

FOR OFFICE USE

Sales Person _____

Advertising Type _____

A/C Number _____



APPLICATION FOR CREDIT

INFORMATION SUPPLIED WILL BE KEPT IN STRICTEST CONFIDENCE

(Please answer all questions; when no figures are inserted, write "none") Date _____

Trade Name _____

Address _____

City _____ State _____ Zip _____

Phone number _____ E-mail address _____

Corp name _____ Nature of business _____

Business is operated as: Corporation Partnership Proprietorship

Date started _____

Dunn & Bradstreet number _____

We are incorporated under the laws of the State of _____

NAME OF PROPRIETOR, OFFICERS OR PARTNERS

Name/Title	Home Address (City, State, Zip)	Social Security Number
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

MEDIA TRADE REFERENCES

Name	Phone number	Account number
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

We expect our monthly credit requirements to be approximately \$ _____

Name of bank _____ Account number _____

Street address _____

City _____ State _____ Zip _____

If connected with other business, what name? _____

Franchise operation Yes No

Payments made locally Yes No

THIS CREDIT APPLICATION MUST BE FILLED IN COMPLETELY AND SIGNED OR IT WILL BE RETURNED TO YOU AND COULD POSSIBLY DELAY APPROVAL OF CREDIT FOR YOUR COMPANY. YOUR COOPERATION WILL BE APPRECIATED.

Please read and sign both Terms & Conditions and Guaranty.

TERMS AND CONDITIONS

1. Acceptance and publication of advertising does not constitute any extension of credit. A one-time \$1300.00 courtesy credit line **for the first advertisement** is available to **NEW** advertisers pending credit approval. Advertising exceeding the \$1300.00 courtesy extension of credit is cash in advance until credit is approved.
2. The Richmond Times-Dispatch may, at its sole discretion, extend credit upon completion of an application for credit; and/or a personal guarantee by an advertiser; and/or any additional information and references deemed necessary.
3. In cases when RTD extends credit, payments are due by the 15th of the month following the month of advertising. Continuation of credit privileges is dependent upon full and prompt payment.
4. Advertising orders not conforming to the rates, or *terms and conditions*, on the existing rate card(s) will be regarded as clerical errors. Copy accompanying such orders will be inserted and charged at the applicable effective rate.
5. Any invoice submitted to the advertiser or its agent shall be deemed conclusive as to the correctness of the items contained therein, and shall constitute an account as stated unless advertiser makes a written objection delivered to RTD within 30 days of such invoice. If there are any disputes or discrepancies, the advertisers must pay all amounts not subject to the dispute according to RTD's payment terms.
6. Failure to receive tear sheets or checking copies **IS NOT** recognized as a valid reason to withhold payment.
7. (This line intentionally left blank.)
8. RTD shall have the right to cancel an order at any time. If cancellation is for nonpayment of bills at the due date, the entire amount shall become immediately due and payable. Any existing contract shall be terminated and the advertiser shall pay at the rate earned.
9. All political advertising must be paid for in advance of publication by cash or certified check.
10. Earned rate discounts (if applicable) are allowed when payment is received by the 15th of the month following publication.
11. A service charge of 1½ % is charged to advertisers when the amount becomes 45 days past due, which accrues to an annual percentage of 18%.
12. If it becomes necessary for a third party to become involved to collect any amounts due, RTD shall be entitled to attorney's fees of 33 1/3%, plus costs and necessary disbursements. It is agreed that the venue in any legal action that may be taken to enforce this contract shall be in the city of Richmond, Virginia. The laws of Virginia shall control in all legal matters.

Date _____ Signed _____
Title _____

Richmond Times-Dispatch Guaranty

In consideration of the premises herein, and the granting of credit by the Richmond Times-Dispatch to _____ (hereinafter referred to as Advertiser), the undersigned hereby absolutely and unconditionally guarantee the prompt payments of any and all indebtedness now due, or that may hereafter become due, to the Richmond Times-Dispatch from said Advertiser, for all advertising published in the Richmond Times-Dispatch and charged to the account or accounts established for said Advertiser, whether the advertising is actually run in the name of the Advertiser, or any other individual, partnership, business, etc., using any accounts established for said Advertiser.

The Guaranty is made, and shall continue, as to any and all such indebtedness and liability of Advertiser to the Richmond Times-Dispatch until notice in writing terminating the Guaranty has been received and acknowledged by The Credit Department of the Richmond Times-Dispatch; provided, however, that the undersigned shall remain liable for all obligations of Advertisers contracted before the receipt and acknowledgement of such notice; nor shall any such notice from any one or more Guarantors, in any manner, affect, modify or lessen the obligation of any remaining Guarantors, who have filed to give such notice.

The undersigned consent to, and waive any notice of any extensions that may hereafter be granted by the Richmond Times-Dispatch to said Advertiser, by the acceptance of notes or otherwise, for the payment of the indebtedness which is secured by the Guaranty.

The liability of the understanding hereunder shall be joint and several and independent of an other guaranties at any time in effect with respect to all or any part of the Advertiser's indebtedness to the Richmond Times-Dispatch, and the liability of the undersigned hereunder may be enforced regardless of the existence of any other such guaranties.

All terms and conditions of the Guaranty shall be binding upon the Personal Representatives, heirs and assigns of Guarantor or Guarantors, if there be more than one, until terminated as above provided.

The Richmond Times-Dispatch advises that they will rely upon this guaranty in the granting of credit.

Date _____ Print/Sign Guarantor _____
Social Security Number _____