



RING'S END, INC. CONSUMER CREDIT APPLICATION & PERSONAL GUARANTEE

APPLICATION SHOULD BE COMPLETED IN BLUE INK

For Office Use Only

Account Code:

Opened By:

CONSUMER CREDIT APPLICATION *Indicates required fields

*NAME (FIRST)			(MIDDLE)	(LAST)
*BILLING ADDRESS (NUMBER AND STREET)			(APT, SUITE, OR UNIT)	
*CITY			*STATE	*ZIP CODE
*PRIMARY TELEPHONE () -	EXT.	IS MOBILE? <input type="checkbox"/> Yes <input type="checkbox"/> No	*E-MAIL ADDRESS	
*I WOULD LIKE TO RECEIVE INVOICES VIA E-MAIL: To ensure our e-mails reach you, please add webmaster@ringsend.com to your safe senders list. (Choose One): <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Never				
*I WOULD LIKE ACCOUNT ACCESS ON RINGSEND.COM (Choose One): <input type="checkbox"/> Yes <input type="checkbox"/> No			APPLICANT'S PREFERRED STORE (Please specify):	

TRADE CREDIT LIMIT DESIRED: \$	*ARE YOU PLANNING NEW CONSTRUCTION? (Choose One): <input type="checkbox"/> Yes <input type="checkbox"/> No
NEW CONSTRUCTION PROPERTY TITLE (IN NAME OF):	IF JOINTLY OWN, WITH WHOM? (FULL NAME)
ADDRESS OF NEW CONSTRUCTION:	(NUMBER AND STREET) (BLOCK AND LOT #) (CITY) (STATE) (ZIP CODE)

We, the undersigned, authorize Ring's End, Inc. and any of its subsidiary companies to investigate our personal credit and financial records, including our banking records. We understand that Ring's End, Inc. and any of its subsidiary companies or their agents may request our personal credit bureau report in considering this application, and for the purpose of an update, renewal, extension of credit, review or collection of this account.

The information contained within this application is submitted for the purpose of obtaining credit and is warranted by the undersigned to be true and complete.

We, the undersigned, understand that all bills will be due and payable within 15 days after the date of billing and are **past due after 30 days**. Past due accounts are subject to a **Finance Charge** which is computed by a "Periodic Rate" of 1-1/4% per month on unpaid balances which is an **Annual Percentage Rate** of 15%.

In the event the account opened hereunder becomes delinquent, and said account is placed in the hands of the collector or any attorney to enforce its payment, in whole or in part, and whether legal proceedings are instituted or not, the undersigned, jointly and severally if more than one, agree(s) to pay all costs and expenses incurred by Ring's End, Inc. and any of its subsidiary companies in collecting or otherwise enforcing, or attempting to enforce payments including attorney's fees.

The undersigned, jointly and severally if more than one, personally and unconditionally guarantee(s) the timely payment of all amounts owed at any time under the above account and waives any defense based on suretyship or impairment of collateral. Each of the undersigned acknowledge hereby waives his or her right to a notice or hearing under Section 52-278a and 52-278f of the Connecticut General Statutes with respect to any attachment or any other prejudgment remedy which Ring's End, Inc. and any of its subsidiary companies may desire to use (in any suit or action to enforce the above guarantee). We, the undersigned, acknowledge receipt of a copy of the notice concerning rights to dispute billing errors.

(If property is held jointly, all owners are required to sign below)

DRIVER'S LICENSE NUMBER & STATE

DRIVER'S LICENSE NUMBER & STATE

DRIVER'S LICENSE NUMBER & STATE

DRIVER'S LICENSE NUMBER & STATE

SOCIAL SECURITY NUMBER

SOCIAL SECURITY NUMBER

SOCIAL SECURITY NUMBER

SOCIAL SECURITY NUMBER

SIGNATURE

SIGNATURE

SIGNATURE

SIGNATURE

Notice Concerning the Correction of Billing Records

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act, here's what to do if you think your bill is wrong or if you need more information about an item on your bill:
 - a. Do not write on the bill. On a separate sheet of paper, write the following:
 - i. Your Name and Account Number (if any).
 - ii. A description of the error and explanation (to the extent you can explain) why you believe it is an error. If you need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of the sales slip or other document unless you have a duplicate copy for your records.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you think will help the creditor to identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to the address on your bill which is listed after the words "Send Inquiries To:" or to the creditor's name and address. Mail it as soon as you can, but in any case, early enough to reach the creditor within 60 days after the bill was mailed to you.
2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during those 30 days. Within 90 days after receiving your letter, the creditor must either correct the error or explain why the creditor believes the bill was correct. Once the creditor has explained the bill, the creditor has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After the creditor has been notified neither the creditor nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the creditor has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.
4. If it is determined that the creditor has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that the creditor has not made an error, you may have to pay finance charges on the amount in dispute; and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct the creditor must send you a written notification of what you owe; and if it is determined that the creditor did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.
5. If the creditor's explanation does not satisfy you and you notify the creditor in writing within 10 days after you receive his explanation that you still refuse to pay the disputed amount, the creditor may report you to credit bureaus and other creditors may pursue regular collection procedures, but the creditor must also report that you think you do not owe the money, and the creditor must let you know to whom such reports were made. Once the matter has been settled between you and the creditor, the creditor must notify those whom the creditor reported you as delinquent of the subsequent resolution.
6. If the creditor does not follow these rules, the creditor is not allowed to collect the first \$50 of the disputed amount and finance charges, even if the bill turns out to be correct.
7. If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due on them, if you first try in good faith to return them or give the merchant a chance to correct the problem. There are two limitations on this right:
 - a. You must have bought them in your home state or if not your home state within 100 miles of your current mailing address; and
 - b. The purchase price must have been more than \$50. However, these limitations do not apply if the merchant is owned and operated by the creditor or if the creditor mailed you the advertisement for the property or services.