

Blarney Castle Oil Co. Credit Application – Home Heating Account

Applicant Information

Name:		
Date Birth:	SSN:	Phone:
Current Address:		
City:	State:	ZIP:
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous Address:		
City:	State:	ZIP:
Owned Rented (Please circle)	Monthly payment or rent:	How long?

Employment Information

Current Employer:		
Employer Address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP:
Position:	Hourly Salary (Please circle)	Annual Income:
Previous Employer (if above is less than 1 year):		
Address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP:
Position:	Hourly Salary (Please circle)	Annual Income:

Co-Applicant Information, if for a joint account

Name:		
Date Birth:	SSN:	Phone:
Current Address:		
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous Address:		
City:	State:	ZIP:
Owned Rented (Please circle)	Monthly payment or rent:	How long?
Employment Information		
Current Employer:		
Employer Address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP:
Position:	Hourly Salary (Please circle)	Annual Income:
Previous Employer (if above is less than 1 year):		
Address:		
Phone:	E-mail:	Fax:
City:	State:	ZIP:
Position:	Hourly Salary (Please circle)	Annual Income:

Credit Cards

Name	Account No.	Current Balance	Monthly Payment

Mortgage Company

Account No.:	Name, Address:
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Auto Loans

Auto Loans	Account No.	Balance	Monthly Payment

Other Loans, Debts, or Obligations

Description	Account No.	Amount

Other Assets or Sources of Income

Description	Amount per Month or Value

I authorize the Blarney Castle Oil Co. to verify the information provided on this form as to my credit and employment history.

Signature of Applicant	Date
Signature of Co-Applicant, if for joint account	Date

CREDIT AGREEMENT – HOME HEATING ACCOUNT

1. **PURCHASES:** Blarney Castle Oil Co. (BCOC) will deliver, subject to availability, fuel oil or propane at our established price, which is determined at the time of delivery. Deliveries will be made to Buyer (you) at the address shown on this agreement on an automatic delivery basis, unless otherwise noted on this agreement according to a Weather Controlled Degree Day System. A meter printed delivery ticket will be left or mailed at the above address each time a delivery is made.
2. **PAYMENT:** You agree to accept each delivery and to pay the full amount shown on each delivery ticket accordingly within 15 days of delivery. Terms may be changed by BCOC at any time based on your payment history or credit standing.
3. **MONTHLY STATEMENT:** If you have a delinquent balance in your account, we will send you a monthly statement. It will show separately your purchases, the **FINANCE CHARGE**, and the date the payment is due.
4. **FINANCE CHARGES:** Unless you paid the previous balance shown on your monthly statement in full by its due date, a **FINANCE CHARGE** will be added to your purchases account from the date of purchase and these **FINANCE CHARGES** will be computed in the following way:
 - (a) We start with the previous balance of your purchases account at the beginning of the billing period.
 - (b) Each day of the period we subtract payments and credits and add purchases, giving us the daily balance.
 - (c) We then average the daily balance (called “balance subject to **FINANCE CHARGE**”) and multiply this average by the following monthly rate: .583% on the full balance, which is an **ANNUAL PERCENTAGE RATE** of 7%
5. **DEFAULT AND COLLECTION COSTS:** You will be in default if you do not pay a balance on time, file for bankruptcy, or make an assignment for the benefit of creditors. Default means we can demand immediate payment of the full balance. If we refer collection of the balance to a lawyer, you will pay attorneys fee of 33% of the total balance plus court costs.
6. **IRREGULAR PAYMENT AND DELAY IN ENFORCEMENT:** We can accept later payments or partial payments, or checks and money orders marked “payment in full” without losing any of our rights under this agreement. We can also delay enforcing our rights under this agreement without losing them.
7. **AMENDMENT OR CHANGES:** We can change this agreement including **FINANCE CHARGE** and the **ANNUAL PERCENTAGE RATE**, at any time, provided we give you at least 30 days notice before the beginning of the billing period in which the change becomes effective.
8. **CANCELLATION:** We or you can cancel your account at any time on 30 days written notice. You agree to remain responsible for payment for all purchases made before the 30 days period expires. We also have the right to cancel your account without notice if you fail to make payments on time.
9. **LIABILITY:** We are not responsible for damage or loss caused by failure to make delivery due to labor shortage, strikes, or to conditions beyond our control. In the event of **DEFAULT**, and we do not deliver fuel oil or propane as a result of **DEFAULT**, we will not be liable for any damages in either or indirect manner.

EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCES WITH ME. I HAVE READ AND AGREE TO THE CREDIT TERMS SHOWN ABOVE AND HAVE RETAINED A COPY OF SUCH CREDIT TERMS.

BUYER'S SIGNATURE	DATE	BUYER'S SIGNATURE	DATE
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