



Credit Application

Fax to: 215.618.0786

Email to: creditapps@pjponline.com

CUSTOMER

TRADE NAME _____ FULL LEGAL BUSINESS NAME _____
 PHYSICAL ADDRESS _____ CITY _____ STATE _____ ZIP _____
 Federal Tax I.D. #: _____
 MAILING ADDRESS _____ CITY _____
 STATE _____ ZIP _____
 PHONE _____ FAX _____ EMAIL _____
 PJP SALES REP # _____ SALES REP NAME _____ EST. PURCHASE VOLUME _____ PER
 MONTH [] YEAR []

PRINCIPALS

If Corporation, Name Officers / If Partnership Name All Partners / If LLC, Name All Members / If Sole Proprietorship, Name Owner
 NAME, TITLE SSN / DATE OF BIRTH / DRIVERS LICENSE # RESIDENCE ADDRESS PHONE

TRADE REFERENCES

Please List 4 References

SUPPLIER NAME ADDRESS ACCOUNT # PHONE

CONTACT PERSON FOR BILLING

NAME _____ TITLE _____
 PHONE _____ FAX _____ EMAIL _____

HOW LONG IN OPERATION _____ HOW LONG AT CURRENT LOCATION _____

ANY OTHER LOCATIONS/BUSINESSES: YES [] NO [] IF LESS THAN 3 MONTHS, PRIOR
 BUSINESS _____

YEAR OPENED _____ UNTIL _____ LIST REFERENCES ABOVE FOR PREVIOUS BUSINESSES

BUILDING OWNED [] LEASED [] TYPE OF BUSINESS: [] CORPORATION [] PARTNERSHIP [] LLC
 [] PROPRIETORSHIP

NAME OF LANDLORD / MORTGAGE CO _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

BANK INFORMATION

NAME / ADDRESS OF BUSINESS BANK _____

CITY _____ STATE _____ ZIP _____ PHONE _____ FAX _____

[] CHECKING [] SAVINGS [] LOAN ACCOUNT # _____

PERSONAL GUARANTEE

The undersigned guarantor(s), in consideration of the extension of credit terms by Penn Jersey to the above named Customer, and intending to be legally bound hereby, do(es) hereby consent to all Terms and Conditions of the Credit Agreement which are incorporated herein by reference, and irrevocably guarantees payment in full of all present and future indebtedness of the above named Customer to Penn Jersey, including any and all charges, costs and attorney's fees, as specified in the foregoing Credit Agreement, and waives any presentment, demand, protest and any other form of notice from Penn Jersey regarding Customer's obligation to Penn Jersey. Further, I/we understand that this is a personal guarantee. Any indication after my/our name which indicates that I/we are signing this Guarantee in anything other than my/our personal capacity shall have no effect on my/our personal responsibility to Penn Jersey and shall be deemed a nullity.

Guarantor Signature: _____

Address: _____

Print Name: _____

CREDIT AND GUARANTEE AGREEMENT

THIS CREDIT AND GUARANTEE AGREEMENT (“Credit Agreement” or “Agreement”) is made between Penn Jersey Paper Co.(hereinafter “Penn Jersey”) and Customer (as identified in the Credit Application) (hereinafter collectively the “parties”). Customer agrees that all purchases made by Customer on and after the date hereof are subject to the following terms and conditions (hereinafter “Terms and Conditions”):

1. Penn Jersey hereby extends to Customer credit in the amount of all invoices to customer for which advance or C.O.D. payment is not required. Customer agrees that all amounts due Penn Jersey shall be payable to it per the stated terms on each invoice. All sums not paid within invoice terms are subject to a delinquency charge of 1 1/2% per month (18% per annum) of the unpaid balance. All Customer payments returned as unpaid are subject to a \$30.00 charge.
2. Customer shall pay all collection agency fees and costs, plus the greater of Penn Jersey’s actual attorney fees or 25% of all sums due Penn Jersey, plus costs.
3. Customer certifies the accuracy of all information in the Credit Application. The decision to grant or deny credit to Customer in any amount is within the sole discretion of Penn Jersey. Customer authorizes Penn Jersey to contact and verify all bank and credit references.
4. Pennsylvania law governs this Agreement. All actions to enforce this Agreement, for breach of this Agreement, or for any disputes between Customer and Penn Jersey shall be brought in the federal or state courts of Pennsylvania, County of Philadelphia, and the parties consent to personal jurisdiction in Pennsylvania.
5. The parties hereby waive their right to a jury trial.
6. This Agreement may not be assigned by Customer without the prior written authorization of Penn Jersey.
7. Each party represents and warrants that the individual signing this Agreement is fully authorized to do so and to bind it/him/her hereby, and that a copy shall have the same force and effect as an original signature.
8. This Agreement contains the entire agreement between the parties, and the terms of this Agreement are contractual and not recitals. No statements, inducements or representations, oral or written, not expressed herein have been relied upon by any party hereto. This Agreement may not be amended except by a writing signed by all parties.

IN WITNESS WHEREOF, and intending to be legally bound the parties hereto have set their respective hands and seals this ____ day of _____, 2____.

CUSTOMER:

BY: _____

*For: Penn Jersey Paper Co.
9355 Blue Grass Road
Philadelphia, PA 19114*

BY: _____

*Printed name: _____
Title, if any: _____*



**9355 Blue Grass Road
Philadelphia, PA 19114
Phone: 800-992-3430 • Fax: 215-618-0786
www.pjponline.com**

BANK AUTHORIZATION FORM

ACCOUNT # _____

BANK NAME _____

ADDRESS _____

CITY _____ **STATE** _____ **ZIP** _____

PHONE _____ **FAX** _____

I, _____ hereby authorize the above mentioned bank to disclose the following account information for the sole purpose of establishing credit terms with Penn Jersey Paper Company.

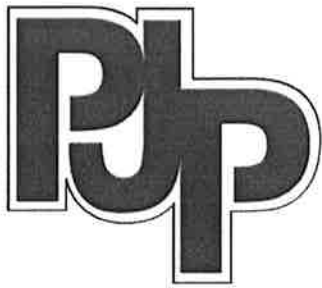
Request for bank credit information.

The above account has given your bank as a reference in applying for credit. All information will be held in strict confidence.

We would greatly appreciate your assistance in completing the information above.

Regards,

Lisa Furia-Cruz
Controller
Penn Jersey Paper Company
9355 Blue Grass Road
Philadelphia, PA 19114



9355 Blue Grass Road
Philadelphia, PA 19114
Phone: 800-992-3430 • Fax: 215-618-0786
www.pjponline.com

CREDIT CARD AUTHORIZATION FORM

I hereby give the written authorization to Penn Jersey Paper Company to use the following credit card information for the sole purpose of processing outstanding invoices incurred from purchases made.

COMPANY NAME _____

OWNER/PRINCIPAL SIGNATURE _____

TITLE _____

DATE _____

CREDIT CARD

CREDIT CARD NUMBER _____

EXPIRATION DATE _____ CVV # _____

NAME ON CARD _____

CARD TYPE: AMERICAN EXPRESS VISA MASTERCARD DISCOVER

SUBJECT to 3.5%
Processing Fee

SUBJECT to 3.0%
Processing Fee



COMMONWEALTH OF PENNSYLVANIA
 DEPARTMENT OF REVENUE
 BUREAU OF BUSINESS TRUST FUND TAXES
 PO BOX 280901
 HARRISBURG, PA 17128-0901

PENNSYLVANIA EXEMPTION CERTIFICATE

CHECK ONE:

- STATE OR LOCAL SALES AND USE TAX
- STATE OR LOCAL HOTEL OCCUPANCY TAX
- PUBLIC TRANSPORTATION ASSISTANCE TAXES AND FEES (PTA)
- PASSENGER CAR RENTAL TAX (PCRT)

(Please Print or Type)

This form cannot be used to obtain a Sales Tax License Number, PTA License Number or Exempt Status.

