

PENDLETON GRAIN GROWERS, INC. CONSUMER CREDIT APPLICATION
Individual Account - Complete Section A OR Joint Account - Complete Section A and B

Section A - INFORMATION REGARDING APPLICANT							
Name	Age	Social Security No.		Dependents Ages			
Mailing Address	City	State	Zip	Years There	Telephone		
Previous Address	City	State	Years There	Total Years Living in:	County	State	
Present Employer	City	State	Telephone	Years There			
Position or Title	Name of Supervisor			Salary or Commission \$		Per Month	
Previous Employer	City	State	Zip	Telephone	Years There		
Total Assets	Total Debts	Installment Payments (Not Housing)		Have you ever filed bankruptcy?		Date Filed	
Other Income Source				Other Income Amount \$ Per Month			
Your Residence: Own	Rent	Mortgage Holder/Landlord	Telephone	Value	Balance Owing	Monthly Pmt	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying obligation							
Local Credit Reference	City	State	Phone	Personal Reference	City	State	Phone
Closest Relative Not Living With You	Relationship		City	State		Daytime Phone	
Section B - INFORMATION REGARDING JOINT APPLICANT							
Name	Age	Social Security No.		Dependents Ages			
Mailing Address	City	State	Zip	Years There	Telephone		
Previous Address	City	State	Years There	Total Years Living in:	County	State	
Present Employer	City	State	Telephone	Years There			
Position or Title	Name of Supervisor			Salary or Commission \$		Per Month	
Previous Employer	City	State	Zip	Telephone	Years There		
Total Assets	Total Debts	Installment Payments (Not Housing)		Have you ever filed bankruptcy?		Date Filed	
Other Income Source				Other Income Amount \$ Per Month			
Your Residence: Own	Rent	Mortgage Holder/Landlord	Telephone	Value	Balance Owing	Monthly Pmt	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying obligation							
Local Credit Reference	City	State	Phone	Personal Reference	City	State	Phone
Closest Relative Not Living With You	Relationship		City	State		Daytime Phone	

CREDIT AGREEMENT / SECURITY AGREEMENT / WORK SCHEDULE / DISCLAIMER / WARRANTY

CREDIT GRANTING PROCESS: PGG will review your application, review a credit agency report and may interview your references to determine if you qualify for a regular 30-day account. If you do qualify for PGG credit, PGG will determine the Credit Line for your account, notify you by mail of your approval and Credit Limit and enclose your credit cards (If applicable).

OPEN ACCOUNT: All credit is granted pursuant to this agreement. Toward the beginning of each month, PGG will provide you with a statement of account reflecting transactions of the previous month. Regular 30-day account: The stated balance is due on the 15th of the month following purchase and past due by month-end; or the stated "Minimum Payment" is due the 15th of the month following purchase and past due if not paid by month-end.

FINANCE CHARGE: A finance charge of 1 ½% (which is an Annual Percentage Rate of 18%) will be assessed to any part of a statement balance which is unpaid at the end of the month following purchase.

CREDIT LIMITS: PGG will assign your Credit Limit for the purpose of controlling its credit risk. Your Credit Limit does not limit your obligation to pay for all invoices and other charges billed to your PGG account.

WITHDRAWAL OF CREDIT: If you are delinquent in making your required payment, your PGG credit privileges may be suspended. Regardless of delinquency, PGG may suspend your credit privileges or decrease your Credit Limit, if it obtains information which indicates an increase in the risk of extending credit to your account.

SECURITY AGREEMENT: You as applicant and account holder agree that PGG retains and has a security interest in all supplies, merchandise and other things charged to your account and that in case of default of this agreement by the account holder, PGG may take possession of any and all collateral, resell same in a commercially reasonable manner, and apply proceeds to the cost of collection, the cost of sale, and the balance of your account.

CREDIT INFORMATION: You as applicant and account holder and as personal guarantor represent that the information you provide to PGG is true to the best of your knowledge. You authorize PGG to consult any credit reporting agency, creditor, or other person, whether or not listed on this application and to receive from and to give to such persons credit reports and other information which bears on the credit granting or credit collecting process.

COLLECTION EXPENSES: In the event of default of your account, you the account holder or personal guarantor agree to pay all costs and charges spent in the collection of your account, including but not limited to collection agency charges. In the event suit or action is instituted to collect your account or any part thereof, you the account holder or personal guarantor agree to pay court costs and reasonable attorney fees both at trial and on appeal.

WORK SCHEDULE: PGG will supply the materials and perform the labor you have requested as its schedule permits and will have NO LIABILITY for damages due to delay in completion of a project or any part thereof, except and unless the completion date is written and identified in your invoice or purchase contract. If PGG's work schedule frustrates your purpose, you may by written notice to PGG at PO Box 1248 Pendleton, OR 97801, rescind the purchase, subject to payment for materials with PGG cannot return as new and labor already performed. In NO CASE shall PGG be liable for damages for delay in completion caused by events beyond PGG's control. Should such events beyond PGG's control frustrate PGG's ability to complete your project, PGG may, without liability, cancel the sale or any unperformed part thereof by written notice to you, the purchaser.

YOUR WARRANTY AND REMEDIES: With respect to goods PGG manufactures and lists in your invoice and in which a defect in materials or workmanship first appears within 12 months after PGG delivers the goods to the original buyer, PGG will at its election repair or replace the goods or refund the purchase price. With respect to installation PGG performs and lists in your invoice and in which a defect first appears with 12 months after installation, PGG will at its election re-install the goods or refund the installation price. With respect to goods others manufacture or install or services others provide, PGG only assigns to you any warranties of the other manufacturer, installer, or provider, without any warranty by PGG that the warranties are assignable. PGG makes no warranties other than those set forth herein.

PGG WILL NOT BE LIABLE FOR ANY OTHER LOSS OR DAMAGES, INCLUDING INCIDENTAL OR CONSEQUENTIAL DAMAGES OR INJURIES, LOSS OF PROFITS, RENTAL OF SUBSTITUTE EQUIPMENT, CROP LOSS, OR OTHER LOSS.

If you agree to the terms on this page and if you attest to the truth of the information in the accompanying APPLICATION FOR CREDIT/ PERSONAL GUARANTEE, please sign and date the appropriate spaces below.

ACCOUNT NAME (Same as Applicant's Name on reverse) _____

NUMBER OF PLASTIC CARDS REQUESTED _____

SIGNATURE (S) BINDING APPLICANT (S)

AND ACCOUNT HOLDER (S) X _____ DATE _____

X _____ DATE _____

PGG'S DISCLAIMER OF IMPLIED WARRANTIES: PGG MAKES NO WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE.