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 Latham, New York 12110
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 E-mail: sales@seagroattriccardi.com
 Visit us at: www.seagroattriccardi.com

Thank you for your interest in doing business with our company. All information submitted will be held in strictest confidence, and used solely for reference purposes within our credit department. The extent to which this application is completed will assist us in establishing payment terms and determining the extent of your line of credit.

CUSTOMER ACCOUNT AGREEMENT

Firm/Trade Name: _____ Resale Certificate No. _____
 Mailing Address: _____ Federal ID No. _____
 City, State, Zip: _____ Telephone # _____
 Ship To: _____ Fax # _____
 Buyer Name: _____ Email price sheets? Y/N: _____
 Authorized Account Users _____ Email invoices? Y/N: _____
 Cell Phone: _____ Email address: _____

Legal Status: Corporation Partnership Sole Ownership

Date Established: _____ State of Incorporation: _____ Business Property Owned: Yes No

Type of Business: Flowers Plants Garden Center Gifts Other _____

How did you hear of Seagroatt Riccardi Ltd.: _____

PAYMENT TERMS REQUESTED: (Check one)

_____ Open Account (Net 30) _____ Electronic Funds Transfer _____ Credit Card (Master Card, Visa, or Discover) _____ COD

Credit Card # _____ Expiration Date: _____

Billing Address of Credit Card _____ Name of Cardholder: _____

Officer/Owner (All Information Is Needed)				
Name	Title	SS#	Home Address	Home Phone
1.				
2.				
Trade References				
Name	Street Address	City, State, Zip	Telephone	
1.				
2.				
3.				
4.				
Bank Reference				
Bank Name	City, State	Telephone	Name of Officer You Deal With	



SEAGROATT RICCARDI, LTD. PAYMENT TERMS & CONDITIONS

AVAILABLE PAYMENT TERMS: Customers may elect cash or check (C.O.D.) terms, credit card (Master Card, Visa or Discover), Electronic Funds Transfer from business checking, or Open Account billing, subject to credit approval.

OPEN ACCOUNT BILLING AND CREDIT PAYMENT TERMS: Open Account credit payment terms are 30 days from the invoice date. Billing statements are sent on the last business day of each calendar month. **All statements will be emailed unless otherwise notified.**

PAYMENTS: All payments received by 2 PM, Monday through Friday, will be posted as of the date received. Payments received after 2 PM, or on Saturday, will be posted on the following business day. All payments received on Open Account will be posted first to interest and fees that may be due; the remaining amount if any will be posted to invoices due, paying the oldest invoices first.

ERRORS: Please report any errors on your billing statement to the billing department within **30 days** of the statement date.

CREDITS: All claims for credit must be reported to the Sales Department within 48 hours of the invoice date. Each claim must include the invoice number, date of purchase, item, quantity and problem encountered. Merchandise must not be disposed of or destroyed until the credit is approved. Approved credits will be issued to the customer's account. Seagroatt Riccardi Ltd. does not authorize any Customer to deduct a credit against an invoice without referencing the credit memo number. Customers may request a credit balance refund (or a credit adjustment to a credit card that was used for payment) by contacting the Business Office within 10 days of receipt of the month-end billing statement.

FEES: A \$35.00 fee will be charged for each dishonored check. Returned checks will be re-deposited one time only. If the same check is returned twice for non-payment, the customer will be placed on COD, cash or money order **ONLY**, until repayment of the returned check has been made, and all fees due are paid; review and approval of the credit department may be required to reinstate open account or check writing privileges.

DISHONORED CHECKS: If there are three (3) returned checks on account within a 12 month period, the account will be placed on COD, cash or money order only; reinstatement of open account or check writing privileges will require review and approval of the credit department.

FINANCE CHARGE: A finance charge of 2% per month (24% APR) will be added to all unpaid invoices, debits, fees, and finance charges aged over 30 days at the time of billing

PAST DUE/OVER LIMIT ACCOUNTS: Any account in default 60 days or more, or over the established credit limit, will be reviewed by the credit department. The company may then require the customer to pay for all subsequent purchases on delivery (COD), until all over line and/or past due balances are paid in full; the approval of the credit department will be required to increase or reinstate a credit line.

If it becomes necessary to place this account for collection, Seagroatt Riccardi, Ltd. will be entitled to payment in full for purchases, finance charges, returned check charges, and all reasonable attorney and/or collection fees and court costs.

OTHER CONDITIONS: A **consumer** credit report may be obtained in connection with Open Account requests, or in connection with updates, renewals, extensions, or collection of any credit granted as a result of this account. If you subsequently ask for this information, you will be informed whether or not such a report was obtained and, if so, the name and address of the agency that furnished the report.

From time to time we may receive credit information about you from others, such as other lenders, and credit reporting agencies. We routinely furnish account experience information to other lenders (upon written request by the lender seeking such information), and monthly to credit reporting agencies.

Customer agrees to immediately notify Seagroatt Riccardi, Ltd. in the event that any Customer Account or business information needs to be corrected or brought current, and agrees to provide Seagroatt Riccardi, Ltd., any such information that may be requested by them from time to time.



SEAGROATT RICCARDI, LTD
MERCHANDISE PURCHASE AND FINANCE AGREEMENT
AND PERSONAL GUARANTY AGREEMENT

PLEASE NOTE: THE MERCHANDISE PURCHASE AND FINANCE AGREEMENT (the "Agreement") is the promise to pay by the Borrower. By signing the PERSONAL GUARANTY AGREEMENT (" the Guaranty") the Guarantor is, in addition, PERSONALLY guaranteeing payment and collection of all sums due under the Agreement.

A Signature is required on both the "AGREEMENT" and the "GUARANTY."

MERCHANDISE PURCHASE AND FINANCE AGREEMENT

(Business Name) _____ ("Borrower"), is a [circle one: corporation, partnership, sole proprietorship, limited liability company] having its principal place of business at _____ certifies that the statements made on the attached account application (the "Application") are true and correct. I have received a copy of Seagroatt Riccardi Ltd ("Seagroatt") Payment Terms and Conditions (the "Terms and Conditions"). Borrower agrees to be bound by the terms set forth therein. Seagroatt reserves the right to make changes to the Terms and Conditions, from time to time, and will provide notice to Borrower of any such changes. The Borrower's continued use of its account shall act as an acceptance of the new Terms and Conditions. The undersigned certifies that he/she has full authority to act on behalf of the Borrower. In the event of default, Borrower agrees to pay all collection costs, and all reasonable attorney fees, which are acknowledged to be no less than one third (1/3) of the total amount due. Borrower agrees that all legal actions arising out of this Agreement are governed by New York law and may be brought in Albany County, State of New York, and Borrower agrees to accept service of any complaint or similar process by certified mail, return receipt requested, addressed to Borrower at the mailing address written on the Application or as otherwise provided for by law.

DATE: _____ Business Name (Borrower): _____
 Signed By: (X) _____
 Print Name and Title: _____

