

**L Winik & Associates Inc.**  
**109 White Oak Lane -- Suite 61**  
**Old Bridge, New Jersey 08857**  
**Phone (732) 679-2121**  
**Fax (732) 679-3355**

**CREDIT APPLICATION**

The undersigned hereby applies for credit:

Name of Business \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone \_\_\_\_\_ FAX \_\_\_\_\_ Contact \_\_\_\_\_

Are payments made by office different than billing address? Yes \_\_\_ No \_\_\_

If Yes give Phone # \_\_\_\_\_ and contact \_\_\_\_\_

Do you prefer to have your invoices e-mailed: ( ) No

( ) Yes \_\_\_\_\_ (e-mail address)

**ORGANIZATION INFORMATION:** ( ) Corporation ( ) Proprietorship

( ) Partnership ( ) Government Agency

Federal ID# (or SSN if individual) \_\_\_\_\_

Year business started \_\_\_\_\_

**COMPANY OFFICERS AND/OR PRINCIPALS**

\_\_\_\_\_  
Full Name Title % Ownership

\_\_\_\_\_  
Full Name Title % Ownership

\_\_\_\_\_  
Full Name Title % Ownership

**BANKING INFORMATION**

Name and address of Bank \_\_\_\_\_

Phone No. And Officer Name \_\_\_\_\_

Checking Account No. \_\_\_\_\_

Do you have any loans? ( ) Yes ( ) No

**TRADE REFERENCES**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

**TERMS:** If credit is approved, we will comply with your terms of payment in effect from time to time as noted on your invoices. It is also acknowledged that we will pay a late payment charge of 1 1/2% per month 60 days after the date of the invoice when date falls before the 25th of the month in which it is issued. An invoice dated the 25th of the month or later will be charged a late payment charge of 1 1/2% per month 60 days after the date of the invoice. It is also agreed to pay 25% of any gross amount turned over to a collection agency or attorney for payment of the past due account. Any controversy or claim arising out of or relating to any agreement between L. Winik & Associates, Inc., and \_\_\_\_\_ or any breach of contract shall be settled by binding arbitration in accordance with the Code of Procedure of the National Arbitration Forum, 212 Dupont Avenue South, Minneapolis, MN 55405, and judgment upon the award rendered by the arbitrator(s) may be entered in any Court having jurisdiction.

Date: \_\_\_\_\_ Signed: \_\_\_\_\_

Title: \_\_\_\_\_

---

---

**THIS INFORMATION IS GIVEN IN STRICT CONFIDENCE TO SECURE CREDIT FROM L. WINIK & ASSOCIATES, INC.**

**BE SURE TO READ AND SIGN PERSONAL GUARANTY ON FOLLOWING PAGE.**

**Personal Guaranty**

**Date:** \_\_\_\_\_, 19\_\_\_\_

To: L. Winik & Associates, Inc.  
109 White Oak Lane - Suite 61  
Old Bridge, NJ 08857

Gentlemen:

For value received and the further consideration of any credit that you may hereafter from time to time extend to:

\_\_\_\_\_ of \_\_\_\_\_

or of any affiliated or subsidiary name with which the aforementioned debtor or any of its principals may be associated who may obtain such credit from L. Winik & Associates, Inc. (L. Winik) its assigns, successors, subsidiaries or divisions, the undersigned, regardless of any diversity in spelling, or individual or representative designation of his/her name, the party intended being affiliated in some capacity with the aforementioned debtor, does hereby guarantee the full and prompt payment to you of all indebtedness which the said \_\_\_\_\_ has heretofore incurred and may hereafter incur without deduction by reason of set-off, defense or counterclaim of the debtor against you, including the principal amount, interest, costs and such reasonable attorney's fees as shall be incurred under this contract of guaranty and under any contract evidencing the indebtedness guaranteed herein.

The liability of the undersigned shall not be affected by the amount of credit extended, by any change in the form of the said indebtedness, by note or otherwise, or by any extension or renewal there of, nor by the acceptance of any manner of security therefore, or by a compromise or rearrangement of the indebtedness. Notice of acceptance of this guaranty, of extension of credit hereunder, of default in payment of change in form of indebtedness, the renewal or extension of said indebtedness or any part thereof, or of any matter with respect thereto, is expressly waived. Notice of the receipt of orders and the sale and delivery of any merchandise or the extension of credit therefore and of the amount and the terms thereof are expressly waived. Neither demand, nor exhaustion of remedies against the primary debtor shall be required as condition precedent to the liability of the undersigned by reason of the guaranty. If payment is not received when due, the undersigned will pay all costs of collection, including reasonable attorney's fees. This guaranty may not be altered, modified, terminated or waived orally, shall continue in full force and effect, and shall be conclusively presumed to be relied upon by you, until such time as L. Winik receives from the undersigned guarantor written notice of revocation by certified mail, and such revocation shall not in any way relieve the undersigned from liability for any indebtedness incurred or to be incurred for merchandise on order prior to the actual receipt by L. Winik & Associates at its office at: 109 White Oak Lane-Suite 61, Old Bridge, NJ 08857 of such notice; the return receipt card shall be the best evidence thereof. In the event this Guaranty is signed by more than one Guarantor, then the liability hereunder shall be joint and several.

**Sworn to and subscribed  
before me** \_\_\_\_\_

**Guarantor:** \_\_\_\_\_ (L.S.)

**Social Sec. No.** \_\_\_\_\_

\_\_\_\_\_  
**Notary Public**

