

Credit Application — Residential

In order to establish credit with Edwards, the information requested below must be provided in its entirety. Please take a few minutes to complete the form and return it to our office. All purchases will be on a CASH IN ADVANCE basis until this form is returned to Edwards and credit is approved.

Privacy Disclosure Policy: Edwards has never shared or sold any of our customers' personal information and it is our policy not to share any such information in the future. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information. We collect non-public personal information about you from the following sources: from you on applications or other forms, from your transactions with us, and from a third party, such as a consumer reporting agency. We do not disclose any non-public personal information about any present or former customers, except as permitted by law. We will provide to government agencies information they request provided they are authorized by law to receive such information.



<p style="text-align: center;">OFFICE USE ONLY</p> <p> <input type="checkbox"/> Credit Approved <input type="checkbox"/> Credit Denied <input type="checkbox"/> Insufficient Information <input type="checkbox"/> Low Beacon Score <input type="checkbox"/> Bankruptcy less than 7 years <input type="checkbox"/> Other _____ </p> <p>By _____</p>	<p style="text-align: center;">RETURN TO:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="font-size: small;">West Range Area:</td> <td style="font-size: small;">218-326-1300</td> <td style="font-size: small;">1211 East Hwy 169, Grand Rapids, MN 55744</td> </tr> <tr> <td style="font-size: small;">East Range Area:</td> <td style="font-size: small;">218-741-9634</td> <td style="font-size: small;">820 Hoover Rd. N, Virginia, MN 55792</td> </tr> <tr> <td style="font-size: small;">Cook/Orr/Lake Vermilion Area:</td> <td style="font-size: small;">218-666-5312</td> <td style="font-size: small;">PO Box 176, Cook, MN 55723</td> </tr> <tr> <td style="font-size: small;">Ely/Babbitt/Tower Area:</td> <td style="font-size: small;">218.365.6444</td> <td style="font-size: small;">620 E Sheridan St., Ely, MN 55731</td> </tr> <tr> <td style="font-size: small;">Central Range Area:</td> <td style="font-size: small;">218-263-8311</td> <td style="font-size: small;">3917 1st Ave, Hibbing, MN 55746</td> </tr> </table>	West Range Area:	218-326-1300	1211 East Hwy 169, Grand Rapids, MN 55744	East Range Area:	218-741-9634	820 Hoover Rd. N, Virginia, MN 55792	Cook/Orr/Lake Vermilion Area:	218-666-5312	PO Box 176, Cook, MN 55723	Ely/Babbitt/Tower Area:	218.365.6444	620 E Sheridan St., Ely, MN 55731	Central Range Area:	218-263-8311	3917 1st Ave, Hibbing, MN 55746
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Applicant _____ <small>(FULL FIRST) (FULL MIDDLE) (LAST)</small>	Co-Applicant _____ <small>(FULL FIRST) (FULL MIDDLE) (LAST)</small>
Social Security #	Social Security #
Driver License #	Driver License #
Date of Birth	Date of Birth
Mailing Address	City, St, Zip
Home Phone #	Cell Phone #
Email	
Applicant's Employer	Co-Applicant's Employer
Address	Address
City, St, Zip	City, St, Zip
Phone # Date of Employment	Phone # Date of Employment
Years at Residence <input type="checkbox"/> Own <input type="checkbox"/> Rent	Name of Bank/Credit Union
Mortgage Co/Landlord Name	Address
Address	Phone #
Phone #	Fax #
Contact	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Checking & Savings
Nearest Relative/Contact Person NOT Residing with you	Have you ever filed bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No
Name	
Address	If yes, when?
Phone #	
Credit References (Open Accounts Other Than Credit Card Accounts) Provide Name, Address, Account Number and Phone #.	
1. _____	Phone _____
2. _____	Phone _____

Previous Supplier Name _____ City/State _____

I/we give this information for the purpose of obtaining credit and certify that the above information is true and correct. Authorization is hereby given to check credit records, trade and banking references if applicable. If approved, I/we agree to make payment to Edwards, according to their terms. Until and unless credit is approved, delivery is C.O.D. If credit is approved, delivery will be provided only when the previous balance is paid in full or by the 15th of the month following delivery, which ever is sooner. Discounts, when applicable, will be allowed if the account is paid in full and received in our office within five (5) days of delivery. It is further agreed that a late payment charge of 1.5% monthly on the unpaid balance will be applied on amounts not paid within 30 days, and I/we will pay any and all costs to collect on the account including attorney fees, collection costs and enforcement expenses referable thereto, and it is understood that delinquent accounts will have their credit suspended.

