

CONTINUING GUARANTY OF CREDIT

I understand that the information furnished to Clark's Hardwood Lumber Co. in this application is for the purpose of obtaining credit from Clark's Hardwood Lumber Co., and I warrant and represent that I am authorized, in my capacity, to bind the Applicant accordingly. As an inducement of Clark's Hardwood Lumber Co. to grant credit from time to time to the Applicant, I, the undersigned guarantor, shall pay promptly when due, or upon demand thereafter, without deduction for any claim or offset or counterclaim of the Applicant herein, or any other defense, the full amount of all obligations or indebtedness due to Clark's Hardwood Lumber Co. from the Applicant (including without limitation any accrued 18% per annum finance charges and outstanding balances), together with all expenses of collection and reasonable court costs and attorney's fees incurred by Clark's Hardwood Lumber Co. by reason of the default of the Applicant. This is a continuing guaranty, and shall be revocable only as to transactions entered into by Clark's Hardwood Lumber Co. with Applicant subsequent to the receipt by an officer of Clark's Hardwood Lumber Co. of notice of termination signed by me and sent by registered or certified mail.

Witness Signature

Signature of Guarantor

Printed Name of Witness

Printed Name of Guarantor

Date

Date

ALL REFERENCES HEREIN TO CLARK'S HARDWOOD LUMBER CO. SHALL ALSO INCLUDE ITS SUCCESSORS AND ASSIGNS.

DISCLOSURE OF APPLICANT'S RIGHT TO A STATEMENT OF REASONS FOR DENIAL OF CREDIT: THE APPLICANT HAS A RIGHT TO A STATEMENT OF SPECIFIC REASONS FOR ADVERSE ACTION TAKEN ON THIS CREDIT APPLICATION WITHIN THIRTY (30) DAYS. IF THE DISCLOSURE STATEMENT IS REQUESTED WITHIN SIXTY (60) DAYS OF THE ORAL OR WRITTEN NOTIFICATION GIVEN TO YOU OF ANY ADVERSE ACTION TAKEN BY CLARK'S HARDWOOD LUMBER CO. THE DISCLOSURE STATEMENT CAN BE OBTAINED BY WRITTEN REQUEST TO CLARK'S HARDWOOD LUMBER CO., 700 E. 5 1/2 STREET., P. O. BOX 7793, HOUSTON, TEXAS 77270.

THE FEDERAL EQUAL OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY WHICH ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS COMPANY IS THE FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, WASHINGTON, DC, 20580.

Date	Applicant hereby acknowledges receipt of a copy of this Credit Application as of the date shown on this application. Customer's Signature X
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OFFICE USE ONLY	
<input type="checkbox"/> Credit Approved <input type="checkbox"/> Credit Refused	Credit Limit Reason

Remarks:
