

CREDIT APPLICATION & TERMS AND CONDITIONS OF SALE

DATE: / /

To : (ACN ABN) (the “Company”)

I/We the Customer named below (variously in this application called “I/we” and “me/us”) agree, declare and acknowledge that:

- (a) If this application is accepted by the Company, all of its terms of trade as amended from time to time (“Terms”) will be binding on me/us;
- (b) I/We have been given, read and understood the current Terms and Conditions of Sale employed by the Company prior to completing this application; and
- (c) The Company reserves the right to accept or reject this application in its absolute discretion.

CUSTOMER:				
Are you a (tick):	<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Partnership	<input type="checkbox"/> Private Co (Pty Ltd)	<input type="checkbox"/> Public Co (Ltd)
Registered and/or Trading Name:				
Registered Address:				
ACN:		ABN:		
Postal Address:			Postcode:	
Business Address:			Postcode:	
Telephone (Bus): ()		Mobile:	Facsimile: ()	
Email:				
Contact Person:		Position:	Tel:	Email:

DECLARATION FOR THE UNIFORM CONSUMER CREDIT CODE:

I/We declare that the credit to be provided to me/us by the Company is to be applied wholly or predominantly for business and/or investment purposes.

Important: You should not sign this declaration unless this credit is wholly or predominantly for business and/or investment purposes. Otherwise, in signing this declaration you may lose your protection under the Consumer Credit Code.

Signature : _____	Dated : / /
(Signed for and on behalf of the Customer)	

Credit Information

I/We consent to and authorise the Company:

- (a) to request a credit report containing information about my/our consumer or commercial credit arrangements from a credit reporting agency for the purposes of assessing this application or in connection with the attached Guarantee and Indemnity;
- (b) to give a credit reporting agency or the Timber Merchants Association information to allow the credit reporting agency or Timber Merchants Association to create and maintain a credit information file containing information about me/us;
- (c) to disclose a credit report or any personal information derived from the credit report, and any information about my/our personal or commercial credit arrangements to the Company, any agent of the Company assisting in processing the application and any other provider of credit to me/us named in this application in a credit report from a credit reporting agency; and
- (d) to notify and exchange information with other credit providers and any collection agent of the Company.

I/We understand that the information permitted to be disclosed under the Privacy Act 1988 (Cth) includes:

- (a) details to identify me/us, including that is, name, sex, date of birth, current and 2 previous addresses, current or last known employer, and driver’s licence number,
- (b) the fact that I/we have applied for credit, the amount, or that the Company is a current credit provider to me/us,
- (c) advice that payments previously notified as unpaid are no longer overdue, payments overdue for at least 60 days and for which collection action has started, or cheques for more than \$100 drawn by me/us which have been dishonoured more than once,
- (d) in specified circumstances, that in the opinion of the Company I/we have committed a serious credit infringement, and
- (e) the fact that credit provided to me/us by the Company has been paid or otherwise discharged.

PRIVACY

I/we understand that I/we need not give any of the personal information requested in this application. However, without this information it may not be possible to process this application or provide me/us with an appropriate level of service. By signing this application I/we authorise the Company to collect, maintain, use and disclose my/our personal information in the manner set out in the Company's privacy policy as varied from time to time. I/we acknowledge having received a copy of the current policy and that I/we am/are aware that the policy is available by request.

Signature : _____ Dated : / /
 (Signed for and on behalf of the Customer)

1 APPLICATION

Upon the Company allowing me/us to trade on credit, I/we agree, declare and acknowledge that the Terms apply to all my/our dealings with the Company and I/we hereby agree to comply with the Terms.

I/we further acknowledge that if the Customer is a corporation, provision of credit pursuant to this application may, at the Company's absolute discretion, be subject to and conditional upon all of the directors of that corporation executing the attached Guarantee and Indemnity.

I/we further acknowledge that if I am/we are a trustee for a trust, the Terms are binding on the trustee in its own capacity as well as in its capacity as trustee.

2 (a) ESTIMATED MONTHLY PURCHASES: \$**(b) PRODUCT TO BE PURCHASED:****3 REPRESENTATION WARRANTY AND ACKNOWLEDGEMENT**

I/we **HEREBY REPRESENT AND WARRANT** that the information set out in this application is true and correct **AND ACKNOWLEDGE** that the Company will rely upon the information provided and is hereby induced to grant credit to me/us.

4 FULL NAMES AND ADDRESSES OF DIRECTORS, PARTNERS AND SOLE TRADERS

Name : _____ **Telephone :** () _____

Address :

Date of Birth : / / **Residence (tick) :** Own Renting Mortgage

Name : _____ **Telephone :** () _____

Address :

Date of Birth : / / **Residence (tick) :** Own Renting Mortgage

Name : _____ **Telephone :** () _____

Address :

Date of Birth : / / **Residence (tick) :** Own Renting Mortgage

Name : _____ **Telephone :** () _____

Address :

Date of Birth : / / **Residence (tick) :** Own Renting Mortgage

5 DETAILS OF BUSINESS

Bank Details: Account Name: _____ **Bank:** _____ **BSB:** _____ **Account No.** _____

Type of Business: _____ **How long established?** _____

How long the current owner? _____ **Company/Builders Registration No.** _____

Previous Trading Name (if changed in the previous 2 years): _____

Name of any related or subsidiary companies or partnerships : _____

Are the Customer's business premises owned or leased?

If leased, agent/landlord name and phone no.: _____ **Expiry date of lease:** / /

Do you (or any related companies) currently trade with the Company or hold an account with the Company, or have you (or any related companies) traded with the Company or held an account with the Company?

If yes, give details:

Have securities been given over of any assets of the Customer pr any Guarantor:

If yes, give details:

TERMS & CONDITIONS OF SALE

All contracts and dealings between the Company and the Customer relating to any products (“**products**”) or services (“**services**”) are subject to these Terms & Conditions of Sale (“**Terms**”) unless otherwise expressly agreed in writing.

1. **Purchase Price:** All products are sold by the Company at its current price at the time of delivery. Prices may be subject to change without notice. Official quotations made by the Company are valid for thirty (30) days from quotation date, after which they may be subject to change without notice.
2. **Payments:** Unless otherwise specified in writing by the Company, all payments are without deduction unless otherwise agreed and all payments are due within 30 days from the date of delivery.
3. **GST:** Each amount payable by the Customer under these Terms in respect of a “taxable supply” (as defined in the GST Act) by the Company is a GST exclusive amount and the Customer must, in addition to that amount and at the same time, pay the GST due in respect of that supply.
4. **Interest:** The Company will charge interest on overdue moneys owed at the annual rate of 4 percentage points above the annual rate of interest set out in the *Penalty Interest Rates Act* 1983 (Vic) from time to time. Interest will be calculated from the due date of the moneys owing to the date the Company receives payment in full.
5. **Property:**
 - (a) The risk in the products passes to the Customer when the products are collected by the Customer or are delivered to a carrier nominated to take delivery of the products.
 - (b) Property and ownership in any products whensoever delivered does not pass to the Customer until payment in full of all monies owed to the Company on any account.
 - (c) Until property and ownership passes to the Customer:
 - (i) The Customer will hold the products as fiduciary bailee and agent for the Company and must store the products separately from products not supplied by the Company and in a manner to enable them to be cross-referenced to particular invoices;
 - (ii) The Company, its employees and agents are entitled to enter the Customer’s premises where the products are located to take possession and dispose of the products as the Company sees fit, and with such force as is necessary;
 - (iii) If the products are resold, the Customer holds all book debts owed in respect of such sales and proceeds of such sales in trust for the Company. Such part of the book debts and proceeds shall be deemed to equal in dollar terms the amount owed by the Customer to the Company at the time of receipt of such book debts and proceeds; and
 - (iv) The Customer agrees that a certificate signed by an officer of the Company identifying products as unpaid shall be conclusive evidence that the goods have not been paid for.
6. **Security For Payment:** As security for payment of all Monies owed to the Company, the Customer charges in favour of the Company:
 - (a) by way of a fixed charge all its books of account, financial records, goodwill, documents of title and current and later acquired real property, leasehold property and intellectual property; and
 - (b) by way of a floating charge, the whole of its other undertakings, property and assets.
7. **Warranty:**
 - (a) The Company acknowledges that the Customer is entitled to all rights and remedies in respect of the products which the Customer has under the Trade Practices Act and similar State and Territory laws and which cannot be lawfully excluded, restricted or modified. These Terms do not purport to, and do not have the effect of, excluding, restricting or modifying the exercise of any such right or remedy or the liability of the Company in respect of any such right or remedy.
 - (b) The Customer does not have any rights or remedies in respect of the products other than the rights and remedies expressly provided for in these Terms.
 - (c) Subject always to clause 8(a), all conditions, warranties and guarantees other than those expressly provided for in these Terms are excluded to the fullest extent permitted by law; and the Company will not be liable to the Customer for any loss caused (in whole or in part) by or arising out of any use of the products or any defect in the products or any failure, malfunction, breakdown or deterioration of the products.
 - (e) The Customer acknowledges that neither the Company nor any person purporting to act on its behalf has made any representation or given any promise or undertaking which is not expressly set out in the Order or these conditions in relation to the fitness of the products for any particular purpose or any other matter.
8. **Limitation of liability:**
 - (a) the Company will not be liable for any contingent, consequential, direct, indirect, special or punitive damage or loss whatsoever suffered by the Customer, as a result of any act, omission or statement made by the Company, its employees, contractors or agents whether due to negligence or otherwise, except that nothing in these Terms limits any liability imposed by any statute unless or to the extent that is lawful to do so.
 - (b) No other term, condition, agreement, warranty, representation or understanding whether express or implied, in any way extending to, otherwise relating to or binding upon the Company, other than these Terms, is made or given by or on behalf of the Company and the Customer acknowledges that it will rely on its own knowledge and expertise in selecting any products for any purpose and any advice or assistance given for or on behalf of the Company shall be accepted at the Customer's risk.
 - (c) Where the Company is not permitted to exclude, restrict, or modify its liability for a breach of a condition or warranty that is implied by any statute or applicable laws but is permitted to limit its liability for the breach of such condition or warranty, the Company’s liability is limited to any one of the following as determined by the Company in its absolute discretion:
 - (i) in the case of products supplied, the replacement of the products or the supply of equivalent products, the repair of the products, the payment of the cost of replacement of the products or of acquiring equivalent products, or for the payment of the cost of having the products repaired; and
 - (ii) in the case of services provided, the supply of the services again, or the payment of the cost of having the services supplied again.
 - (d) The Customer acknowledges that all products are sold subject to the manufacturer’s trading terms and conditions and any warranty of the manufacturer.

9. **Defaults:** Upon the occurrence of an Event of Default, the Company may (inter alia) retain all monies paid and/or cease further deliveries and/or at the Company's discretion take immediate possession of any product not paid for, without prejudice to any other of its rights and without being liable in any way to any party. If an Event of Default occurs, the Customer (without reservation) grants a right of entry to the Company to any or all properties under the Customer's control, where products are reasonably expected to be stored. The Customer indemnifies and keeps indemnified the Company, its servants and agents in relation to loss or damage as a result of the Company retaking possession of the products. In the event the Company exercises its rights under this clause, the Customer grants power of sale to the Company to resell the said products and any shortfall owing after the products are resold is the responsibility of the Customer. If an Event of Default occurs, then all moneys which the Customer owes the Company (including amounts which would not otherwise be payable until a later date) become immediately due and payable by the Customer.
10. **Cancellation & Returns:** No order may be cancelled except with the Company's consent in writing. The Customer agrees that:
- the Company may elect to take back products in saleable condition on terms agreed;
 - any product which the Company has elected to accept back must be returned at the Customer's cost;
 - the Company is under no obligation to provide a refund for products returned;
 - Custom made, custom processed or custom acquired products will not be returnable at all; and
 - in the event that the Company agrees to the return of the products by the Customer, the products are at the Customer's risk until such time as the products reach the Company's place of business.
11. **Orders and Delivery:** The Customer agrees that:
- The Company may, without incurring any liability, refuse to accept any order for products made by the Customer in whole or in part in its absolute discretion.
 - Each order it places shall be deemed to include a representation that it is solvent and able to pay all of its debts as and when they fall due;
 - When any order is placed, the Customer shall inform the Company of any facts which might reasonably affect any decision to accept the order and/or grant credit. Any failure to do so shall be deemed to create an inequality of bargaining position, the taking of an unfair advantage of the Company and to be unconscionable, misleading and deceptive;
 - From the time of placing an order (including forward orders), the Customer is obliged to accept and pay for the products in accordance with these Terms and a cancellation of or alteration of the order by the Customer for any reason shall not discharge this obligation to accept the products and make payment;
 - The Company shall use its best endeavours to ensure that the product is available and that the services are provided to the Customer within the time frame requested by the Customer, but shall not be liable for any loss or damage caused by any delay. The Customer shall not be entitled to reject the products or services by reason of any delay;
 - The Company may at any time alter specifications in respect of products without giving notice to the Customer, in the interest of continued product improvement. An alteration does not entitle the Customer to return products, cancel an order or otherwise avoid its obligations and liabilities pursuant to these Terms;
 - The Company has no responsibility or duty to deliver but may elect to arrange delivery at its discretion and without liability for delay, failure or inability to deliver, and at the Customer's sole cost and risk;
 - The Company is not responsible for any loss or damage to products in transit;
 - The Company has the right to deliver by instalments and each instalment shall be deemed to be sold under a separate contract. Failure by the Company to deliver any instalment will automatically be deemed to be a back order and will not entitle the Customer to cancel the balance of the order. In the event of the Customer failing to take delivery of any instalment, the Company may elect to cancel the balance of the order;
 - Products are deemed delivered as soon as they are ready for delivery to, or collection by, the Customer; and
 - The Company is entitled to charge and the Customer must pay the Company's costs and expenses associated with handling and/or holding any products once ready for delivery and the Company's costs and expenses of any frustrated delivery.
12. **Termination:** The Company is entitled in its absolute discretion to immediately cancel any order of the Customer if the Customer suffers an Event of Default without any liability attaching to the Company.
13. **Notification of Change of Details:** Where any change takes place in the Customer's trading structure or management, including any change of director, shareholder or any change in partnership or trusteeship notwithstanding any advice by the Customer to Company, the Customer shall not continue to operate its credit account without the Company's prior written consent, and the Customer shall remain liable for all amounts owed to the Company until the whole amount (including interest and charges) has been paid in full to the Company.
14. **Other Terms and Conditions:** No terms and conditions sought to be imposed by the Customer upon the Company shall apply. These Terms supersede all previous terms and conditions and may only be varied if authorised in writing on behalf of the Company.
15. **Variation of Terms:** The Company has the right to vary these Terms, in its complete discretion and without incurring any liability to the Customer, at any time by notice to the Customer and thereafter the varied Terms are binding on the Customer.
16. **Expenses:** The Customer must pay to the Company all costs, charges and expenses (including all stamp duty and legal fees on an indemnity basis) incurred by the Company, its legal advisers, mercantile agents and others in connection with entry into these Terms, the exercise or attempted exercise of any power, right or remedy under these Terms, the failure of the Customer to comply with these Terms; recovery of Monies owed, possession of any products or otherwise.
17. **Set off:** The Company is entitled in its absolute discretion to set off any credits that may appear in the Customer's account with the Company against any other amounts owed by or debts of the Customer to the Company (and to give effect to this, the Customer irrevocably appoints the Company as the Customer's attorney).
18. **Credit Limit:** The grant of any credit facility and/or the nomination of any credit limit is an indication only of the Company's intention at that time and the Company may vary, reduce or withdraw any credit facility at any time at its discretion and without any liability to the Customer or any other person or entity. The Customer agrees to pay on demand all sums owing in connection with this credit facility in the event the credit facility is withdrawn. The Customer acknowledges that the Company may make additional periodic credit checks to ensure the Customer remains credit worthy.

19. **Force Majeure:** The Company will not be or deemed to be in default or breach of any contract as a result of the effects of force majeure. Force majeure will include any cause beyond the reasonable control of the Company. The Company will not be liable for any loss incurred as a result of delay or failure to meet an acceptable order or to observe these Terms due to the effects of force majeure.
20. **Disputes:** Any claims as to quality or quantity of products supplied must be made within 14 days of delivery of the products to the Customer. In the event of a dispute between the Customer and the Company, the Customer agrees to pay the Company all such amounts owing to the Company by the Customer until such time as the dispute is resolved.
21. **Statement by the Company:** A statement by any officer of the Company is conclusive evidence of any fact, matter or thing.
22. **General:**
- (a) These Terms are governed by the laws of the State of Victoria and the parties submit to the non-exclusive jurisdiction of the Victorian Courts and the courts of appeal therefrom;
 - (b) These Terms bind the Customer both personally and as trustee of any trust which the Customer is trustee;
 - (c) Each clause and subclause of these Terms are separate and independent. If any clause or subclause is found to be invalid or ineffective, the other clauses or subclauses will not be adversely affected;
 - (d) The Company can transfer its rights under these terms to a third part. If the Company does, these Terms will apply to the transferee as if it were the Company. If the Company wants to transfer its rights it can give the proposed transferee all information that privacy legislation allows it to give;
 - (e) The Customer cannot assign its rights or obligations under these Terms to any third party without the prior written consent of the Company, which may be withheld in the Company's absolute discretion.
23. **Definitions:** In these Terms: "Customer" means the party to whom the Company has supplied its products, including but not limited to its subsidiaries, affiliates, associated companies, related company successors or assigns. "Event of Default" means any of the following events:
- (a) the Customer is in breach of these Terms;
 - (b) if the Customer is a company: an order is made or a resolution is effectively passed for winding up of the Customer; the Customer resolves to appoint an administrator, or a receiver or provisional liquidator or an administrator is appointed; the Customer goes into liquidation or makes an assignment or an arrangement or composition with its creditors; the Customer is deemed unable to pay its debts within the meaning of the Corporations Act 2001 (Cth); if the Customer is a natural person, an order is made for the Customer's bankruptcy or the Customer is bankrupted, or the Customer dies or becomes mentally or physically incapable of managing his or her affairs or an order is applied for or made to place the assets and affairs of the Customer under administration;
 - (c) the Customer ceases or threatens to cease carrying on business. "GST" means any tax or imposition on the supply of goods and services covered by A New Tax System (Goods and Services Tax) Act 1999 Commonwealth (the "GST Act") as amended from time to time. "Monies owed" means all monies which are owing or payable to the Company by the Customer for any reason whatsoever.

