Martin Oil Company

528 North First Street, Bellwood PA 16617-1922
Phone: (814) 742-8438 800-252-3868 Fax: (814)742-8458

Residential Credit Application

Please Print and Fill In ENTIRE Application

NOTICE: Applicant, if married, may apply for separate credit, or may apply for credit jointly.
This application is being made ☐ Jointly ☐ Separately (If separate application, questions to second purchaser need not to be answered).
INSTRUCTIONS: Information blanks including the symbol (1) are to be answered by the first purchaser; those including (2) are to be answered by the second purchaser.

Please Tell Us About Yourself

Purchaser (1)	First Name	Middle Initial	Last Name	Jr / Sr.	Birth Date Mo/Yr	Social Sec. No (1)	
Purchaser (2)	First Name	Middle Initial	Last Name	Jr / Sr.	Birth Date Mo/Yr	Social Sec. No (2)	
Purchaser (1)	Home Address	Street	City	State	Zip Code	How Long At This Address?	
Purchaser (2)	Home Address	Street	City	State	Zip Code	How Long At This Address?	
Previous Address (1) (If less than 2 years at present address)		Street	City	State	Zip Code	How Long At This Address?	

Home Telephone ( ) -	Work Telephone ( ) -	Cellular Telephone ( ) -	Previous Fuel Supplier(s)
Do You: ☐ Own Your Own House? ☐ Rent? ☐ Other?		Monthly Rent or Mortgage Payment :$_____	To Whom Paid _____ Phone Number _____
(1) Employer	Monthly Salary	Position	Years Employed / Employer Phone
(2) Employer	Monthly Salary	Position	Years Employed / Employer Phone
(1) Previous Employer if Less Than 3 Years With Present	How Long	Address:	
Other Income (if any) Amount Source (Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for payment)	Name of Nearest Relative (not living with you)	City / Relationship / Telephone ( ) -	
(1) Name of Bank or Credit Union	Address	☐ Checking Only ☐ Checking and Savings ☐ Savings Only ☐ Other	
(2) Name of Bank or Credit Union	Address	☐ Checking Only ☐ Checking and Savings ☐ Savings Only ☐ Other	

NOTICE TO BUYER(S) A) Do not sign before you read agreement printed on reverse side. B) You are entitled to a copy of this agreement and the information regarding your rights to dispute billing errors.
Everything that I have stated in this application is correct to the best of my knowledge. I understand that Martin Oil Company will retain this application whether or not it is approved. Martin Oil Company is authorized to check my credit and employment history and answer questions about credit experiences with me. I have read and agree to the credit terms shown on the reverse side, and am entitled to a copy of such if requested

_____ Applicant's Signature Date

_____ Co Applicant's Signature Date

If the application was taken by telephone, indicate that the customer was advised of and verbally approved the necessary credit checks. ☐ Employee Initials_____ ☐ Date_____

Please Check Requested Method of Delivery and Payment Terms

Method of Delivery Requested ☐ Automatic ☐ Will Call

Payment Terms Requested ☐ C.O.D. ☐ Net 30 ☐ Budget ☐ Dating

IN CASE OF ERRORS OR INQUIRES ABOUT YOUR BILL

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 you bill is wrong or if you need more information about an item on you bill.

   a. Do not write on the bill. On a separate sheet of paper write (you may telephone your inquire but doing so will not preserve your rights under this law) the following:

      i. Your name, address and account number (if any).

      ii. A description of the error and an explanation (to the extent you can explain) of 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 a 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 phone number) which you think will help us to identify you or the reason for your complaint or inquiry.

   b. Send your billing error notice to the address on your bill. Mail it as soon as you can, but in any case, early enough to reach us within 60 days after the bill was mailed to you.

2. We must acknowledge all letters pointing out possible errors within 30 days of receipt, unless we are able to correct your bill during that 30 days. Within 90 days after receiving your letter, we must either correct the error or explain why we believe the bill was correct. Once we have explained the bill, we have no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.

3. After we have been notified, neither we nor an attorney nor a collection agency may send you collection letters or take other collection actions 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 we have answered your inquiry. *However, you remain obligated to pay the part of your bill not in dispute.*

4. If it is determined that we have made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that that we have 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, we must send you a written notification of what you owe; and if it is determined that we 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 our explanation does not satisfy you, and you notify us *in writing* within 10 days after you receive our explanation that you still refuse to pay the disputed amount, we may report you to credit bureaus and other creditors and may pursue regular collection procedures. But we must also report that you think you do not owe the money, and we must let you know to whom such reports were made. Once the matter has been settled between you and us, we must notify those to whom we reported you as delinquent of the subsequent resolution.

RESIDENTIAL CREDIT AGREEMENT

1. PURCHASES: We will deliver, subject to availability, petroleum products at our established price, which is determined at the time of delivery. Deliveries will be made to you at the address shown on this agreement, or at other agreed upon locations. Deliveries will either be made Automatically, according to a Weather Controlled Degree Day System, or on a Will Call basis, according to the agreed upon method of delivery. A meter printed delivery ticket will be left at or mailed to the above address each time a delivery is made. You agree to accept each delivery and to pay the full amount shown on each delivery ticket within the Payment Terms established for your account by our Credit Department.

2. MONTHLY STATEMENT: If you have a balance on you account, we will send you a monthly statement. It will show separately your purchases, the FINANCE charge, and the date the payment is due.

3. FINANCE CHARGES: Unless you paid the previous balance shown on your monthly statement in full by the payment due date, a FINANCE CHARGE will be added to your account from the date of purchase and these FINANCE CHARGES will be computed in the following way:
   a) We start with the previous balance of your purchases account at the beginning of the billing period.
   b) Each day of the period we subtract payment and credits and add purchases, giving us the daily balance
   c) We then average the daily balance (called "balance subject to FINANCE CHARGE") and multiply this average by the following monthly periodic rate: 1 ½ percent per month, which is an ANNUAL PERCENTAGE RATE OF 18%

4. DEFAULT AND COLLECTION COST: You will be in default if you do not pay a balance on time, file for bankruptcy, or make an assignment for the benefit of creditors. Default means we can demand immediate payment of the full balance. If we refer collection of the balance to a lawyer you will pay the attorney's fees of 33% of the total balance plus court costs.

5. IRREGULAR PAYMENT AND DELAY IN ENFORCEMENT: We can accept later payments or partial payments, or checks and money orders marked "payment in full" without losing any of our rights under this agreement. We can also delay in enforcing our rights under this agreement without losing them.

6. AMENDMENT OR CHANGES: We can change this agreement including FINANCE CHARGE and the ANNUAL PRECENTAGE RATE, at any time, provided we give you at least 30 days notice, before the beginning of the billing period in which the change becomes effective.

7. CANCELLATION: We or you can cancel your account at any time on 30 day's written notice. You agree to remain responsible for payment for all purchases made before the 30 days period expires. We also have the right to cancel your account without notice if you fail to make payment on time.

8. LIABILITY: We are not responsible for damages or loss caused by failure to make delivery due to labor shortage, strikes, or to conditions beyond our control. In the event of DEFAULT, and we do not deliver petroleum products as a result of DEFAULT, we will not be liable for any damages in either direct or indirect manner.

NOTICE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The federal agency which administers compliance with the law concerning this creditor is the FEDERAL TRADE COMMISION, Washington, D.C. 20580.

EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCES WITH ME. I HAVE READ AND AGREE TO THE CREDIT TERMS SHOWN ABOVE AND HAVE RETAINED A COPY OF SUCH CREDIT TERMS.

PURCHASER (1) SIGNATURE DATE

PURCHASER (2) SIGNATURE DATE