

CREDIT APPLICATION AND SECURITY AGREEMENT

**Complete account information section and principal owners or stockholders section for Prepay Terms.
 Signature required on back of form. Complete ENTIRE form to request Net 15 or 1/2 Down/Net 15 Terms.**

News-Register Representative: _____ Date: _____

ACCOUNT INFORMATION

Business Name _____ E-mail _____
 Type of Business _____ Phone _____ Fax _____
 Street _____ City _____ State _____ Zip _____
 Business Address _____ City _____ State _____ Zip _____
 Established in _____ Corporation Partnership Limited Partnership Proprietorship
year
 If incorporated, state in which incorporated: _____ Contact Name: _____
 Federal ID Number or Social Security Number: _____ Website: _____

PRINCIPAL OWNERS OR STOCKHOLDERS

Name _____ Title _____
 Address _____ E-mail _____
 City _____ State _____ ZIP _____ Drivers License # _____
 Social Security # _____ Date of Birth _____

Name _____ Title _____
 Address _____ E-mail _____
 City _____ State _____ ZIP _____ Drivers License # _____
 Social Security # _____ Date of Birth _____

IMPORTANT

We expect our monthly credit requirement to be \$ _____

BANK INFORMATION

Name of Bank _____ Contact _____
 Street Address _____ Acct. # _____
 City _____ State _____ ZIP _____ Phone _____ FAX _____

FOR NEWS-REGISTER USE ONLY

Terms: Net 15 1/2 Down Balance Net 15 Pre Pay Other _____ Acct. # _____
 Tear Sheets: No Yes # _____ Alternative Address for Tears _____
 Date Approved _____ By _____ \$ Approved _____

TRADE REFERENCES

Name _____	Contact _____
Address _____	Phone _____
City _____ State _____ ZIP _____	Fax _____
Name _____	Contact _____
Address _____	Phone _____
City _____ State _____ ZIP _____	Fax _____
Name _____	Contact _____
Address _____	Phone _____
City _____ State _____ ZIP _____	Fax _____

CREDIT TERMS AND SECURITY AGREEMENT

Applicant understands and agrees that the Agreement of News-Register, dba News-Register Publishing Co. to provide publishing or other services and to extend credit to Applicant is conditioned upon and in consideration of the following:

Applicant certifies that all credit and financial information submitted is correct and authorizes News-Register to investigate and obtain reports and information concerning Applicant's credit, employment, income and references, and to disclose such information and investigation results as may be necessary or convenient. Applicant agrees to pay News-Register in accordance with the following credit terms: Balance due 15 days after invoice; finance charge of 1.5% monthly on amounts due over 30 days; Annual Percentage Rate of 18%. In the event account is placed in the hands of an attorney for collection, even if no suit is filed, and in the event it becomes necessary to take or file legal action for collection, Applicant agrees to pay all attorney fees at trial and on any appeal. In the event legal action is necessary, Applicant agrees that this Agreement shall be governed by the laws of the State of Oregon, and that venue for any judicial or arbitration proceeding shall be exclusively in the Yamhill County, Oregon, Circuit Court, in McMinnville, Oregon. Applicant hereby grants News-Register a Security Interest in all printing/publishing services, materials or goods provided or produced for Applicant, and in the proceeds of the sale or other disposition thereof, and in any advertising revenue generated therefrom, and in the Applicant's accounts receivable. Applicant agrees to execute such Financing Statements as may be requested to perfect and continue News-Register's Security Interest.

Signature (required) _____

Title: _____ Date: _____

PERSONAL GUARANTY

In consideration of credit granted by News-Register Publishing Co. ("Creditor") to _____ ("Debtor"), and/or forbearance from collection, the undersigned hereby unconditionally guarantees to Creditor full payment when due of any indebtedness of Debtor for (i) printing/publishing materials or goods sold or consigned to, or work-in-progress identified for, Debtor by Creditor or (ii) services performed for Debtor by Creditor, together with finance charges and lawful interest from date due and all expenses of collection, including court costs and reasonable attorney's fees at trial or upon any appeal.

This guaranty shall be directly enforceable against the undersigned without first resorting to any remedies against Debtor. This guaranty shall be a continuing guaranty and shall remain in full force and in effect until all obligations of Debtor are fully paid. The undersigned hereby assents to all terms and conditions made or to be made with Creditor by Debtor. Any indulgences, renewals or extensions of any indebtedness guaranteed hereby shall not release the undersigned as a guarantor hereunder.

References to undersigned include each and all of the undersigned and they shall be jointly and severally liable hereunder. This guaranty shall be for the benefit of the Creditor, its successors and assigns and shall be binding upon the undersigned and their successors, assigns, heirs, executors and other legal representatives.

Intending To Be Legally Bound Hereby, the undersigned have executed this Guaranty this _____ day of _____, _____
date month year

Signature of Guarantor (required) _____

Address: _____

NEWS-REGISTER

RETURN ORIGINAL
COPIES TO:

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