GUARANTEE AND INDEMNITY

In consideration of the Company agreeing at the request of the Customer named in the Credit Application of which this Guarantee forms part to sell goods or give credit to the Customer each person named as guarantor in the Schedule (“**Guarantor**”) enters into this Guarantee and Indemnity (“**Guarantee**”) in favour of the Company in the following terms.

1. **Guarantee**

The Guarantor unconditionally and irrevocably guarantees to the Company the due and punctual payment of the Guaranteed Moneys and agrees:

- (a) on demand from time to time to pay an amount equal to the Guaranteed Moneys then due and payable;
- (b) any statement signed by a director, secretary, manager or authorised representative of the Company certifying the amount of Guaranteed Moneys or the money owing by the Guarantor under his Guarantee is, in the absence of manifest error, binding and conclusive on and against the Guarantor;
- (c) this Guarantee is a continuing guarantee and remains in full force and effect until all the Guaranteed Moneys are paid or satisfied in full and is in addition to, and not prejudiced or affected by any other security or guarantee held by the Company for the payment of Guaranteed Moneys;
- (d) the liabilities of the Guarantor and the rights of the Company under this Guarantee are not affected by anything which might otherwise affect them at law or in equity; and
- (e) if any payment by the Guarantor under this Guarantee or the Customer is avoided, set aside, ordered to be refunded or reduced rendered unenforceable by any laws relating to bankruptcy, insolvency or liquidation, that payment will be taken not to have been made and the Company is entitled to recover from the Guarantor the value of that payment as if that payment had never been made. This clause continues after this Guarantee is discharged.

2. **Indemnity**

If the obligation of the Customer to pay the Guaranteed Moneys to the Company is unenforceable for any reason, the Guarantor as a separate undertaking unconditionally and irrevocably indemnifies the Company against any loss the Company suffers as a result. The Company need not incur any expense or make any payment before enforcing this right of indemnity.

3. **Waiver**

No failure or delay by the Company to exercise any power, right or remedy under this Guarantee operates as a waiver, nor does any single or partial exercise of any power, right or remedy preclude any other or further exercise of that power, right or remedy. The Company’s rights and remedies under this Guarantee are in addition to any rights and remedies arising at law.

4. **Continuing Liability**

The Guarantor is not released from any of its obligations under this Guarantee by anything that the Company does or fails to do or any other thing which, but for this clause, might release the Guarantor from liability. Without limiting the generality of this clause, the Guarantor is not released from liability under this Guarantee if

- (a) the Company grants any time credit, indulgence or concession to the Customer;
- (b) the Customer or a Guarantor is subject to any form of administration, dies or becomes mentally incapable;
- (c) there is a variation to the Company’s terms and conditions of sale or the Customer’s obligations to the Company;
- (d) any person named as a Guarantor fails or refuses to execute this Guarantee or to give a guarantee regarding any of the Guaranteed Moneys;
- (e) this document ceases to be binding as a continuing obligation on another Guarantor; or
- (f) the Company releases another Guarantor from liability under this document.

