

To complete this form please type in the requested information, print, sign and return.

Note: depending on your computer software, you may not be able to save the completed form, so please make sure you print a copy before the document is closed.



Credit Application - Residential

CSR Initials: _____

4920 Southern Blvd. • Virginia Beach, VA 23462 • papco.com
757-499-5977 • 800-899-0747 • Credit Dept. Fax: 757-321-4483

Please select appropriate circle.

- INDIVIDUAL:** If you are applying for an individual account in your own name and are relying on your income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete ONLY section A.
- JOINT:** If you are applying for a joint account or an account that you and another person will use or be responsible for, complete ALL sections, providing information in section B about the joint applicant or user.

SECTION A - Information Regarding Applicant

Title (Opt.) _____ First Name _____ Middle Initial _____ Last Name _____ Date of Birth (mm/dd/yyyy) _____
 _____ () _____ - _____ () _____ - _____
 Street Address _____ Home Phone _____ Cell Phone _____

City/State/Zip _____ Social Security # _____

PO Box _____ City/State/Zip _____

Active Duty Military (required) Yes No

Home Status: Own Rent _____ Value _____ Present Balance _____ Monthly Payment _____ To Whom Paid _____

Former Street Address (if one year or less) _____ City/State/Zip _____ How Long? _____ YRS _____ MTHS

Employer _____ Position _____ How Long? _____ YRS _____ MTHS

Street Address _____ City/State/Zip _____ () _____ - _____ Business Phone _____ Gross Pay WK MTH YR

Bank & Branch Address _____ Checking Acct # _____ Savings Acct # _____

Name of Nearest Relative (not living with you) _____ Relationship _____ () _____ - _____ Phone # _____

Street Address _____ City/State/Zip _____

SECTION B - Information Regarding Joint Applicant, User or Any Other Party (use separate sheet if necessary)

Title (Opt.) _____ First Name _____ Middle Initial _____ Last Name _____ Date of Birth (mm/dd/yyyy) _____
 _____ () _____ - _____ () _____ - _____
 Street Address _____ Home Phone _____ Cell Phone _____

City/State/Zip _____ Social Security # _____

Bank & Branch Address _____ Checking Acct # _____ Savings Acct # _____

Active Duty Military (required) Yes No

Employer _____ Position _____ How Long? _____ YRS _____ MTHS

Street Address _____ City/State/Zip _____ () _____ - _____ Business Phone _____ Gross Pay WK MTH YR

I hereby consent to the necessary credit investigation in connection with this application, which will become property of PAPCO, Inc. and you are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Everything I have stated on this application is correct to the best of my knowledge. I understand that you will retain this application whether it is approved or not.

I certify that I have read the PAPCO, Inc. Home Heat Account Conditions on the back of this form. I also certify that I have been given and have retained a copy of that document containing all the disclosures required by law.

APPLICANT'S SIGNATURE _____ DATE _____ CO-APPLICANT'S SIGNATURE _____ DATE _____

HOME HEAT ACCOUNT CONDITIONS

TERMS: Invoices and charges are due according to the terms stated on the invoice. Delivery invoices will be dated the date of delivery. Budget terms are the 15th of each month.

CREDIT: Is extended to approved accounts only. Credit approval is determined via a signed, completed credit application. Credit may be revoked at any time by PAPCO because of any late payment or default by you or because of any other event which causes PAPCO in good faith to deem itself insecure or to believe that the prospect of performance of any provision of the Agreement by you is impaired.

FINANCE CHARGES: A finance charge of 1.5% per month will be added to all amounts outstanding 30 days after billing.

COLLECTIONS: It is understood that for any credit that we may extend to the individuals, company, or corporation named on the face of this application if payment is not received when due and the matter is turned over to an attorney or collection agency for collection, the party(ies) named on the face of this application must reimburse PAPCO, its divisions and subsidiaries, for attorney's fees, court costs and other legal and collection expenses incurred.

VENUE: PAPCO may bring an action to enforce a customer's obligation in any Virginia court.

NOTICE: Consumer Reports (Credit Reports) may be obtained in connection with this application. You authorize PAPCO to obtain any and all information it deems necessary from any and all sources or references listed on this Credit Application and from any other credit bureaus, your creditors, trade references, banks or other financial institutions and you authorize such entities to supply PAPCO such information as PAPCO deems necessary to assist it in its consideration of the Credit Application. If you request, you will be informed whether or not consumer reports were obtained and if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureau) that furnished reports. The Federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age.

C.O.D. ACCOUNTS: Require payment before or at the time of delivery. A Cash On Delivery (C.O.D.) account must submit a credit application to be considered for credit privileges.

BUDGET ACCOUNTS: A customer with a zero balance and approved credit may request a budget account. Monthly payment amounts are determined by estimated usage for a twelve- (12) month period and may include a service contract. Accounts failing to remit two (2) consecutive payments will be removed from the Budget Plan, returned to standard pricing, taken off automatic delivery and placed on C.O.D.

CANCELLATION OF SERVICE: It is the customer's responsibility to cancel services by giving PAPCO not less than 10 days prior written notice.

PAPCO INC.
4920 Southern Blvd
Virginia Beach, VA 23462
757-499-5977 (phone)
757-499-5365 (fax)