**Read Instructions
 On Reverse Carefully**

THIS FORM MAY BE PHOTOCOPIED – VOID UNLESS COMPLETE INFORMATION IS SUPPLIED

- CHECK ONE:** PENNSYLVANIA TAX UNIT EXEMPTION CERTIFICATE (USE FOR ONE TRANSACTION)
 PENNSYLVANIA TAX BLANKET EXEMPTION CERTIFICATE (USE FOR MULTIPLE TRANSACTIONS)

Name of Seller, Vendor, or Lessor

Street	City	State	Zip Code
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Property and services purchased or leased using this certificate **are exempt** from tax because: (Select the appropriate paragraph from the back of this form, check the corresponding block below and insert information requested.)

- 1. Property or services will be used directly by purchaser in performing purchaser's operation of:
- 2. Purchaser is a/an: _____
- 3. Property will be resold under License Number _____ (If purchaser does not have a PA Sales Tax License Number, include a statement under Number 7 explaining why a number is not required.)
- 4. Purchaser is a/an: _____ holding Exemption Number _____
- 5. Property or services will be used directly by purchaser performing a public utility service. (Complete Part 5 on Reverse.)
- 6. Exempt wrapping supplies, License Number _____. (If purchaser does not have a PA Sales Tax License Number, include a statement under Number 7 explaining why a number is not required.)
- 7. Other _____
 (Explain in detail. Additional space on reverse side.)

I am authorized to execute this Certificate and claim this exemption. Misuse of this Certificate by seller, lessor, buyer, lessee, or their representative is punishable by fine and imprisonment.

Name of Purchaser or Lessee	Signature	Date	
Street	City	State	Zip Code

1. ACCEPTANCE AND VALIDITY:

For this certificate to be valid, the seller/lessor shall exercise good faith in accepting this certificate, which includes: (1) the certificate shall be completed properly; (2) the certificate shall be in the seller/lessor's possession within sixty days from the date of sale/lease; (3) the certificate does not contain information which is knowingly false; and (4) the property or service is consistent with the exemption to which the customer is entitled. For more information, refer to Exemption Certificates, Title 61 PA Code §32.2. An invalid certificate may subject the seller/lessor to the tax.

2. REPRODUCTION OF FORM:

This form may be reproduced but shall contain the same information as appears on this form.

3. RETENTION

The seller or lessor must retain this certificate for at least four years from the date of the exempt sale to which the certificate applies.
DO NOT RETURN THIS FORM TO THE PA DEPARTMENT OF REVENUE.

4. EXEMPT ORGANIZATIONS:

This form may be used in conjunction with form REV-1715, Exempt Organization Declaration of Sales Tax Exemption, when a purchase of \$200 or more is made by an organization which is registered with the PA Department of Revenue as an exempt organization. These organizations are assigned an exemption number, beginning with the two digits 75 (example: 75-00000-0).

GENERAL INSTRUCTIONS

Those purchasers set forth below may use this form in connection with the claim for exemption for the following taxes:

- a. State and Local Sales and Use Tax;
- b. PTA rental fee or tax on leases of motor vehicles;
- c. Hotel Occupancy Tax if referenced with the symbol (●);
- d. PTA fee on the purchase of tires if referenced with the symbol (+);
- e. Passenger Car Rental Tax

EXEMPTION REASONS

- 1.) Property and/or services will be used directly by purchaser in performing purchaser's operation of:
- A. Manufacturing B. Mining C. Dairying D. Processing E. Farming F. Shipbuilding

This exemption is not valid for property or services which are used in: (a) constructing, repairing, or remodeling of real property, other than real property which is used directly in exempt operations; or (b) maintenance, managerial, administrative, supervisory, sales, delivery, warehousing or other nonoperational activities. Effective October 1, 1991, this exemption does not apply to certain services and PTA tire fee.

