



**PARTNERSHIP  
BENEFITS**

PAPC is partnering with Lowe's Companies, Inc. as a preferred materials supplier to bring following benefits.

PAPC members with an active Lowe's Business Credit Account will be eligible to receive 5% off purchases at the point of sale by utilizing a Lowe's Business Credit Account. To receive this benefit, PAPC members should simply ask for the 5% discount offer at the point of sale.

In addition to the 5% off at point of sale, PAPC members with an existing Lowe's Account Receivable (LAR) credit account which is linked as a child account of PAPC are eligible to receive a 2% prompt payment discount on invoices for their LAR credit account purchases paid within terms when using their LAR credit account.

In order to receive this 2% prompt payment discount, PAPC members must request their LAR account be linked as a child account under the PAPC parent account (#XXXXXXXXXX) by sending Susan Spalding an email or statement on company letterhead with the child account link request.

If a PAPC member does not have an existing LAR credit account, please complete the following LAR credit account application and submit it to PAPC via fax 1-502-244-6687 or email [mariam@papc.net](mailto:mariam@papc.net).

Susan Spalding  
PAPC  
Vice President of Sales and Marketing  
[susans@papc.net](mailto:susans@papc.net)  
502-648-5087

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#### **Buy in Bulk: Two Great Ways to Save**

Contractor Packs—Save 10%-50% on more than 1,000 products when you buy in bulk. Some commodity products may be less than 10% savings, see individual price labels for details.

Volume Discounts—Get same-day, customized pricing upon request. Minimum purchase required. See Commercial Desk for details.

#### **Delivery**

Get your supplies delivered when your business needs them and where you need them at a reduced delivery rate available to our commercial customers.

#### **Order Ahead**

Place your order by phone or at [LoweQuotes.com](http://LoweQuotes.com) and we'll have your order ready to load the same day or the next day. Certain time restrictions apply to same-day service. See store for details.

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#### **Lowe's Quotation Center**

Whether you need a quote or you're ready to place an order, there's no easier, faster way to get the job done than at Lowe's Quotation Center.

Get started by visiting [LoweForPros.com](http://LoweForPros.com), select "shop now" and drop down to "Lowe's Quotation Center."

1. Create your new profile and sign in.
2. Request a quote or place an order, or check on an existing quote or order status.
3. Select your local Lowe's store.
4. Search for the items you need using keywords or Lowe's item numbers.
5. Submit your order.

Once you've confirmed your quote or order, it is sent to the store you selected. The store will contact you within 24 hours to coordinate pick up or delivery of your order and payment.

# Lowe's Accounts Receivable (LAR) Credit Application

APPLICANT: Please read the following before completing this form. (1) Applicant represents that the information given in this Application is complete and accurate and authorizes us to check with credit reporting agencies, credit references and other sources we deem appropriate in investigating it. (2) Signatory must be a proprietor, general partner or officer of the company with authority to enter into contractual agreements to borrow money. (3) The Personal Guaranty section (Section 3) can only be completed by an owner/officer or other authorized individual. (4) Please read the attached Key Credit Terms and sign below before submitting your application.

## SECTION 1 — Account Information

Will this account be used for new construction?  Yes  No (If yes, please also complete Section 6.)  
 Is your business tax exempt?  Yes  No (If yes, please provide tax exempt certificate to store.)  
 If you want to limit single purchase amounts, enter the amount here: \$ \_\_\_\_\_  
 Is a PO required with account purchases?  Yes  No Enter additional purchasing instructions, if any: \_\_\_\_\_  
 Estimated Monthly Account Usage \$ \_\_\_\_\_  
 Please provide the full name of each Authorized Buyer, including yourself. (Check the box if you want a Buyer ID Card issued for each Authorized Buyer added):  
 Name \_\_\_\_\_  Name \_\_\_\_\_  Name \_\_\_\_\_

Directions for Applicant: 1) Please complete and sign application  
 2) Scan and email to NationalProgram@lowes.com or fax to 704-757-0631  
 3) Please retain application for your records

Natl Accounts Contact: Jake Parrott

## SECTION 2 — Company Information

Note: Child Account for PAPC

Company/Applicant Full Legal Name (Account will be set up in this name) \_\_\_\_\_  
 DBA Name (if different than Legal Name) \_\_\_\_\_  
 Street Address (Street Name and Number Required) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Tax ID\* (or fein #) \_\_\_\_\_  
 \*Required by USA Patriot Act. Social Security # may be provided if business is a sole proprietorship and you do not have a Tax ID.  
 Parent Co. Name PAPC Provide E-mail Address here (optional): \_\_\_\_\_  
 By providing your e-mail address to Lowe's, GE Money and their affiliates, you consent to receive e-mail communications about your Lowe's business credit account, special offers and updates.  
**Business Type**  Corporation  Proprietorship  LLC  Government  Non-Profit  Limited Partnership  
**Business Description**  Construction  Repair/Remodel  Retail  Specialty Trade  Property Mgt.  Gov't/School/Org  Business  Other  
 No. of Employees \_\_\_\_\_ Year Business Started \_\_\_\_\_ Annual Revenue\$ \_\_\_\_\_

## SECTION 3 — Personal Guaranty

To increase the likelihood of approval, you should be able to answer Yes to one of the following statements:

1. The company has been in business for more than three years.  
 Or, 2. I am willing to personally guarantee this account.  
 Or, 3. The company is an established business but does not have an established business credit history, and therefore, I am willing to offer a Personal Guaranty.

