



APPLICATION FOR CREDIT

P.O. Box 10
 960 Woodland Drive
 Saline, MI 48176
 Phone: 734-429-5411
 Fax: 734-429-1064

DATE _____ / _____ / _____

INSTRUCTIONS: Please print or type. **FILL IN BOTH SIDES** and complete by signing. A signature is required to receive credit terms. This information will be held in the strictest confidence.

Business Name				
Street Address	City	State	County	Zip
Billing Address	City	State	Zip	Phone Number
Name Of Parent Organization, If Any	City	State	Zip	Fax Number
<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> CORPORATION		Credit Limit Requested

TRADE REFERENCES (do not include retail store accounts, office leases or credit cards)

NAME	ADDRESS	PHONE		
1				
2				
3				
4				
Bank Reference	City	State	Zip	Area Code & Phone Number
Bank Account Number			Contact At Bank	

ADDITIONAL INFORMATION

Description Of Business				Date Started
Types Of Publications				Number Of Employees
Number Of Titles/Year	Peak Season	Fiscal Year	Actual Sales Last Year	Estimated Sales This Year
Sales Tax License #		EIN/Social Security #		Is P.O. Number Required? <input type="checkbox"/> Yes <input type="checkbox"/> No
Other Remarks:				

The above information as well as that given on the **SECOND SIDE** is for the purpose of obtaining credit and is warranted to be true. I/We hereby authorize McNaughton & Gunn, Inc. to investigate the references listed pertaining to my/our credit and financial responsibility. The undersigned expressly agrees to make payment in full to McNaughton & Gunn, Inc. for all purchases in accordance with your invoice(s). Should the undersigned default in any such payment, the undersigned expressly agrees to pay a late service charge on any amounts in

default at the rate of 1 1/2% per month (ANNUAL RATE OF 18%) and, at your option, all amounts owed you by the undersigned shall become immediately due and payable. The undersigned further agrees to pay a reasonable attorney's fee and all other costs and expenses incurred by you in the collection of the undersigned pursuant hereto. This agreement shall become effective when accepted by your authorized representative. The undersigned shall not transfer or assign this agreement without the prior written consent of McNaughton & Gunn, Inc.

Firm Name _____

By _____

Title _____

NAMES AND TITLES OF OFFICERS / PARTNERS / PROPRIETORS

Name	Home Address	City	State	Zip	Title
Name	Home Address	City	State	Zip	Title
Name	Home Address	City	State	Zip	Title

OPTIONAL—To be completed only if additional security is needed in order to secure credit.

GUARANTY

NOTICE: BY EXECUTING THIS GUARANTY YOU BECOME LIABLE FOR THE OBLIGATIONS OF THE DEBTOR NAMED BELOW.

In consideration of the extension of credit by McNaughton & Gunn, Inc. ("Creditor"), to _____ ("Debtor"), the undersigned hereby unconditionally guarantees payment of all amounts Debtor shall at any time owe to Creditor on account of goods sold and delivered to Debtor whether such indebtedness is in the form of notes, bills, open account or otherwise. This guaranty shall continue notwithstanding any change in the form of such indebtedness or renewals or extensions granted by Creditor without the necessity of obtaining any consent of the undersigned hereto, until expressly revoked by written notice from the undersigned. Any such revocation shall not in any manner affect the liability of the undersigned as to indebtedness contracted by Debtor prior hereto. This guaranty extends to and includes any and all interest due or to become due together with all attorney's fees, costs and expenses incurred by Creditor in connection with any matter covered by this guaranty.

The undersigned hereby waives notice of acceptance of this guaranty by Creditor and notice of the default or of non-payment. No delay by Creditor in exercising any right hereunder or taking any action to collect or enforce payment or any obligation hereby guaranteed, either as against Debtor or any other person otherwise liable, shall operate as a waiver of any such right or in any manner prejudice the rights of Creditor against the undersigned. The undersigned hereby agrees that in the event of any default by Debtor, Creditor shall be entitled to proceed against the undersigned immediately for such payment without prior demand or notice. The undersigned further agrees to pay a reasonable attorney's fee and all other costs and expenses incurred by Creditor in the enforcement of this guaranty. In the case of multiple guarantors hereunder, all liability of each such guarantor should be joint and several.

Subscribe and sworn before me, this _____ day of _____ / _____ / _____, a Notary Public in and for _____ County, State of _____.

(signature)

NOTARY PUBLIC

My Commission expires _____ / _____ / _____.

GUARANTOR INFORMATION

NAME	ADDRESS	CITY	STATE	ZIP	AREA CODE & PHONE NUMBER
BANK NAME	ADDRESS	CITY	STATE	ZIP	ACCOUNT NUMBER
NAME	ADDRESS	CITY	STATE	ZIP	AREA CODE & PHONE NUMBER
BANK NAME	ADDRESS	CITY	STATE	ZIP	ACCOUNT NUMBER

McNaughton & Gunn, Inc., will not deny a credit application, vary the application process, or discriminate in granting credit based on race, religion, color, national origin, age, sex, marital status, veteran status, sexual orientation, political or social beliefs, or the presence of any disability. It is McNaughton & Gunn, Inc.'s intent to comply with all federal and state regulations, protect the credit applicant, and obtain as much information as is necessary to make an intelligent credit decision.