

INDIVIDUAL PERSONAL GUARANTY

Date _____ 20_____

I, _____, residing at _____

for and in consideration of your extending credit at my request to

_____ (hereinafter referred to as the
(Name of Company)

“Company”), of which I am, _____, hereby personally guarantee to
(Title)

Superior Metal Products Company, Inc. and its divisions, Superior Windows and Styro-Tek of Alabama, the payment at 116 Citation Court, City of Birmingham in the State of Alabama of any obligation of the Company and I hereby agree to bind myself to pay you on demand any sum which may become due to you by the Company whenever the Company shall fail to pay the same. It is understood that this guarantee shall be a continuing and irrevocable guaranty and indemnify for such indebtedness of the Company. I do hereby waive notice of default, non-payment and notice thereof and consent to any modification or renewal of the credit agreement hereby guaranteed. I do hereby agree to pay all costs of collection including a reasonable attorney's fee, court cost and other expenses. I waive any and all exceptions from process and execution under the laws of the United States and any state or territory thereof. I give authorization to request/obtain a copy of any credit bureau or consumer report at any time for use in establishing and maintaining credit.

Signature _____

Witness: _____

Address: _____

CREDIT TERMS

Invoices will be dated date of shipment with our terms of sale being NET 30 days. Upon approval of this application for credit, said applicant will be notified in writing along with the creditor's terms of sale and should applicant at some future date deviate from the creditor's terms of sale, said creditor reserves the right to terminate future extension of credit with applicant.

Buyer further agrees that any line of credit desired or approved is not a limitation of liability, and the undersign expressly agrees that it will be responsible for valid charges in excess of a line of credit either desired or approved.

Please acknowledge Credit Terms by signing below.

Signature _____

Credit extended is subject to the provisions of the Truth-in-Lending Act, the Fair Credit Billing Act, the Equal Credit Opportunity Act, and subject to applicable statutory provisions. This agreement is to be interpreted under the laws of the State of Alabama.



SUPERIOR METAL PRODUCTS COMPANY, INC.
 AND ITS DIVISIONS, SUPERIOR WINDOWS • STYRO-TEK OF ALABAMA
 116 Citation Court • Birmingham, AL 35209-6307

Phone: (205) 945-1200
 Wats: (800) 445-1200
 Fax: (205) 945-9831

APPLICATION FOR CREDIT

DATE _____ 20____

FIRM NAME _____			BUSINESS PHONE () _____
STREET ADDRESS _____			FAX: () _____
CITY _____	COUNTY _____	STATE _____	ZIP CODE _____

OFFICERS	HOME ADDRESS	CITY/STATE/ZIP	PHONE #	SOCIAL SECURITY #

PLEASE CHECK ONE	INDIVIDUAL	PARTNERSHIP	CORPORATION	FED. ID NO. (FOR CORP.)	STATE SALES TAX NO.
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NATURE OF BUSINESS _____

DATE BUSINESS STATED _____ STATE AND DATE OF INCORPORATION _____

TRADE REFERENCES

NAME	ADDRESS	CITY/STATE/ZIP	(A/C) TELEPHONE
1. _____			() _____
2. _____			() _____
3. _____			() _____
4. _____			() _____
5. _____			() _____

NAME OF BANK _____ TELEPHONE () _____

STREET ADDRESS _____ PERSON TO CONTACT _____

CITY _____ STATE _____ ZIP CODE _____ CKG. ACCT. NO. _____

A SERVICE CHARGE OF 1-1/2% PER MONTH (18% ANNUAL RATE) SUBJECT TO APPLICABLE STATUTORY REGULATIONS, WILL BE MADE ON ALL ACCOUNTS THAT ARE 30 DAYS PAST DUE. IF A SERVICE CHARGE IS INCURRED, NO FURTHER SHIPMENTS WILL BE MADE UNTIL SATISFACTORY ARRANGEMENTS HAVE BEEN MADE WITH OUR CREDIT DEPARTMENT. NO PROVISION OF THIS AGREEMENT REQUIRES THE PAYMENT OR PERMITS THE COLLECTIONS OF FINANCE CHARGES IN EXCESS OF THE MAXIMUM PERMITTED BY LAW.

APPLICANTS SIGNATURE ATTESTS FINANCIAL RESPONSIBILITY, ABILITY AND WILLINGNESS TO PAY OUR INVOICES AND SERVICE CHARGES WHEN APPLICABLE IN ACCORDANCE WITH NET 30 DAY TERMS AND FURTHER AGREES TO PAY ALL COSTS OF COLLECTION INCLUDING A REASONABLE ATTORNEY'S FEE AND COURT COSTS.

APPLICATION MUST BE SIGNED TO BE PROCESSED

THE ABOVE INFORMATION AS WELL AS THAT GIVEN ON THE REVERSE SIDE IS FOR THE PURPOSE OF OBTAINING CREDIT AND IS WARRANTED TO BE TRUE. I/WE HEREBY AUTHORIZE THE FIRM TO WHOM THIS APPLICATION IS MADE TO INVESTIGATE THE REFERENCES LISTED PERTAINING TO MY/OUR CREDIT AND FINANCIAL RESPONSIBILITY

FIRM NAME _____

BY _____ TITLE _____

BY _____ TITLE _____