Signature _____ Date _____

Signature _____ Date _____

GUARANTY

FOR GOOD AND VALUE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, and to induce Edwards Oil, Inc. (herein, with its participants, successors and assigns, called "Lender"), at its option, at any time or from time to time to make loans or extend other accommodations, or to engage in any other transactions with the Borrower, the Undersigned hereby absolutely and unconditionally guarantees to Lender the full and prompt payment when due, whether at maturity or earlier by reason of acceleration or otherwise, of the debts, liabilities and obligations described as follows:

The Undersigned guarantees to Lender the payment and performance of each and every debt, liability and obligation of every type and description which Borrower may now or at any time hereafter owe to Lender (whether such debt, liability or obligation now exists or is hereafter created or incurred, and whether it is or may be direct or indirect, due or to become due, absolute or contingent, primary or secondary, liquidated or unliquidated, or joint and several; all such debts, liabilities and obligations being hereinafter collectively referred to as the ("Indebtedness").

The Undersigned further acknowledges and agrees with Lender that:

1. No act or thing need occur to establish the liability of the Undersigned hereunder, and no act or thing, except full payment and discharge of all indebtedness, shall in any way exonerate the Undersigned or modify, reduce, limit or release the liability of the Undersigned hereunder.
2. This is an absolute, unconditional and continuing guaranty of payment of the indebtedness and shall continue to be in force and be binding upon the Undersigned, whether or not all Indebtedness is paid in full, until this guaranty is revoked by written notice actually received by the Lender, and such revocation shall not be effective as to indebtedness existing or committed for at the time of actual receipt of such notice by the Lender, or as to any renewals, extensions or refinancings thereof. If there be more than one Undersigned, such revocation shall be effective only as to the one so revoking. The death or incompetence of the Undersigned shall not revoke this guaranty, except upon actual receipt of written notice thereof by Lender and then only as to the decedent or the incompetent and only prospectively, as to further transactions, as herein set forth.
3. If the Undersigned shall be dissolved, shall die, or shall be or become insolvent (however defined) or revoke this guaranty, then the Lender shall have the right to declare immediately due and payable, and the Undersigned will forthwith pay to the Lender, the full amount of all Indebtedness, whether due and payable or unmatured. If the Undersigned voluntarily commences or there is commenced involuntarily against the Undersigned a case under the United States Bankruptcy Code, the full amount of all Indebtedness, whether due and payable or unmatured, shall be immediately due and payable without demand or notice thereof.
4. The Undersigned shall be liable for all indebtedness, without any limitation as to amount, plus accrued interest thereon and all attorneys' fees, collection costs and enforcement expenses referable thereto. Indebtedness may be created and continued in any amount, whether or not in excess of such principal amount, without affecting or impairing the liability of the Undersigned hereunder. The Lender may apply any sums received by or available to Lender on account of the Indebtedness from Borrower or any other person (except the Undersigned), from their properties, out of any collateral security or from any other source of payment of the excess. Such application of receipts shall not reduce, affect or impair the liability of the Undersigned hereunder. If the liability of the Undersigned is limited to a stated amount pursuant to this paragraph 4, any payment made by the Undersigned under this guaranty shall be effective to reduce or discharge such liability only if accompanied by a written transmittal document, received by the Lender, advising the Lender that such payment is made under this guaranty for such purpose.
5. The undersigned will pay or reimburse Lender for all costs and expenses (including reasonable attorneys' fees and legal expenses) incurred by Lender in connection with the protection, defense or enforcement of this guaranty in any litigation or bankruptcy or insolvency proceedings.

IN WITNESS WHEREOF, this guaranty has been duly executed by the Undersigned the day and year first above written.

Signature _____ Date _____

Printed Name _____ Date _____

Witness _____ Date _____