



1701 Fall Hill Avenue, Suite 200, Fredericksburg, VA 22401 | Main: 877-444-3835 | Fax: 703-649-6142 | thinkHEAT.com

RESIDENTIAL CREDIT APPLICATION

Referred By: _____ **Date:** ____ / ____ / ____

Name: _____ Social Security # _____

Secondary Applicant: _____ Social Security # _____

Home Phone: (____) ____ - ____ Work Phone: (____) ____ - ____ Cell Phone: (____) ____ - ____

Email Address: _____ May we contact you with special offers? Yes No

How did you hear about Quarles? _____ Are you a previous Quarles Customer? Yes No

Billing Address: _____

Do you own or rent your Primary Residence? Own Rent

Landlord Name: _____ Landlord's Phone: (____) ____ - ____

Delivery Address: _____

Employer: _____ Position: _____ # of Years: _____

Fuel Type: Propane Heating Oil Dyed Kerosene Clear Kerosene

Purchasing for: Primary Heat Supplemental Heat Hot Water Pool Heater Fireplace Logs
Generator Dryer Cooking Other: _____

Please review credit agreement on page 2, sign and date where indicated.

Type Of Account: 30 Day Credit Budget Plan

Bill Payment Method: Mail in or pay on website
Automatic Electronic Funds Transfer (EFT)
Automatic Credit Card Billing

I have read and agree to the Terms and Conditions of Use, Consent to Electronic Communications, and Account Terms and Conditions. I understand and agree that this application is being submitted electronically via the Quarles website at www.thinkheat.com and that my typed name below shall constitute my signature on this application. My signature indicates that I agree to the Account Terms & Conditions as displayed online and recorded in this document.

FOR OFFICE USE ONLY:

Fuel Type: _____ Tank Size: _____ Number of Tanks: _____

Notes: _____

Location of Tank: Above Ground Underground Basement Garage Other: _____

Delivery Type: Auto Will Call **Year Round Usage:** Yes No **Estimated Annual Usage:** _____ Gallons

Sales Representative: _____ #: _____

Price: _____ Discount: _____ Zone: _____ Map Grid: _____

Credit Approval: _____ Date: ____ / ____ / ____

Account Set Up By: _____ Date: ____ / ____ / ____

Account #: _____ Delivery and/or Tank Set Directions: _____

This agreement covers your credit account with Quarles Petroleum, Inc. In the agreement, the words "you" and "your" refer to each individual person, (jointly and severally if more than one) who applied for or uses the account. "We", "Us", "Our", and "Quarles" refer to Quarles Petroleum, Inc. "Purchase" refers to all charges applied to your account.

