



Dear Potential Customer,

Thank you for your interest in Tilcon Connecticut Inc's products and services. Attached, please find our company's standard Credit Application and Agreement. We ask that you:

- 1) Complete page 1 in its entirety.
- 2) Sign pages 2 and 3. (*Officer or duly authorized individual*)
- 3) Complete and sign page 4.
- 4) Forward all four pages to the Tilcon Credit Department fax @ (860) 277-0433.
- 5) Mail the original to the address noted above.

In general, our credit application review process takes two weeks but may vary based on the amount of detail provided from you, cooperation from your bank/trade references, and the size of the credit line requested. An incomplete or modified application may cause delays and/or rejection of your request.

Once the process is complete, we will contact you via mail with our decision. In the interim, should you have any questions regarding the status of your application, please do not hesitate to contact us at (860) 224-6018.

Respectfully,

A handwritten signature in blue ink, appearing to read "K. L. L.", is written over a faint, illegible printed name.

Credit Manager



PAGE 2-APPLICANT AGREES AS FOLLOWS:

It is understood and agreed that if Tilcon Connecticut Inc. (hereinafter "Tilcon") its' successors and/or assigns extends credit to and /or supplies material or labor to or on behalf of the Applicant(s) on credit, the Applicant(s) shall be liable for all past, present and future debts incurred by Applicant(s), it's successors, and/or assigns.

Applicant(s) hereby waives notice of acceptance of this Agreement.

Applicant(s) hereby waives notice of any default, presentment, or demand for payment and notice of nonpayment.

This is a continuing Agreement and may not be revoked by Applicant(s), its' heirs, successors, and/or assigns.

In the event that more than one Applicant has executed this Agreement, the obligations of the Applicants shall be both joint and several.

This Agreement shall not be affected or impaired by any modification, waiver, release or other alteration of any obligations of the Applicant(s). Notice of any such modification, waiver, release or other alteration of obligation is hereby waived

This Agreement shall be binding upon the heirs, executors, administrators, successors, and/or assigns of each Applicant and shall inure to the benefit of Tilcon, its' successors and assigns.

Applicant(s) agrees to pay all costs of collection, expenses and reasonable attorneys fees incurred in connection with the collection of any debt owed by Applicant(s) to Tilcon.

The information in this application is true and complete. Applicant(s) authorizes Tilcon to investigate Applicant's credit history whether to obtain a credit report or otherwise, in connection with Applicant's application for credit or later in connection with an update of credit standing under this agreement. Applicant understands that this credit agreement represents a continuing obligation on Applicant's behalf to revise or supplement the information herein as may become necessary by changed circumstances, in order that such information shall remain true and complete.

If, in the opinion of Tilcon, the financial condition of the Applicant(s) warrants, Tilcon may at any time limit, suspend, or cancel the credit of the Applicant(s) as to time or amount, and as a consequence, may demand payment in cash before delivery or sale of any merchandise.

Applicant(s) agrees to pay interest on any delinquent balance more than thirty days old at the rate of eighteen (18%) percent per year, provided said interest rate does not exceed the maximum amount permitted by law in which case interest shall be assessed at the maximum rate permitted by law.

Applicant(s) acknowledges that the Credit Application and Agreement, and the purchases arising out of the Credit Application and Agreement are "Commercial Transactions" as that term is defined by Section 52-278a of the Connecticut General Statutes.

Applicant(s) hereby waives the right to request a trial by jury in the event that legal action is commenced against Applicant(s) for the recovery of money or the enforcement of this Agreement.

APPLICANT(S) HEREBY VOLUNTARILY AND KNOWINGLY WAIVES ALL RIGHTS TO A PRIOR NOTICE AND PRIOR COURT HEARING OR A PRIOR COURT ORDER AS PROVIDED BY CHAPTER 903a OF THE CONNECTICUT GENERAL STATUTES, AS NOW IN EFFECT, OR HEREAFTER AMENDED, OR AS OTHERWISE PROVIDED BY ANY APPLICABLE FEDERAL OR STATE LAW, IN CONNECTION WITH ANY AND ALL PREJUDGMENT REMEDIES WHICH TILCON CONNECTICUT INC., ITS SUCCESSORS AND ASSIGNS, MAY SEEK OR PURSUE AGAINST APPLICANT(S).

This Agreement shall be interpreted in accordance with the laws of the State of Connecticut and jurisdiction for any action commenced to enforce this Agreement shall be in the Courts of the State of Connecticut. Applicant(s) consents and submits to jurisdiction in the State of Connecticut.

Words importing the singular number hereunder shall include the plural number and vice versa and any pronouns used herein shall be deemed to cover all genders.

