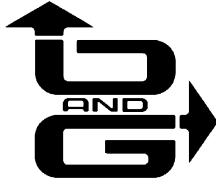
- Fill out Credit Application (Form A) and sign both Agreements
- Release of Information (Form B)
- Financial Statements (3 years) (Independently prepared)
- Tax Returns (3 years)
- Certificate of Incorporation If Applicant is a Corporation

4. CREDIT LIMIT: ABOVE \$100,000.00

- Fill out Credit Application (Form A) and sign both Agreements
- Release of Information (Form B)
- Financial Statements (3 years) (Audited)
- Tax Returns (3 years)
- Certificate of Incorporation If Applicant is a Corporation

RELEASE OF INFORMATION

FORM B



Gentlemen:

The undersigned hereby authorizes and irrevocably consents to the release to **O&G INDUSTRIES, INC.** and to local and national credit associations and reporting services, of such information O&G may deem necessary to determine the credit worthiness of the undersigned for the purpose of establishing and maintaining a line of credit with O&G.

The undersigned authorizes O&G to release information to release credit information to third parties requesting recommendations as to the credit worthiness of the applicant.

Furthermore, I/We waive the right to inspect or approve of the obtained information used in connection with the above stated purpose.

Buyer: _____

By: _____

Its:

Duly Authorized: _____

Please Print Name

Date: _____

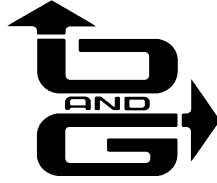
JOB INFORMATION FORM

FORM C

Credit & Collections

	Phone	Fax
Lisa M. Canfield	860.496.4234	860.626.6416
George T. Lincoln	860.496.4274	860.626.6416
Kimberly A. Lukeso	860.496.4259	860.626.6416
Karen M. Obar	203.574.8411	203.573.0109
Cathy A. Thomas	860.496.4872	860.626.6416
Lucia M. Videtto	860.496.4816	860.626.6416

Paul J. Patch 860.496.4271 860.626.6471
Assistant Secretary



O & G INDUSTRIES, INC. participates in local and national credit associations and reporting services including:

- Bridgeport Builders Supply Credit
- National Association of Credit Management
- Experian Information Services

Jared E. Smith

Torrington 860.496.4216
Bridgeport 203.394.6003

Credit Manager

Fax 860.626.6416
Fax 203.337.5124

Date: _____ Quote: _____ Taxable: _____

Job Name: _____ Phone No.: _____

Address: _____

Owner's Name: _____

Address: _____

Phone No: (_____) _____

General Contractor's Name: _____

Address: _____

Phone No: (_____) _____

Bonded: Yes No Name of Bond Co.: _____

Address of Bond Co.: _____

Phone No: (_____) _____

Approximate Date: Start _____ Finish _____

Signature: _____