- A. USE OF ACCOUNT - You may use your account by presenting your account number to any Quarles division office or by phone at 800.201.4328.
- B. PROMISE TO PAY - When you use your account for a purchase, you promise to pay the total amount due in connection with the purchase. You also promise to pay applicable finance charges and other charges that may be due on your account; for example: delivery charges, charges for service, parts and other charges made in servicing your account.
- C. CREDIT LIMIT - You promise to make purchases only up to your assigned credit limit. We can increase or decrease your limit at any time.
- D. INVOICES - For each purchase, you will receive an invoice within 5 days. The due date will be 30 days from the date of purchase or such earlier as may be shown on the invoice.
- E. PAYMENTS - You agree to pay for each purchase in full. All payments must be made in U.S. Dollars to the address shown on your invoice or statement. Payments received at such address by 9:00am on each business day will be credited as the day of receipt. Payments accepted at any other Quarles location will be credited within five business days of receipt and are subject to any mandatory provisions of applicable law; all payments will be applied to the balance due on your account, inclusive of finance charges, and will be applied to all outstanding invoices, beginning with the oldest, to the extent possible based on the amount of the payment.
- F. FINANCE CHARGE - We will charge a finance charge on purchases if you do not pay the balance shown on your invoice in full by the payment due date. You will be charged a finance charge on the average daily balance of purchases during the billing cycle.
 - The finance charge on your account will be determined by applying a monthly periodic rate to the average daily balance of your account. The monthly periodic rate will be equal to 1/12th of the annual percentage rate. The monthly periodic rate is 1.50% and the corresponding annual percentage rate is 18.0%. The monthly periodic rate applies to all account balances.
 - The average daily balance on purchases is calculated by adding all of the daily balances for the billing cycle and dividing the total by the number of days in the billing cycle. Each daily balance is determined by taking the beginning balance of purchases each day, adding new purchases, unpaid finance charges and other charges, then subtracting payments and credits.
- G. RETURNED CHECK FEE - If you make a payment on your account with a check and the check is returned to us unpaid, you agree to pay a returned check fee of \$25.00.
- H. LIABILITY FOR UNAUTHORIZED USE - You may be liable for unauthorized use of your account. You agree to notify us immediately of the unauthorized use of your account. You will not be liable for unauthorized use after you notify us at the address and phone number shown on your statement, orally and in writing of the possible unauthorized use.
- I. CHANGE OF ADDRESS - You agree to notify us in writing of any change in your address. In the absence of any written notice from you of a change in address, we will have fulfilled any duty to give you any required notice or statement by sending it to you at the address shown on our records.
- J. ENTIRE BALANCE DUE - To the extent permitted by law, we can, without notice, require payment of the entire outstanding balance of your account immediately if you miss a payment, break one of your other promises under this agreement, die, become bankrupt, or if you are in default under any other agreement with us. We can also do this if we determine that you made false or misleading statements on your application for your account.
- K. COLLECTION COSTS - If you do not pay us as required by this agreement, you agree to pay all of our collection costs, including reasonable attorney's fees, agreed to be 25% of the then outstanding balance due on your account, plus related collection expenses and all costs of court.
- L. CANCELLATION - You may cancel your account at any time by giving written notice to us. We can cancel your account at any time without notice. Cancellation of your account will not affect your liability to us for any balance due on your account, and the terms and conditions of this agreement will remain in effect until the balance on your account is paid in full. If your account has been held jointly with another person and you wish to end this joint privilege, you must notify us in writing. Similarly, if you have authorized someone to use your account and wish to revoke that right, you must notify us in writing. You and/or other authorized users may then reapply for a new account in each of your names.
- M. CHANGE IN TERMS - We may change the terms of this agreement at any time, to the extent permitted by law. The new terms (including finance charge or other charges) will at our option apply to the balance of your account when the new terms become effective and will apply to all purchases and advances made after that date. If notice of the new terms is required by law, we will send the notice to your address shown in our records.
- N. CREDIT INFORMATION - You agree that we may make credit inquiries about you including obtaining credit bureau reports and verifying your employment, and may give credit information about our transactions with you to others. You agree upon request to furnish us with updated financial information in a form acceptable to us. You agree to report to us any adverse change in your financial condition.
- O. WAIVER - Our failure to exercise, or our delay in exercising any of our rights under this agreement for any reason, does not mean that we will be unable to exercise those rights later.
- P. SEVERABILITY - The invalidity of any provision of this agreement shall not affect the validity of any other provision.
- Q. GOVERNING LAW - Except to the extent they are governed by federal laws, this agreement and your account with us are governed by the laws of the Commonwealth of Virginia.
- R. NOTICE - The following notice is given pursuant to Virginia law: To avoid additional finance charges being applied to your current purchases on next month's statement, pay the new balance on this statement in full by the due date.

YOUR BILLING RIGHTS - Keep this notice for future use - this notice contains important information about your rights and our responsibilities under the fair credit billing act. Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown on your statement. Write to us as soon as possible. We must hear from you no later than 80 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter give the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

Our rights and responsibilities after we receive your notice: We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due if you fail to pay the amount that we think you owe, we may report you as delinquent, however, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill, and we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your bill was correct.

I/we, the undersigned applicant(s) certify as follows: that all of the information stated in this application for credit is true and correct to the best of my/our knowledge and belief; that I/we will complete such additional and further application(s) for credit as from time to time may be requested by Quarles Petroleum, Inc.; that I/we understand that Quarles Petroleum, Inc. will retain this application whether or not it is approved; that I/we have read, understand and fully agree to all of the above stated credit terms.

PRIMARY CUSTOMER SIGNATURE: _____
SECONDARY CUSTOMER SIGNATURE: _____

DATE: ____/____/____
DATE: ____/____/____