5. **Claim in Administration**

Until this Guarantee is released by the Company, the Guarantor will not without the Company’s consent, prove in any Administration of the Customer in competition with the Company.

6. **Application of Moneys Received**

If the Company receives or recovers money in respect of debts of the Customer or anyone else, the Company may use it to pay off whichever part of those debts it chooses and does not have to apply it for the Guarantor’s benefit.

7. **Charge & Mortgage**

As security for payment to the Company of the Guaranteed Moneys and for its obligations generally under this Guarantee, the Guarantor charges in favour of the Company the whole of the Guarantor’s undertaking, property and assets (including, without limitation, all of the Guarantor’s interests, both legal and beneficial, in freehold and leasehold land and personal property) both current and later acquired.

8. **Trusts**

This document binds the Guarantor both personally and as trustee of any trust of which the Guarantor is a trustee.

9. **Expenses**

The Guarantor must pay to the Company all costs, charges, fees and expenses (including, without limitation, all stamp duty and legal fees) incurred by the Company in connection with any entry into this Guarantee, the exercise or attempted exercise of any power, right or remedy under this Guarantee, and the failure of the Guarantor to comply with any obligations under this Guarantee.

10. **Acknowledgment**

The Guarantor acknowledges that the Guarantor :

- (a) has entered into this Guarantee voluntarily;
- (b) has read and understood the nature and consequences of entering into this Guarantee;
- (c) has not signed this Guarantee on the basis of any representation of any of the Company, its employees, agents or representatives or under the duress of any person;
- (d) is entitled to seek independent legal advice before signing this Guarantee; and
- (e) submits to the non-exclusive jurisdiction of the courts of the State in which this Guarantee is received by the Company and that the law applying in that State is the proper law governing this Guarantee.

11. Assignment

The Company may assign its rights under its terms and conditions of sale or this Guarantee or both. The Guarantor is to sign any document the Company reasonably requires to complete the assignment. If the Company wishes to assign its rights under this document it may (subject to any privacy legislation), disclose confidential information about the Guarantor to an assignee or a potential assignee.

12. Credit Report

The Guarantor acknowledges that that Company may seek a credit report about the Guarantor from a credit agency to help the Company decide whether to grant the Customer credit. If the Company accepts the Credit Application of the Customer, it may obtain further credit reports about the Guarantor at any time until the terms and conditions of sale in respect of the Customer ceases and the whole of the debt owing to the Company by the Customer has been repaid.

13. Severance

Each clause and subclause of this Guarantee is separate and independent. If any clause or subclause is found to be invalid or ineffective, the other clauses or subclauses or parts will not be adversely affected.

14. Definitions

In this Guarantee unless the context requires otherwise :

Administration includes any administration or liquidation of a corporation, arrangement, receivership, receivership and management or anything similar;

Guaranteed Moneys means all moneys which are, will or may be at any time in the future, owing or payable to the Company by the Customer for any reason whatsoever. It includes, without limitation, money by way of principal, interest, fees, costs, indemnities, charges, duties or expenses or payment of liquidated damages. Where the Customer would have been liable but for its Administration, it will still be taken to be liable.

Company means each of the Company and its "related bodies corporate" as that phrase is defined in the Corporations Act 2001.

15. Interpretation

In this Guarantee unless the context requires otherwise, all references to a party include the party's successors, permitted assigns and personal representative and where there is more than one Guarantor, the obligations of each Guarantor are joint and several.

SCHEDULE

I have read and understood this document. I have not relied on anything said to me by the Customer or the Company as to what it means or what its effect may be.

SIGNED by each Guarantor in the presence of the witnesses named below.

Guarantor's Name :	Signature :
Guarantor's Address:	
Witness' Name (Print) :	Signature :
Witness Address :	

Dated this _____ day of _____ 20__

Guarantor's Name :	Signature :
Guarantor's Address:	
Witness' Name (Print) :	Signature :
Witness Address :	

Dated this _____ day of _____ 20__

Guarantor's Name : Guarantor's Address:	Signature :
Witness' Name (Print) :	Signature :
Witness Address :	

Dated this _____ day of _____ 20__

Guarantor's Name : Guarantor's Address:	Signature :
Witness Name (Print) :	Signature :
Witness Address :	

Dated this _____ day of _____ 20__

IMPORTANT NOTICE: This is an important document. It may require you to pay someone else's debts. You should ensure that you read and understand the terms of this Guarantee. If necessary, seek independent legal advice.