To offer a Personal Guaranty, please complete the information below:

Business Principal  Yes  No Guarantor's Title \_\_\_\_\_  
 First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_  
 Home Address \_\_\_\_\_  
 (Street Name and Number Required)  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Alternate Phone No. \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Social Security No. \_\_\_\_\_ Annual Income\* \_\_\_\_\_  
 Personal Guarantor Signature \_\_\_\_\_ Date \_\_\_\_\_

If you sign this section of the Application, you agree to jointly and severally, unconditionally personally guarantee the performance of all obligations under, and the payment upon demand of all amounts due on the Lowe's Accounts Receivable Account that is opened with this Application, without requiring us to first pursue the buyer also liable on the Account. You also waive any notices regarding the governing credit agreement or this Guaranty. This Guaranty shall be in effect until the Agreement has terminated and all amounts due thereunder have been fully paid. Guarantor agrees that if the Account is not paid as agreed, the creditor may report Guarantor's liability for and the status of the Account to credit bureaus and others who may lawfully receive such information. You also understand and agree that your personal credit will be used in making credit decisions on the Account and consumer reports and other inquiries regarding your credit may be obtained from time to time by the creditor or any assignee in connection with the Account.  
 \*Alimony, child support or separate maintenance income need not be disclosed unless relied upon for credit.

## SECTION 4 — Required Signature of Authorized Officer/Owner

(This section must be completed.)  
 By signing below on behalf of your business, you are applying for a Lowe's Accounts Receivable Account. You represent that your business is a valid business entity, all purchases made on this Account, if approved, will be for business purposes and not for personal, family or household use and you are an authorized representative of the business with authority to enter into contractual agreements to borrow money. On behalf of the business, you understand the Lowe's Accounts Receivable Agreement will govern the Account and that the Agreement will be provided to you upon approval of the Application. You can review the full Agreement by visiting [www.lowescreditcenter.com](http://www.lowescreditcenter.com); simply go to the Lowe's Business Credit Accounts section and click on 'Learn More'; then go to the Lowe's Account Receivable section and click on 'Apply Now'. The Lowe's Accounts Receivable Agreement is governed by federal and North Carolina Law. You authorize us and our assignees to obtain information about you personally (whether or not you have personally guaranteed the account) for purposes of updates, renewals or extension of credit granted as a result of this Application, or in receiving or collecting the Account. You also understand that credit on this Account, once approved, will be extended by, or interests in the indebtedness on your Account may be assigned to GE Money and that there is no binding contract between us until your Application is approved. You consent to Lowe's, GE Money and any other owner, assignee or servicer of the Account contacting you about the Account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when calling you, even if you are charged for the call under your phone plan. You understand that Lowe's or its assignee may have the right to place a materialman's lien on the property to which the purchases on the Account were delivered and/or incorporated.

**Federal Law requires us to obtain, verify and record information that identifies you when you open an account. We will use your name, address, taxpayer ID# and other information for this purpose.**

Signature of authorized officer/owner \_\_\_\_\_  
 Name Printed \_\_\_\_\_ Date \_\_\_\_\_  
 Driver's License No. (or State Photo ID No.) \_\_\_\_\_  
 Secondary ID No. (Military ID, Bank or Credit Card) \_\_\_\_\_

## SECTION 5 — Billing Information

Billing Contact \_\_\_\_\_  
 Billing Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

## SECTION 6 — Complete for New Construction

Bolded fields are required.

### Project Information

**Project Name** \_\_\_\_\_  
**Project Street Address** \_\_\_\_\_  
**(Street Name and Number Required)**  
**City** \_\_\_\_\_ **State** \_\_\_\_\_ **ZIP** \_\_\_\_\_

### Property Information

**Property Owner Name** \_\_\_\_\_  
**Project Street Address** \_\_\_\_\_  
**(Street Name and Number Required)**  
**City** \_\_\_\_\_ **State** \_\_\_\_\_ **ZIP** \_\_\_\_\_  
 Owner Phone No. \_\_\_\_\_

### General Contractor Information

**General Contractor Name** \_\_\_\_\_  
 General Contractor Address \_\_\_\_\_  
 (Street Name and Number Required)  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 General Contractor Phone No. \_\_\_\_\_  
 Contract No. \_\_\_\_\_

## KEY CREDIT TERMS FOR LOWE'S ACCOUNTS RECEIVABLE ACCOUNT (LAR):

Payment is due in full each billing period.		
<b>Annual percentage rate (APR) for purchases if not paid by due date</b>	AK, DE	5%
	GA	16%
	IL, MN	8%
	VA, WA, WV	12%
	PR	6%
	All other states	18%
<b>Method of computing the balance for purchases</b>	Adjusted Balance – Finance Charge is only imposed on past due amounts.	

The information about the costs of the Account described above is accurate as of December 2009. This information may have changed after that date. To find out what may have changed, write to us at P. O. Box 25488, Charlotte, NC 28229-5488. If your application is approved, the full terms of the Agreement: (a) will be sent to you with your card, (b) will be governed by federal and North Carolina law and (c) may be changed by us as provided in the agreement.