- 2.) Purchaser is a/an:
- + A. Instrumentality of the Commonwealth.
 - + B. Political subdivision of the Commonwealth.
 - + ● C. Municipal Authority created under the "Municipal Authority Acts of 1935 or 1945."
 - + ● D. Electric Co-operative Corporation created under the "Electric Co-operative Law of 1990."
 - E. Co-operative Agricultural Association required to pay Corporate Net Income Tax under the Act of May 23, 1945, P.L. 893, as amended (exemption not valid for registered vehicles).
 - + ● F. Credit Unions organized under "Federal Credit Union Act" or State "Credit Union Act".
 - + ● G. Federal Instrumentality
 - H. Federal employee on official business (Exemption limited to Hotel Occupancy Tax only. A copy of orders or statement from supervisor must be attached to this certificate.)
 - I. School Bus Operator (This Exemption Certificate is limited to the purchase of parts, repairs or maintenance services upon vehicles licensed as school buses by the PA Department of Transportation. For purchase of school buses, see NOTE below.)
- 3.) Property and/or services will be resold or rented in the ordinary course of purchaser's business. If purchaser does not have a PA Sales Tax License Number, complete Number 7 explaining why such number is not required. This Exemption is valid for property or services to be resold: (1) in original form; or (2) as an ingredient or component of other property.

- | | | |
|---|---|---|
| <p>4.) Renewable Entities beginning with the two numbers 75.</p> <ul style="list-style-type: none">A. Religious OrganizationB. Volunteer Firemen's OrganizationC. Nonprofit Educational InstitutionD. Charitable Organization | <p>Permanent Exemptions beginning with the two numbers 76</p> <ul style="list-style-type: none">+ E. School District | <p>Special Exemptions</p> <ul style="list-style-type: none">F. Direct Pay Permit Holder+ ● G. Individual Holding Diplomatic IDH. Keystone Opportunity ZoneI. Tourist Promotion Agency |
|---|---|---|

Exemption limited to purchase of tangible personal property or services for use and not for sale. The exemption shall not be used by a contractor performing services to real property. An exempt organization or institution shall have an exemption number assigned by the PA Department of Revenue and diplomats shall have an identification card assigned by the Federal Government. The exemption for categories "A, B, C and D" are not valid for property used for the following: (1) construction, improvement, repair or maintenance or any real property, except supplies and materials used for routine repair or maintenance of the real property; (2) any unrelated activities or operation of a public trade or business; or (3) equipment used to maintain real property.

- 5.) Property or services will be used directly by purchaser in the production, delivery, or rendition of public utility services as defined by the PA Utility Code.
- PA Public Utility Commission and/or Interstate Commerce Commission

This Exemption is not valid for property or services used for the following: (1) construction, improvement, repair or maintenance of real property, other than real property which is used directly in rendering the public utility services; or (2) managerial, administrative, supervisor, sales or other nonoperational activities; or (3) tools and equipment used but not installed in maintenance of facilities or direct use equipment. Tools and equipment used to repair "direct use" property are exempt from tax.

- 6.) Vendor/Seller purchasing wrapping supplies and nonreturnable containers used to wrap property which is sold to others.
- 7.) Other (Attach a separate sheet of paper if more space is required.) _____
- _____
- _____

NOTE: Do not use this form for claiming an exemption on the registration of a vehicle. To claim an exemption from tax for a motor vehicle, trailer, semi-trailer or tractor with the PA Department of Transportation, Bureau of Motor Vehicles and Licensing, use **FORM MV-1**, "Application for Certificate of Title", for "first time" registrations and **FORM MV-4ST**, "Vehicle Sales and Use Tax Return/Application for Registration", for all other registrations.