

CREDIT APPLICATION

**EVERY SPACE must be completed
before application will be reviewed**

Page 1 of 2

Date _____ MSN Sales Rep. _____

Corporate Name _____ Agent _____ Chartered in What State _____ In What Year _____

Name of Business _____ Physical Location _____

Billing Address _____ Street Address _____ City _____ State _____ Zip _____
 Own Rent Lease
 City _____ State _____ Zip _____

Phone No. (Business) _____ (Personal) _____ (Fed. ID No.) or SSN _____

Cell Phone No. _____ Fax No. _____ Email _____

Type of Firm Individual Partnership Corporation Franchise Ad Agency Length of Time in Business _____
 (Mark All that Apply)

Web Address _____ Nature of Business _____

Principal Owners, Officers, Franchisees, Manager (**MUST be completed in full**):

Full Name	Social Security No.	Title	Spouse's Full Name
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Full Address	Full Former Address	Former Employer, Address, Phone No.
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Full Name	Social Security No.	Title	Spouse's Full Name
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Full Address	Full Former Address	Former Employer, Address, Phone No.
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REQUIRED: All previous/additional businesses with phone no., street, city and state addresses, in which you and/or all of you were/are an owner or officer/manager/franchisee: _____

(Continue on back near bottom of page)

EXACT Personal Name On Card: _____ (American Express and Discover *not accepted*)

Credit Card No. **REQUIRED** _____ Exp. Date _____ Visa _____ MasterCard _____ Corporate Personal

3 Credit References • **MEDIA REFERENCES PREFERRED.** Please, **NO BANKS AND/OR CREDIT INSTITUTIONS**--use only references where you transact purchases:

1 Name, Full Address of Business _____ Acct. Name and/or No. _____ Phone No. _____ Fax No. _____

2 Name, Full Address of Business _____ Acct. Name and/or No. _____ Phone No. _____ Fax No. _____

3 Name, Full Address of Business _____ Acct. Name and/or No. _____ Phone No. _____ Fax No. _____

(OVER)

CREDIT APPLICATION

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The person signing below as or on behalf of the legal entity applying for credit from MainStreet Newspapers Inc. warrants and represents for the purpose of obtaining credit from MainStreet Newspapers Inc. that the complete and proper legal name of the legal entity applying for credit is as stated above; that all fictitious names used or to be used by the legal entity applying for credit are all stated on Page 1; the legal entity applying for credit has complete lawful capacity to contract; and the undersigned individual has complete lawful authority to contract on behalf of the above legal entity.

For value received, the undersigned absolutely guarantees and agrees to be personally liable to MainStreet Newspapers Inc., for all sums and obligations due as a result of this application for credit for the above corporation, partnership, franchise or individual. MainStreet Newspapers Inc. shall have the privilege of granting such renewals and extensions as it may deem proper without discharging this guarantee.

If more than one person executes this application for credit and guarantee, their liabilities arising therefrom shall be joint and several. The undersigned waives notice of protest with respect to the indebtedness.

It shall not be necessary to enforce this agreement against the original corporation, partnership, individual or any other joint guarantor before enforcing the guarantee against any one of the undersigned personally.

In the event that any obligations, as the result of the extension of credit or any contractual agreement with MainStreet Newspapers Inc. are placed in the hands of a collection agency, mediator or an attorney for collection, the undersigned also promise and agree to pay in like lawful currency, reimbursement of all costs, fees and charges of collection on this account that have been assigned to a collection agency, mediator or an attorney for collection.

The undersigned by executing this Credit Application consents and agrees that MainStreet Newspapers Inc. may contact the foregoing references, that each of the foregoing references and any credit bureau, company or agency are authorized to give unto MainStreet Newspapers Inc. the highest and lowest balances of the undersigned in its accounts for the past year and any rendered payments or commercial paper (including checks, drafts, and orders) that were not honored within this period of time.

If the advertiser uses an agency, the advertiser and the agency shall be jointly and severably liable for payment and for compliance with all the terms and conditions set forth in this document.

The undersigned agrees that any false, misleading or incomplete information provided to MainStreet Newspapers Inc. on this application, **or if any part is crossed out or marked out**, may result in rejection of the request for credit.

It further shall not be necessary for any credit check to be favorable or any credit check to have been undertaken by MainStreet Newspapers Inc., of the corporation, partnership, franchise or individual applying for credit before obligating the guarantor. The undersigned agrees to pay a monthly finance charge of 1 1/2%, amounting to 18% per year on all balances not paid by the 25th of the month following billing.

Applicant, by signing this application, agrees to allow MainStreet Newspapers Inc. to charge to the credit card listed on this contract any past due balance owed, including all finance charges. The card will not be used for any other purposes.

Date _____ Party(ies) with power to **authorize** payment: _____
(Signature(s) - Not necessarily the person making out the check)

Printed Signature(s) _____ Title(s) _____ Phone Number(s) _____

* * * * *

Checked By _____ Approved _____ Disapproved _____ Date _____

Previous Businesses, etc. (Continued from Page 1): _____

NOTE: Regardless of credit information provided on separate sheets, this ENTIRE application must be completed in full and signed.

Please allow a **minimum** of 10-14 business days for action on applications.

(Receipt of an application does **not** imply approval.)

MainStreet Newspapers Inc. does not discriminate on the basis of race, color, religion, national origin, age, sex or marital status.