Signature if a Corporation or LLC _____ Date _____

Print Name and Title _____

Signature if a Corporation or LLC _____ Date _____

Print Name and Title _____

Signature of All Partners (Print Name and Address next to Signature)

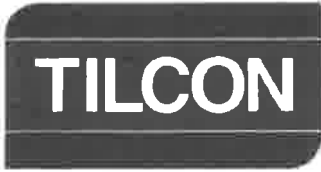
Partner _____ Date _____

Partner _____ Date _____

Partner _____ Date _____

Signature if Individual _____ Date _____

Print Name and Address _____



PAGE 3-GUARANTEE

In order to induce Tilcon Connecticut Inc. (hereinafter "Tilcon"), its successors and/or assigns to extend credit to and/or make other financial accommodations with the Applicant(s) named in the Credit Application and Agreement and in consideration of the extension of credit and/or other financial accommodations heretofore and hereinafter granted by Tilcon Connecticut Inc. (hereinafter "Tilcon"), its successors and/or assigns, to the Applicant(s) named in the Credit Application and Agreement, the undersigned hereby absolutely and unconditionally guarantees full and prompt payment and performance of any and all obligations incurred by the Applicant(s) to Tilcon Connecticut Inc., its successors and/or assigns.

The undersigned hereby waive notice of acceptance of this guaranty.

The undersigned hereby waive notice of any default of the Applicant.

The undersigned hereby waive presentment or demand for payment and notice of nonpayment.

This is a continuing guaranty and may not be revoked by the Guarantor(s).

In the event that more than one guarantor has executed this Guaranty, the obligations of the Guarantor(s) shall be both joint and several.

Guarantor(s) acknowledges and agrees that this Guaranty is unconditional and unlimited and is a guaranty of payment and that the liability of Guarantor(s) under this Guaranty shall be immediate and primary and shall not be contingent upon the exercise or enforcement by Tilcon of any remedies Tilcon may have against Applicant(s).

This Guaranty shall not be affected or impaired by any modification, waiver, release or other alteration of any obligations of the Applicant(s) or the Guarantor(s) to Tilcon. Notice of any such modification, waiver, release or other alteration of obligation is hereby waived.

This Guaranty shall not be affected or discharged by the insolvency or bankruptcy of the Applicant(s).

Guarantor(s) agrees to pay all costs of collection, expenses and reasonable attorneys fees incurred in connection with the collection of any debt owed by Guarantor(s) to Tilcon pursuant to this Guaranty.

Guarantor(s) agrees to pay interest on any delinquent balance more than thirty days old at the rate of eighteen (18%) percent per year, provided said interest rate does not exceed the maximum amount permitted by law in which case interest shall be assessed at the maximum rate permitted by law.

The undersigned acknowledge that this Guaranty, the Credit Application and Agreement, and the purchases arising out of the Credit Application and Agreement and this Guaranty are "Commercial Transactions" as that term is defined by Section 52-278a of the Connecticut General Statutes.

Guarantor(s) hereby waives the right to request a trial by jury in the event that legal action is commenced against Guarantor(s) for the recovery of money or the enforcement of this Guaranty.

GUARANTOR(S) HEREBY VOLUNTARILY AND KNOWINGLY WAIVES ALL RIGHTS TO A PRIOR NOTICE AND PRIOR COURT HEARING OR A PRIOR COURT ORDER AS PROVIDED BY CHAPTER 903a OF THE CONNECTICUT GENERAL STATUTES, AS NOW IN EFFECT, OR HEREAFTER AMENDED, OR AS OTHERWISE PROVIDED BY ANY APPLICABLE FEDERAL OR STATE LAW, IN CONNECTION WITH ANY AND ALL PREJUDGMENT REMEDIES WHICH TILCON CONNECTICUT INC., ITS SUCCESSORS AND ASSIGNS, MAY SEEK OR PURSUE AGAINST GUARANTOR(S).

This Guaranty shall be interpreted in accordance with the laws of the State of Connecticut and jurisdiction for any action commenced to enforce this Guaranty shall be in the Courts of the State of Connecticut. Guarantor consents and submits to jurisdiction in the State of Connecticut.

This guaranty shall be binding on the heirs, executors, administrators, successors, or assigns of Guarantor(s) and shall inure to the benefit of Tilcon Connecticut Inc., it's successors, or assigns.

Words importing the singular number hereunder shall include the plural number and vice versa and any pronouns used herein shall be deemed to cover all genders.

GUARANTOR

GUARANTOR 2

GUARANTOR 3

Signature

Print Name of Guarantor

Social Security Number

Home Address

Date
