



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: _____*

COMMONWEALTH OF VIRGINIA
SALES AND USE TAX CERTIFICATE OF EXEMPTION

(For use by a Virginia dealer who purchases tangible personal property for resale,
or for lease or rental, or who purchases materials or containers
to package tangible personal property for sale)

To: _____ Date _____
(Name of supplier)
_____, _____
(Number and street or rural route) (City, town, or post office) (State) (ZIP Code)

The Virginia Retail Sales and Use Tax Act provides that the Virginia Sales and use tax shall not apply to tangible personal property
purchased for resale; that such tax shall not apply to tangible personal property purchased for future use by a person for taxable lease or rental
as an established business or part of an established business, or incidental or germane to such business, including a simultaneous purchase
and taxable leaseback. The Act provides also that such tax shall not apply to packaging materials such as containers, labels, sacks, cans, boxes,
drums or bags if the materials are marketed with a product being sold and become the property of the purchaser.

This Certificate of Exemption may not be used by a using or consuming construction contractor as defined in the Regulations.

The undersigned dealer hereby certifies that all tangible personal property purchased from the above named supplier on and after this
date will be purchased for the purpose indicated below, unless otherwise specified on each order, and that this Certificate shall remain in effect
until revoked in writing by the Department of Taxation. (Check proper box below.)

- 1. Tangible personal property for RESALE only.
2. Tangible personal property for future use by a person for taxable LEASE OR RENTAL as an established business, or part of
an established business, or incidental or germane to such business, or a simultaneous purchase and taxable leaseback.
3. Packaging materials such as containers, labels, sacks, cans, boxes, drums or bags that are marketed with a product being sold
and become the property of the purchaser.

Name of Dealer _____ Certificate of
Registration No. _____

Trading as _____

Address _____
(Number and street or rural route) (City, town, or post office) (State) (ZIP Code)

Kind of business engaged in by dealer _____

I certify that I am authorized to sign this Certificate of Exemption and that, to the best of my knowledge and belief, it is true and correct,
made in good faith, pursuant to the Virginia Retail Sales and Use Tax Act.

By _____ (Signature) _____ (Title)

(If the dealer is a corporation, an officer of the corporation or other person authorized to sign on behalf of the corporation must sign;
if a partnership, one partner must sign; if an unincorporated association, a member must sign; if a sole proprietorship, the proprietor must sign.)

Information for supplier—A supplier is required to have on file only one Certificate of Exemption properly executed by the dealer who
buys tax exempt tangible personal property for the purpose indicated hereon.



**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.

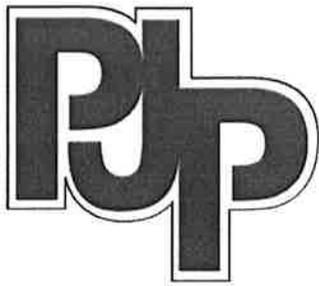
Request for bank credit information.

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



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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