DRIVER'S LICENSE # _____ EXP. DATE _____ STATE _____ DATE OF BIRTH _____

PERSONAL GUARANTY AGREEMENT

This Guaranty is made between the undersigned (the "Guarantor") and Seagroatt in consideration of any credit extended to Borrower and in order to induce Seagroatt from time to time, in its discretion, to extend or continue credit to Borrower. I/we understand that a consumer credit report may be requested in connection with Open Account requests, or in connection with updates, renewals, or extensions of any credit granting as a result of this Account. If I/we subsequently ask for this information, I/we will be informed whether or not such a report was obtained and, if so, the name and address of the agency that furnished the report. I/we unconditionally and absolutely individually (or if more than one guarantor, jointly and severally) guarantee full and prompt payment and collection of all indebtedness by Borrower whether such indebtedness now exists or shall hereafter arise, whether matured or unmatured and whether absolute or contingent, incurred for merchandise furnished by Seagroatt, plus finance charges, restocking fees, returned check fees, collection costs and attorneys' fees. This Agreement shall be binding upon each Guarantor, and their respective heirs, successors and assigns. There are no oral representations or agreements with respect to this Agreement. All modifications must be in writing signed by the Guarantor and Seagroatt. Seagroatt's rights and remedies shall not be modified or waived by any representation, promise or other course of conduct of Seagroatt. If any provision of this Agreement is declared unenforceable or invalid in whole or in part, for any reason, the remaining provisions shall continue to be effective. This Guaranty is governed by New York law and all legal actions arising out of it may be brought in Albany County, State of New York. Guarantor agrees that any process served on any Guarantor(s) shall be legally sufficient for a court of competent jurisdiction to obtain personal jurisdiction over Guarantor if mailed by regular mail and to the address listed below, and by certified mail, return receipt requested. The undersigned hereby consents that from time to time, before or after any default by the Borrower or any notice of termination hereof, with or without further notice to or assent from the undersigned, any right to such notice being hereby waived by Guarantor, the obligation of Borrower may be changed, altered, renewed, extended, continued, compromised, waived or released in whole or in part and Seagroatt may extend further credit in any manner whatsoever to the Borrower, and generally deal with the Borrower or any such other person as Seagroatt determines, in its sole discretion; and each Guarantor shall remain bound under this Guaranty notwithstanding any such exchange, release, change, alteration, renewal, extension, continuance, compromise, waiver, inaction extension or further credit or other dealing.

I/we have read, understand, and accept the above terms including the personal guaranty, and have provided true information to the best of my/our knowledge. I/we further authorized Seagroatt to verify any and all references that I/we have given for determining credit capabilities and to request relevant information from credit report agencies.

Signature: _____ Date: _____
 Print Name: _____ SS#: _____
 Home Address: _____
 (Street) (City, State, Zip)

DRIVER'S LICENSE # _____ EXP DATE _____ STATE _____ DATE OF BIRTH _____



SEAGROATT RICCARDI, LTD.
DELIVERY INFORMATION



We want to make every effort to deliver your product without any problems. All of our deliveries are made during the night and therefore our drivers need accurate information about where to deliver and what to expect when they get to your location. Kindly help us make their job a little easier by filling out this form and advising us of any special delivery instructions. If any of this information changes, please be sure to send us an updated copy so we can replace it. Thank you!

Date: _____ Account #: _____ Terms: _____
 (Completed by Office) (Completed by Office)

Shop Name: _____ Route: _____
 (Completed by Office)

Delivery Address: _____
 (Street) (City) (State) (Zip)

Is there a Sign viewable from the road? _____

After-hours phone # in case of emergency _____

Method of Entry: _____
 (Front door, back door, side door etc.).

Product Placement: _____
 (Fresh Flowers)

Product Placement: _____
 (Plants & Supplies)

Is there an alarm in the shop? _____

Where are the light switches? _____

Is the shop in a residential area? _____

Is there room for the truck to turn around? _____

If we are picking up a payment, where will it be? _____

Additional Info: _____



SEAGROATT RICCARDI, LTD.
 AUTHORIZATION AGREEMENT
 ELECTRONIC FUNDS TRANSFER



 Florist Shop Name

 S/R Customer Number

I authorize Seagroatt Riccardi, Ltd. to initiate debit entries as described here:

 My Checking Account is at the financial institution named below.

Bank Name _____

Routing Number _____

Checking Account Number _____

This authorization is to remain in effect until Seagroatt Riccardi, Ltd. has received notification of changes or its termination.

Name (Please Print) _____

Signature _____ **Date** _____

(This must be signed here to authorize direct debit bill payment)

A confirmation will be mailed to you each time we debit your account.

 Please attach a copy of a VOIDED check here:

