



HOLTZMAN OIL CORPORATION
Application for Credit – Residential

SECTION 1 – APPLICANT			
NAME (first, middle, last)		HOME TELEPHONE:	CELL NUMBER:
MAILING ADDRESS	CITY	STATE	ZIP CODE
PHYSICAL ADDRESS	CITY	STATE	ZIP CODE
SOCIAL SECURITY NUMBER	DATE OF BIRTH	EMAIL ADDRESS	
EMPLOYER NAME AND ADDRESS			
EMPLOYER TELEPHONE	EMPLOYER WEBSITE	YEARS EMPLOYED	
NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS OF RELATIVE	TELEPHONE OF RELATIVE	
DO YOU OWN OR RENT YOUR HOME? <input type="checkbox"/> Own <input type="checkbox"/> rent IF RENTING, PROVIDE NAME AND TELEPHONE OF LANDLORD			
SECTION 1 – CO-APPLICANT			
NAME (first, middle, last)		HOME TELEPHONE:	CELL NUMBER:
MAILING ADDRESS	CITY	STATE	ZIP CODE
PHYSICAL ADDRESS	CITY	STATE	ZIP CODE
SOCIAL SECURITY NUMBER	DATE OF BIRTH	EMAIL ADDRESS	
EMPLOYER NAME AND ADDRESS			
EMPLOYER TELEPHONE	EMPLOYER WEBSITE	YEARS EMPLOYED	
NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS OF RELATIVE	TELEPHONE OF RELATIVE	
DO YOU OWN OR RENT YOUR HOME? <input type="checkbox"/> Own <input type="checkbox"/> rent IF RENTING, PROVIDE NAME AND TELEPHONE OF LANDLORD			
SECTION 3 – MILITARY STATUS			
ARE YOU OR YOUR SPOUSE ACTIVE OR RETIRED MILITARY? IF YES, PLEASE LIST BRANCH			
SECTION 4 – BANKING			
NAME OF BANK	ACCOUNT NO.	ROUTING NUMBER	
SECTION 5 - TANK AND PRODUCT INFORMATION			
TANK SIZE:	TANK LOCATION:	PRODUCT (circle one): #2 Fuel / Dyed Kerosene / Clear Kerosene	
<p><u>NOTICE TO APPLICANT:</u> Credit terms are Net 30 days. All invoices are due in full within 30 days from date of invoice. We hereby authorize Holtzman Oil Corp. to obtain information from my bank required to approve credit as listed on this application. I/We authorize Holtzman Oil Corp. to make inquiries considered necessary (including requesting reports from consumer reporting agencies and other sources) in evaluating this application, and subsequently for purposes of reviewing, maintaining or collecting this account. This contract shall be construed under the laws of the State of Virginia, and the parties agree that jurisdiction and venue in any legal action relating to this contract shall be established, instituted, and prosecuted in the Courts of the County of Shenandoah, State of Virginia. To the extent permitted under applicable law, you will be responsible for <u>interest at the rate of 18% per annum on all amounts not paid within terms and for all collection costs including reasonable attorney's fees, court costs and any other fees necessary for collection of any unpaid balance or for any other legal action relating to this contract.</u></p>			
APPLICANT'S SIGNATURE: _____		DATE: _____	
CO-APPLICANT'S SIGNATURE: _____		DATE: _____	



DISCLOSURE OF TERMS

Holtzman Oil Corp. - Residential

May 14, 2009

OPEN ACCOUNTS

Heating Oils, Gas, Diesel, Motor Oils

The terms will be NET 30 DAYS. Otherwise the terms are CASH. Payment should be made directly from the invoice as we do not mail statements. Past due balances will be assessed a FINANCE CHARGE computed by applying a monthly periodic rate of 1.5% (corresponding **ANNUAL PERCENTAGE RATE** 18%) to any balance on your account not paid within terms. You can avoid additional Finance Charges by paying invoices within 30 days from date of invoice. To ensure proper credit to your account, please have your account number on your remittance indicating which invoices you are intending to pay.

EASY PAYMENT PLAN

Easy Payment Plan customers are required to sign a Easy Payment Plan contract. Easy Payment Plan programs for home heating oil begin August 1, and end on July 31 of the following year. Once your estimated usage has been determined, your payment schedule can be set up. Your payment will be due before the last day of each of the twelve months. If there is a default in payment of an Easy Payment Plan account, a **5% default charge** will be computed on the unpaid payment, also deliveries will cease without further notice, and the account reverts to a regular 30-day account.

DELIVERY POLICIES:

Automatic Fill-up

Any customer in good standing can be on the automatic fill program for heating oils. This means that we watch your tank supply and take the responsibility of keeping you in fuel at all times. Easy Payment Plan customers are always on automatic fill, providing payments are kept current.

Will-Call Delivery

If you are not on the automatic-fill delivery schedule because of failure to meet credit criteria, or because you choose not to be auto-fill, it is to your advantage to place your order at least three (3) days in advance of actual need. This enables us to make your delivery when we are in the area; avoiding any service charge for emergency delivery. There is a minimum gallon delivery of 150 gallons.

Area Deliveries

If you are not automatic and you watch your own fuel supply, our minimum delivery is 100 gallons. It is to your advantage to place your order several days in advance of actual need. This enables us to make your delivery when we are in the area; thus you avoid having to pay any service charge, regardless of gallons delivered.

When you become a heating oil customer, please specify if you want to be on the automatic fill or whether you want to phone us for each delivery. Also, inquire if you are interested in the Easy Payment Plan Program.

It has been our intention to clarify our policies for billing and delivering product, however it is not always easy to do this by letter. If you have any questions about our services, we would be pleased if you would phone us to allow us the opportunity to talk with you.

Note: This disclosure is effective per above date and supersedes all contradictory notifications that might exist on other material, which has been preprinted and might subsequently be received by you.

Collection Actions for past due accounts will be filed in the courts of Shenandoah County, Virginia. To the extent permitted under applicable law, you will be responsible for all reasonable collection costs, including attorney fees and other charges necessary for collection of any account not paid when due.

Applicant's Signature

Date