

Line of Credit Requested

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CONCRETE CLINIC

Date

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APPLICATION FOR CREDIT & AGREEMENT AS TO CREDIT TERMS

The following information must be filled out in full and will be held in the strictest of confidences.

APPLICANT

Name of Company or Individual _____ Years in Business _____
 Address (If P.O. Box, include street address) _____ Phone _____
 City _____ State _____ Zip _____ Fax _____
 Have you ever applied for credit before with Concrete Clinic? Yes No
 If yes, under what name? _____ Address _____

OWNERSHIP

Federal I.D.# _____ Type of Business _____
 Individual Partnership Corporation Incorporated within the last year Date Incorporated ____/____/____
 Owners Drivers License # _____ Social Security # _____
 Full name of Owner(s) - Officers _____ Home Address _____ Home Phone _____

BANK

Bank Name _____ Acct.# _____ Contact _____
 Address _____ City, St, Zip _____ Phone _____

TRADE REFERENCES

Please fill in ALL information of your Open Account Supplier References. We require a minimum of 3 References.

REFERENCES

Name	Address	City, Zip	Phone	Fax

INFO

Who do we contact for Billing Questions _____ Phone _____
 Will purchase orders be used? Yes No If Yes, Resale number used _____

Before your account can be opened, we must have this signed original Credit Application on file!

To expedite your application, fax the above information to us so we can begin processing the information, but this signed original must be returned to us before you will be able to charge.

The undersigned does hereby certify that he/she is authorized to sign this application on behalf of the applicant and further certifies the above credit information is correct and authorizes & directs the above indicated bank and business references to verify said information and give additional requested information to Concrete Clinic, Inc. upon request. The undersigned acknowledges that he/she has read and agrees to be bound to the terms on the reverse side of this agreement. A facsimile copy of this agreement is as binding as an original and shall include all the terms on the reverse side of the original form "Application for Credit & Agreement as to Credit Terms" of Concrete Clinic, Incorporated.

(Printed Name)

(Signature)

(Title)

(Date)

PERSONAL GUARANTY

The undersigned hereby personally guarantees any indebtedness incurred on the aforesaid account (including interest & attorney fees) and waives presentment and demand for payment, notice of non-payment, protest and notice of protest, and consents without notice of any extensions of time or increase in the amount of the credit given. The undersigned waives all right to a jury trial and to file a counter-claim and consents to jurisdiction and venue with the Cook County Circuit Court of Illinois. This is intended to be a continuing guarantee and shall continue as to all new indebtedness incurred unless and until a written notice is served upon Concrete Clinic, Inc., by Certified Mail-Return Receipt Requested, declaring said personal guaranty shall not apply to future purchase. A facsimile copy of this guaranty shall be as binding as an original.

(Guarantor Print Name & Address)

(Guarantor Signature in Ink)

(Date)

For all Account information, contact our Corporate Office:

Concrete Clinic 103 Ford Drive New Lenox, IL 60451 (815)463-9175 Fax (815)463-9195

CREDIT TERMS

Concrete Clinic Incorporated (hereinafter "Concrete Clinic") may, in its sole discretion, extend credit to its customer (hereinafter "Customer"), in order to sell, rent, service and repair goods and equipment on account, but only upon the following terms and conditions. In exchange for receiving credit from Concrete Clinic, Customer hereby expressly agrees to these terms, which are hereby incorporated into any Application for credit submitted to Concrete Clinic by Customer.

Customer shall pay the full amount of any balance within 30 days of the invoice date. Should payment not be received by Concrete Clinic according to the credit terms stated, the entire balance is considered in default and due for immediate payment. Customer agrees to pay a service charge on any outstanding balance for which payment has not been received. The service charge shall be a minimum of 1½% per month (an annual rate of 18%) of the Customer's outstanding past due balance, after deducting current payments and credits. Unpaid service charges shall be added to Customer's outstanding balance. Concrete Clinic may change the interest rate by giving Customer written notice, and the new interest rate shall apply 30 days from the date of such notice on any past due balance. In the event the interest rate violates any applicable law, then the interest is automatically reduced to the highest rate allowed by applicable law. Customer agrees to pay Concrete Clinic a reasonable fee for any check returned by the Customer's bank as unpaid.

Concrete Clinic may agree to increase the amount of credit extended from time to time by allowing the Customer increased credit to cover unpaid purchases. Concrete Clinic may also terminate credit at any time if it determines itself insecure or the Customer is in default. Customer authorizes Concrete Clinic to perform a credit investigation, in its sole discretion, to evaluate Customer's credit and financial standing, and to exchange information with credit bureaus or other creditors to Customer.

Customer agrees to disclose to its customers the identity of Concrete Clinic as a supplier of the material and equipment covered hereby. Customer shall promptly provide to Concrete Clinic, upon request, all pertinent information regarding any job in which the materials and/or equipment provided by Concrete Clinic have been or will be incorporated, including, without limitation, the location of such job, the name of the party with whom the Customer has contracted for such job, the name of the owner of the real property upon which such job is performed, the names of the general contractor, lending institution and/or banks involved in such job, and such other information as Concrete Clinic may reasonably request.

If Customer fails to pay pursuant to the terms of this or any agreement and Concrete Clinic elects to take action to collect Customer's balance due, Customer shall pay all costs incurred by Concrete Clinic, including, without limitation: attorneys' and paralegals' fees, collection agency fees, court costs, bond costs and all litigation expenses. Concrete Clinic shall retain a security interest in all material and/or equipment sold to Customer in connection with either a singular or series of credit sale(s). Customer assigns as security for any indebtedness incurred or to be incurred to Concrete Clinic under this account any and all material and/or equipment purchased by Customer under these terms, and authorizes Concrete Clinic to file any documents necessary to perfect this security interest. Customer acknowledges that Customer does not obtain title or ownership of such items purchased from Concrete Clinic until such items are paid for in full plus any service charges relating to such purchase(s), and agrees to provide ready access to Concrete Clinic or its agents to that Concrete Clinic may retake or repossess any items, wherever located, which are security under these terms, with or without notice and with or without due process of law, at all times and places.

In the event of damage to any equipment Customer rents from Concrete Clinic, the Customer shall be responsible to pay for the repair and replacement of such equipment or parts to such equipment, and shall further pay the lease payments for any time that such equipment is unusable due to such damage.

In the event any rental equipment is damaged beyond repair, stolen, lost or not returned to Concrete Clinic, Customer shall be responsible for the retail market value of the equipment as determined in the sole discretion of Concrete Clinic. Customer shall obtain insurance covering all risk of loss, theft, or damage for any rented equipment and in the event of any such loss, the proceeds of such insurance shall be paid to and are hereby assigned to Concrete Clinic. In the event Customer fails to pick up any material ordered, or wrongfully rejects any material, Customer shall pay to Concrete Clinic a reasonable charge. Failure to pay any of the foregoing charges when due shall constitute a default under these terms, and subject to the interest charges detailed herein.

Customer authorizes any of its employees who deliver or pick up equipment or materials for purchase, rental or repair from Concrete Clinic to sign agreements, delivery receipts, or repair orders for such items, and agrees to be bound by all the terms of such documents. In the event Customer directs Concrete Clinic to deliver any material or equipment, and no representative of Customer is present at the time of delivery, Customer authorizes Concrete Clinic to leave such items at the designated place of delivery. Customer is responsible for all delivered items at the time of delivery. Concrete Clinic's use of a purchase order number is for the Customer's convenience and identification only, and absence of a purchase order number shall not constitute grounds for non-payment of charges when the Customer has had possession, or the right to possession, of the items charged.

Customer agrees to inspect all material immediately upon delivery to verify: (a) the quantities described in the accompanying delivery ticket are the quantities delivered; and (b) that there are no visible defects in the material. Unless Customer gives Concrete Clinic written notice by Overnight Mail, Return Receipt Requested, within three (3) days of delivery, Customer waives any claim it may have against Concrete Clinic for any determinable deficiency or defect in said delivery, and any objection Customer may have to the amount of the invoice.

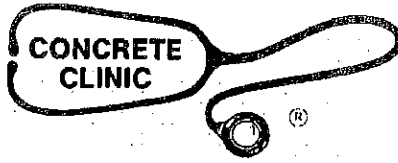
Customer acknowledges that it has special skill and knowledge in the selection and use of any equipment or material to be purchased or rented from Concrete Clinic, and expressly disclaims any reliance upon any statements or representations made or to be made by Concrete Clinic regarding the sale, rental or repair of any material or equipment. Customer waives any claims against Concrete Clinic for any direct, special, or consequential damages that Customer may suffer arising out of or related to its purchase, rental, or use of any items from Concrete Clinic. Customer shall indemnify, defend with counsel reasonably acceptable to Concrete Clinic, and hold Concrete Clinic harmless against any and all claims, demands, liabilities, losses, damages and injuries whatsoever kind or nature, and all attorney's fees, costs, and expenses relating to or arising out of the ordering, acquisition, delivery, installation, possession, maintenance, use, operation, control, loss, damage, destruction, return, surrender, sale or other disposition of the material and equipment purchased or rented from Concrete Clinic. This indemnity shall not be affected by any termination of the relationship or any agreement between Concrete Clinic and Customer, or cessation of the credit terms extended to Customer.

These terms and Concrete Clinic's General Sales/Rental (Leased) Agreement shall govern all aspects of the relationship between Concrete Clinic and Customer, and supersedes any inconsistent provision in any purchase order or any other document between the parties. The parties agree that these terms and Concrete Clinic's General Sales/Rental (Leased) Agreement form the entirety of the agreement between Concrete Clinic and Customer regarding the subject matter hereof, and that no oral representation of agreement has been made which would modify these terms or be a condition precedent or subsequent to the enforcement of these terms. Any transaction between Customer and Concrete Clinic shall be governed by the law of the State of Illinois, without regard to conflict of laws, and the parties expressly consent to jurisdiction and venue for any dispute hereunder in Cook County, Illinois. Customer waives any right to a jury trial in any action to enforce these terms.

LEMONT: 13087 Main St., Lemont, IL 60439 630-257-5440

NEW LENOX: 103 Ford Dr., New Lenox, IL 60451 815-463-9175

MORRIS: 460 Briscoe Dr., Morris, IL 60450 815-941-4006



AUTHORIZED SIGNERS AGREEMENT FOR CREDIT APPLICATION

Regarding my application for credit, I hereby authorize the following people listed, starting with myself, to be allowed to charge on my account with Concrete Clinic, Inc. I understand that if there are any changes to be made to this list, such as adding or removing a person, it is MY RESPONSIBILITY to notify Concrete Clinic in writing immediately.

Concrete Clinic is NOT RESPONSIBLE for former or unauthorized employees charging on this account if we do not have notification, in writing and on file, of said employees' termination of employment and/or charging privileges.

By checking this box, I am authorizing any employee not on this list to be able to charge on my account if I can be reached for verbal approval. To contact me please call: _____

Please PRINT names and positions clearly, starting with yourself in the #1 space.

	NAME	POSITION / JOB TITLE
1		Owner
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

I hereby approve this Authorized Signers Agreement to Concrete Clinic, Inc.

Signature of Owner

____/____/____
Date