



# Commercial Credit Application

Return the completed and signed application to a Northern Tool location near you, or send via fax to 952-894-4714; email to [creditservices@northerntool.com](mailto:creditservices@northerntool.com), or mail to BlueTarp Financial, PO Box 17825, Portland, ME 04112



**NORTHERN**  
TOOL + EQUIPMENT

Employee # (internal use only) \_\_\_\_\_

## Company Information

Company's Legal Name		Doing business as (DBA), if different from Legal Name	
Physical Address (Street Required)	City	State	Zip
Telephone	Fax	Company Website	
Billing Contact (First, MI, Last)	Email Address	Cell/Mobile	
Billing Address (if different from above)	City	State	Zip
Fed Employer ID Number (Tax ID)	Business Start Date	Annual Sales	# of Employees
Type of Entity: (Choose one)	<input type="radio"/> Corporation <input type="radio"/> Municipality <input type="radio"/> Other:	<input type="radio"/> Federal Govt <input type="radio"/> Non-Profit	<input type="radio"/> Government <input type="radio"/> General Partnership <input type="radio"/> LLC/Limited Liability Partnership <input type="radio"/> Sole Proprietorship
			If Incorporated, State: _____ If Incorporated, Date: _____

## ID Verification for Applicant (internal use only)

Verify the ID of the person completing the  
REQUIRED AUTHORIZATION section on page 2

ID Type:	<input type="radio"/> Driver's License	<input type="radio"/> State Issued ID	ID #	ID State	ID Expiration
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## Purchasing Information

Pending Order Amount (if applicable)	Requested Credit Limit	Depending on your credit limit needs, we may require a current financial statement including balance sheet, P&L and statement of cash flow.
\$ _____	\$ _____	

## Principals/Ownership (includes Officers, Partners, Directors, or Proprietor)

Name (First, MI, Last)	Title	Ownership %
Home Address	City	State Zip
Name (First, MI, Last)	Title	Ownership %
Home Address	City	State Zip
Name (First, MI, Last)	Title	Ownership %
Home Address	City	State Zip

## Parent Company (if applicable)

Company's Legal Name	Address	City	State
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## Public Filings

Has the Applicant, or any principals involved in the company, ever filed for protection under bankruptcy laws? ☐ Yes ☐ No

If yes, please explain: \_\_\_\_\_

## Bank References (include deposit accounts and loans/lines of credit, if applicable)

Bank Name	Contact Person	Telephone	Fax
Address	City	State	Account #s
Bank Name	Contact Person	Telephone	Fax
Address	City	State	Account #s

## Trade References

Vendor's Name	Contact Person	Telephone	Fax
Address	City	State	Account #s
Vendor's Name	Contact Person	Telephone	Fax
Address	City	State	Account #s
Vendor's Name	Contact Person	Telephone	Fax
Address	City	State	Account #s

## NT NET 30 ACCOUNT AGREEMENT

The NT NET 30 Account is issued by, and credit is extended by, BlueTarp Financial, Inc., 443 Congress Street, 6th Floor, Portland, ME, 04101. Any references in this Agreement to "BlueTarp Financial" refer to BlueTarp Financial, Inc. or any third party designated by BlueTarp Financial, Inc. to act as issuer and/or servicer of the Account. BlueTarp is a trademark of BlueTarp Financial, Inc. In this Agreement, "we" and "us" refer to BlueTarp Financial. "You", "your", and "Applicant" refer to the business applicant identified in the commercial credit application. BlueTarp Financial is solely in the business of lending money to you to finance purchases you make from participating program merchants. BlueTarp Financial neither sells nor warrants goods or services obtained through such purchases.

If your application is approved, a commercial charge account ("Account") will be opened in the name of the Applicant. Your Account will be established for business, commercial or organizational purposes on behalf of your business. You agree that you will not use your Account (or allow your Account to be used) for personal, family or household purposes. You promise to pay all amounts owed under this Agreement, including any finance and late charges and any other charges that may be applicable from time to time. You agree to pay for all transactions made on your Account, whether or not such transactions were in fact authorized by you, were made for your benefit, or exceeded your credit limit. Your obligations under this Agreement are absolute and unconditional to the fullest extent permitted under applicable law.

A credit limit will be assigned to your Account, which credit limit we may raise, lower, or allow you to exceed, at any time, without advance notice to you. All unpaid purchases, whether billed or unbilled, will be considered in determining your available credit. We may at any time, without advance notice to you, limit or terminate the use of your Account or terminate or suspend your right to make future purchases. You may at any time on written notice to us terminate this Agreement with respect to future use of your Account. Regardless of any limitation, suspension or termination hereunder, you agree to pay the outstanding balance of the Account according to the terms of this Agreement, and all of our rights will continue in full force and effect until all of your obligations are fully satisfied, including payment of late payment fees and finance charges, which we will continue to impose until the date of full payment.

Your Account will be established as an invoice billed account; we will send you an invoice for each transaction and post the invoice to your secure web account. Payment of the transaction balance reflected in the invoice is due in full by the date indicated on your invoice. Your initial billing address is the address you specified in your application unless you notify us of a change in this information. **Outstanding balances unpaid after the applicable due date will be considered delinquent and will be assessed a 1.5% finance charge and a \$29.00 late fee per billing period (or, if less, the maximum finance charge and late fee permitted under the law).**

You may make payments in U.S. dollars by check or you may sign up to make payments by Electronic Funds Transfer ("EFT") from your designated bank account. EFT payments received before 4:00 p.m. ET will be credited to your Account the same day. EFT payments received after 4:00 p.m. ET will be credited to your Account the next day. Check payments will be credited to your Account promptly after receipt; however, crediting may be delayed if payment is not received in a proper form (including if payment is not accompanied by the remittance portion of your Account Statement). If your bank should fail to honor payment to us, you agree to pay our insufficient funds/returned item fee of \$35.00 (or such lesser amount as is required by law). In addition, if your payment is dishonored, we may require immediate and full payment of all outstanding amounts.

### PERSONAL GUARANTY(IES)

In consideration of our financing purchases under any Account established pursuant to this application, the undersigned guarantor(s) (each, a "Guarantor") agrees to unconditionally and irrevocably personally guaranty the payment of all amounts due under the Agreement upon demand without requiring us to proceed first against the Applicant or any other person or entity liable on the Account. Guarantor expressly agrees that we may change the terms of the Agreement, including raising rates, fees or credit limits, adding locations where the Account may be used, or if we assign the Agreement. Guarantor waives any notices regarding the Agreement or this guaranty and also waives all suretyship defenses.

Guarantor authorizes BlueTarp Financial to (a) utilize his/her personal credit (by obtaining a personal credit report and/or making direct inquiries of businesses where Guarantor's accounts are maintained in considering this application and subsequently in connection with any Account; (b) periodically review and share information about the experiences or transactions with Guarantor with credit bureaus or other parties that may lawfully receive such information; and (c) in the event that this application is denied based upon information in a personal credit report of Guarantor, to report the reason for denial.

Name	DOB	Name	DOB
SSN:		SSN:	
Signature (as an individual):		Signature (as an individual):	

### REQUIRED AUTHORIZATION

Applicant represents that the information in this application is complete and accurate. In the event that BlueTarp Financial approves the requested credit, Applicant agrees to be bound by the Agreement provided to Applicant with this application. Applicant authorizes us to obtain credit information from credit reporting agencies, references, participating program merchants and any other lawful sources in considering this application and subsequently in connection with any Account. We may also periodically review and share information about the experiences or transactions with Applicant with credit bureaus or other parties that may lawfully receive such information. The undersigned individual ("Undersigned") attests that (i) Applicant is a duly organized and validly existing entity in good standing in its jurisdiction of formation; (ii) the execution of this application has been duly authorized by all necessary action of Applicant; and (iii) the Undersigned is authorized to execute this application on Applicant's behalf.

Name:	Title:
Signature:	Date: