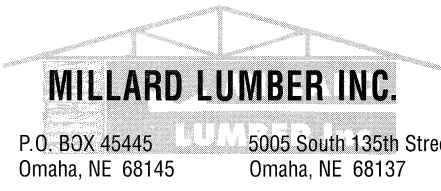


PERSONAL CREDIT APPLICATION



APPROVED BY _____
 _____ 20____
 DATE

ACCOUNT NUMBER _____
 SALESMAN _____

IF YOU APPLY FOR JOINT ACCOUNT . . . We will consider the credit worthiness of you and your spouse or co-applicant and it is necessary that you fill in Sections A, B, and C. The name that you enter on the first line will be the name that will appear on your monthly statement.

IF YOU APPLY FOR AN INDIVIDUAL ACCOUNT . . . We will only consider your own credit worthiness. Please fill in Section A and Section C of our application. However, if you are relying on the income of your spouse to repay the credit or if your spouse is permitted to use this account it is necessary to fill in Section B also.

A. INDIVIDUAL ACCOUNT		PLEASE INDICATE THE TYPE OF ACCOUNT DESIRED		<input type="checkbox"/> INDIVIDUAL—PLEASE COMPLETE SECTIONS A AND C BELOW.		<input type="checkbox"/> JOINT—PLEASE COMPLETE SECTIONS A, B AND C BELOW.			
OPTIONAL <input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> None <input type="checkbox"/> Other		FIRST NAME	MIDDLE INITIAL	LAST NAME	AGE	AREA CODE () HOME PHONE NUMBER	NUMBER OF DEPENDENTS	SOCIAL SECURITY NUMBER	
PRESENT ADDRESS		STREET	CITY	STATE	ZIP	HOW LONG (YRS.)	<input type="checkbox"/> RENT <input type="checkbox"/> BUYING <input type="checkbox"/> OWN HOME <input type="checkbox"/> LIVE W/ PARENT		
PREVIOUS ADDRESS		STREET	CITY	STATE	ZIP	HOW LONG (YRS.)	<input type="checkbox"/> RENT <input type="checkbox"/> BUYING <input type="checkbox"/> OWN HOME <input type="checkbox"/> LIVE W/ PARENT		
PRESENT EMPLOYER NAME OF COMPANY OR FIRM (IF STUDENT—COLLEGE)		ADDRESS			HOW LONG (YRS.)	POSITION (IF GOVERNMENT EMPLOYEE-PAY GRADE)	SALARY		
PREVIOUS EMPLOYER NAME OF COMPANY OR FIRM (IF STUDENT—COLLEGE)		ADDRESS			HOW LONG (YRS.)	POSITION (IF GOVERNMENT EMPLOYEE-PAY GRADE)	SALARY		
<input type="checkbox"/> My spouse will be permitted to use this account <input type="checkbox"/> I am relying on my spouse's income to repay the credit If either or both of the above statements Are true complete section B		NOTE: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repayment.				Source of other income		ANNUAL AMOUNT	
B. JOINT ACCOUNT—FILL OUT THIS SECTION WITH INFORMATION ABOUT YOUR SPOUSE OR CO-APPLICANT		OPTIONAL <input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> None <input type="checkbox"/> Other		FIRST NAME	MIDDLE INITIAL	LAST NAME	AGE	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	SOCIAL SECURITY NUMBER
PRESENT ADDRESS		STREET	CITY	STATE	ZIP	HOW LONG (YRS.)	<input type="checkbox"/> RENT <input type="checkbox"/> BUYING <input type="checkbox"/> OWN HOME <input type="checkbox"/> LIVE W/ PARENT		
PRESENT EMPLOYER NAME OF COMPANY OR FIRM (IF STUDENT—COLLEGE)		ADDRESS			HOW LONG (YRS.)	POSITION (IF GOVERNMENT EMPLOYEE-PAY GRADE)	SALARY		
C. CREDIT REFERENCES				Name and Address Of Bank					
1		NAME	ADDRESS	NAME	ADDRESS				
2		NAME	ADDRESS	NAME	ADDRESS				
NEAREST RELATIVE OTHER THAN SPOUSE		NAME	STREET ADDRESS	CITY	STATE	Savings <input type="checkbox"/>	Acc't No. _____		
						Checking <input type="checkbox"/>	Acc't No. _____		
						Loan <input type="checkbox"/>	Acc't No. _____		

SIGNATURE REQUIRED ON REVERSE SIDE

**MILLARD LUMBER INC.
 TERMS OF SALE**

The below information as well as that given on the reverse side is for the purpose of obtaining credit and is warranted to be true. I/we hereby authorize Millard Lumber Inc. to investigate my credit record and references and furnish information regarding my performance of this agreement to proper credit reporting agencies and others who may properly receive that information.

All accounts are due IN FULL 25 days after billing date. Thereafter the account shall be considered past due and a finance charge will be added. The FINANCE CHARGE is computed at a periodic rate of 1 1/3% per month or an ANNUAL PERCENTAGE RATE OF 16% applied to the previous balance less payments or returns made during the current Billing Period.

In consideration of any extension of credit by Millard Lumber Inc., either now or in the future, to the above named credit applicant, on the above terms, or any other terms agreed to by said credit applicant and Millard Lumber Inc., the undersigned, unconditionally, personally, jointly and severally guarantee the payment of any and all sums due or which may become due as a result of any such extension of credit. (If a partnership, all partners must sign and place social security number under address.)

DETACH AND RETAIN FOR YOUR FILES

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(1) _____ SIGNATURE	(2) _____ SIGNATURE	(3) _____ SIGNATURE
(1) _____ PRINT NAME	(2) _____ PRINT NAME	(3) _____ PRINT NAME
(1) _____ ADDRESS	(2) _____ ADDRESS	(3) _____ ADDRESS

In Case of Errors or Inquiries 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 is what to do if you think your bill is wrong or if you need more information about an item on your bill:
 - a. Do not write on the bill. On a separate sheet of paper write (you may telephone your inquiry but doing so will not preserve your rights under this law) the following:
 - i. Your name and account number (if any)
 - ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only 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 slip or other document unless you have a duplicate copy of your records.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you think will help the creditor to identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to: Millard Lumber, P.O. Box 45445 Omaha, Nebraska 68145. Mail it as soon as you can, but in any case, early enough to reach the creditor with 60 days after the bill was mailed to you.
2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the creditor must either correct the error or explain why the creditor believes the bill was correct. Once the creditor has explained the bill, the creditor has no further obligation to you even though you still believe there is an error, except as provided in paragraph 5 below.
3. After the creditor has been notified, neither the creditor nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent 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 the creditor has answered your inquiry. **However, you remain obligated to pay the parts or your bill not in dispute.**

4. If it is determined that the creditor has made a mistake on your bill, you will not have to pay any **FINANCE CHARGES** on any disputed amount. If it turns out that the creditor has 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, the creditor must send you a written notification of what you owe; and if it is determined that the creditor 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 the creditor's explanation does not satisfy you and you notify the creditor in writing within 10 days after you receive his explanation that you still refuse to pay the disputed amount, the creditor may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the creditor must let you know to whom such reports were made. Once the matter has been settled between you and the delinquent of the subsequent resolution.
6. If the creditor does not follow these rules, the creditor is not allowed to collect the first \$50 of the disputed amount and **FINANCE CHARGES**, even if the bill turns out to be correct.
7. If you have a problem with property or service purchased with a credit card, you may have the right not to pay the remaining amount due on them, if you first try in good faith to return them or give the merchant a chance to correct the problem. There are two limitations on this right.
 - a. You must have bought them in your home state or if not within your home state within 100 miles of your current mailing address: and
 - b. The purchase price must have been more than \$50.
 However, these limitations do not apply if the merchant is owned or operated by the creditor, or the creditor mailed you the advertisement for the property or services.