

Henderson Oil Company, Inc.

745 Ashe Street
Hendersonville, NC 28792
phone 828.693.3487 ▪ fax 828.693.3472

Application for Credit

www.HendersonOil.com

201 Railroad Avenue
Brevard, NC 28712
phone 828.884.4441 ▪ fax 828.877.4687

Please Print Clearly

Date

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.		Applicant (First, Middle, Last)		<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.		Co-Applicant/Spouse (First, Middle, Last)	
Social Security Number		Driver's License Number		Social Security Number		Driver's License Number	
Date of Birth		# of Dependents		Date of Birth		# of Dependents	
Delivery Address				Home Phone			
Mailing Address				Work Phone			
City		State	Zip	Email			
How long have you lived at the above address?		If less than two years, list previous address.					
How long did you live at the previous address?		City	State	Zip			
Are you buying or renting the residence to be served?				<input type="checkbox"/> Buying <input type="checkbox"/> Renting		Monthly Payment	
Name of Landlord				Landlord's Phone			
Address of Landlord							
City		State	Zip				
Name of Nearest Relative				Home Phone			
Nearest Relative's Address				Work Phone			
City		State	Zip				
What is your total yearly income? (Alimony, child support or separate maintenance need not be revealed if applicant does not choose to rely on such for credit.) Please check one: <input type="checkbox"/> \$0-\$10,000 <input type="checkbox"/> \$10,000-\$20,000 <input type="checkbox"/> \$20,000-\$30,000 <input type="checkbox"/> Over \$30,000							
Who referred you to Henderson Oil Company?							
Type of fuel used:				Tank Size			
<input type="checkbox"/> Fuel Oil <input type="checkbox"/> Kerosene							
Do you want Automatic Keep Fill Service?				Do you want a Budget Account?			
<input type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Yes <input type="checkbox"/> No			
Applicant's Employer Name				Co-Applicant's Employer Name			
Address				Address			
Job Title		How Long?		Job Title		How Long?	
Previous employer if less than two years.				Previous employer if less than two years.			
Address				Address			

Please list three credit references:

Name of Business		Work Phone
Mailing Address		
City	State	Zip
Name of Business		Work Phone
Mailing Address		
City	State	Zip
Name of Business		Work Phone
Mailing Address		
City	State	Zip

Using street names or landmarks, please provide written directions to your home from downtown Hendersonville:

The undersigned hereby applies for extension of credit from the above named Company, and agrees to be responsible for all credit extended on basis of this application. Since the credit requested is primarily for household purposes, all adult persons residing in the residence to be served (other than tenants) should sign this application. Signature indicates receipt of separate statement including terms of sales.

Henderson Oil Company, Inc. is authorized to investigate my credit record and exchange credit experience with other creditors and credit reporting agencies.

This information is given to obtain credit and is true and complete.

Rev. 0911

Applicant Signature	Date	Co-Applicant Signature	Date
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THE EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDIT DISCRIMINATION ON THE BASIS OF SEX, RACE, MARITAL STATUS, RELIGION, NATIONAL ORIGIN, AGE, OR RECEIPT OF PUBLIC ASSISTANCE. IN CERTAIN SITUATIONS, CREDITORS MAY REQUEST SOME OF THIS INFORMATION, EXCEPT INFORMATION ABOUT RELIGION, BUT CREDITORS MAY NOT USE IT TO DISCRIMINATE WHEN DECIDING WHETHER OR GRANT CREDIT (PROVIDED THAT A PERSON HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT). THE FEDERAL AGENCY WHICH ADMINISTERS COMPLIANCE WITH THIS LAW IS THE FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, WASHINGTON, D.C. 20580.

RETURN TO: Henderson Oil Company, Inc. • 745 Ashe Street • Hendersonville, NC 28792 • Fax 828.693.3472

PLEASE RETAIN FOR YOUR RECORDS

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Credit will be extended to qualified applicants based upon the following conditions:

Regular Accounts:

1. All accounts are due within 30 days from the date of delivery.
2. A finance charge of 18% per year will be added to all balances over 30 days. This is a monthly rate of .015%. Finance charges will be calculated and added to the customer account on the last day of the month.
3. A discount of 4¢ per gallon will be allowed on orders of 150 gallons (or more) which are paid within 5 business days from the date of delivery. In the event the invoice is to be mailed to the customer, the discount will be allowed if the customer remits payment within 5 days from receipt in mail.
4. A delivery must be paid in full prior to receipt of a second delivery.
5. Keep-fill service is available. Henderson Oil Company, Inc. will automatically fill your tank when needed.

Budget Accounts:

1. Budget accounts will be established based upon average yearly consumption.
2. The amount of the monthly payment will be calculated based on the average price per gallon multiplied by the estimated gallons used per year divided by 10 months. The budget period will begin June 1 of each year with the final payment due by March 31.
3. Budget accounts will be reviewed in April of each year and the payments for the new year will be established at that time. If at any time during the current budget year it becomes apparent that the estimated budget payment for the year needs to be adjusted, the customer will be notified at that time.
4. Finance charges will not be added to budget account balances as long as the monthly payment is received by Henderson Oil Company, Inc. prior to the last day of each month.

Henderson Oil Company, Inc. reserves the right to withdraw credit privileges from any customer who does not satisfy the terms of this agreement. Any account that is delinquent will be processed through normal collection procedures by our credit department. In the event that our collection procedures are not successful, the account will be turned over to small claims court for collection incurring additional expense for the customer.

Thank you for your business!