

CREDIT AGREEMENT

_____ (the "Customer") agrees that the following named individuals, are authorized to charge on the Customer's account unless and until Riverhead Building Supply Corp. ("RBS") receives written notice to the contrary.

NAME OF PERSON AUTHORIZED TO CHARGE

Items purchased hereunder shall be delivered to Customer or to the local job site directed by Customer. Any and all charges on this account shall be due and payable by the Customer, in full, on or before the 25th day of the month following the date of the charge. Customer will be charged, and will pay, INTEREST AT THE RATE OF 1 1/2% PER MONTH (THE CORRESPONDING ANNUAL PERCENTAGE RATE IS 18%) on any amount not paid on or before its due date. In addition, in the event that the account is referred to an attorney for collection, the Customer agrees to pay RBS's reasonable attorney's fees. This agreement may not be amended or modified unless in writing and signed by a duly authorized officer of RBS. You are authorized to check my bank and credit history at this time or any other time Riverhead Building Supply deems necessary. Customer shall remain fully responsible for account balances until all sums due and payable under this Credit Agreement are paid in full. RBS may continue to allow authorized individuals to charge hereunder unless and until it receives written notice from Customer by certified mail, return receipt requested, terminating the account. RBS shall have the right to terminate the Agreement or reduce Customer's credit line at any time, without notice.

Date _____

Guarantor
(Print Name)

Co-Guarantor
(Print Name)
By _____
Signature of the Guarantor
(Must be signed by owner or officer)

Signature of the Co-Guarantor

In consideration of the granting of credit by Riverhead Building Supply Corp. (RBS), the undersigned Guarantor hereby unconditionally guarantees full payment now existing or hereby incurred, including without limitation, unpaid interest, costs and expenses, including reasonable attorney's fees. This Guaranty is absolute and unconditional and shall not be changed or affected by any representatives or oral agreements not contained herein. No modification or amendment of any provision of this guaranty shall be effective unless in writing and signed by duly authorized officer of RBS.

Date _____

Guarantor individually without Title
(Print Name)

Co-Guarantor individually without Title
(Print Name)
By _____
Signature of the Guarantor without Title
(Must be signed by owner or officer)

Signature of the Co-Guarantor without Title

Have any of the companies or principals listed above ever been a debtor in a bankruptcy proceeding? _____
Has any judgement ever been entered against any of the companies or principals listed above? _____
Are there any legal actions or arbitration pending against any of the companies or principals listed above? _____

A copy of a valid driver's license must accompany all applications for credit