

APPLICATION FOR CREDIT/PERSONAL GUARANTEE  
(Farm and Business)

A. APPLICANT: (Same as Account Name on reverse)

Legal Name \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_ Contact Person \_\_\_\_\_

B. DESCRIPTION OF FARM/BUSINESS:

(1) How long operated by present ownership? \_\_\_\_\_ Annual Taxable Farm/Business Income \$ \_\_\_\_\_  
(2) Farm/Ranch: Irrigated acres owned? \_\_\_\_\_ Leased? \_\_\_\_\_ Crops? \_\_\_\_\_  
Dry land acres owned? \_\_\_\_\_ Leased? \_\_\_\_\_ Crops? \_\_\_\_\_  
Types/Numbers of Livestock? \_\_\_\_\_  
(3) Non-farm business: Describe business as to type, size and financial information \_\_\_\_\_  
\_\_\_\_\_

C. CREDIT INFORMATION: (If you have this information on a fact sheet, please attach.)

(1) Financing Bank \_\_\_\_\_ City/State \_\_\_\_\_  
(2) Loan Officer \_\_\_\_\_ Phone \_\_\_\_\_  
(3) Credit Reference \_\_\_\_\_ Phone \_\_\_\_\_  
(4) Personal Reference \_\_\_\_\_ Phone \_\_\_\_\_  
(5) Limit of Credit Requested \_\_\_\_\_

D. FORM OF DOING BUSINESS \_\_\_\_\_ Sole Proprietorship \_\_\_\_\_ Corporation \_\_\_\_\_ Partnership LLC.

E. PERSONAL GUARANTEE: In consideration of PGG's agreement to extend credit to Applicant (in which we are interested), based on our personal reputation & financial strengths, we promise to pay all the past, present, and future accounts accrued by Applicant, as they become due. We personally accept the obligations of the accompanying CREDIT AGREEMENT/SECURITY AGREEMENT/WORK SCHEDULE/ DISCLAIMER/ WARRANTY, which is incorporated by reference into this personal guarantee. The use of our titles adjacent to our guarantee signatures is solely for the purpose of identification and does not limit our personal responsibility to pay said accounts. The use of the plural in this guarantee agreement is intended to include one or more guarantors.

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

F. PERSONAL INFORMATION ABOUT SIGNERS:

1. Name \_\_\_\_\_ Soc. Sec.# \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell \_\_\_\_\_  
Address \_\_\_\_\_ Years in this County? \_\_\_\_\_  
Empl. Phone \_\_\_\_\_ Years \_\_\_\_\_ Job \_\_\_\_\_ Monthly Pay \_\_\_\_\_  
Ever Filed Bankruptcy? \_\_\_\_\_ Date \_\_\_\_\_ /// Own \_\_\_\_\_ Rent \_\_\_\_\_ Your Home/ Monthly Mortgage/ Rent Pmt. \_\_\_\_\_  
2. Name \_\_\_\_\_ Soc. Sec.# \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell \_\_\_\_\_  
Address \_\_\_\_\_ Years in this County? \_\_\_\_\_  
Empl. Phone \_\_\_\_\_ Years \_\_\_\_\_ Job \_\_\_\_\_ Monthly Pay \_\_\_\_\_  
Ever Filed Bankruptcy? \_\_\_\_\_ Date \_\_\_\_\_ /// Own \_\_\_\_\_ Rent \_\_\_\_\_ Your Home/ Monthly Mortgage/ Rent Pmt. \_\_\_\_\_

**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.