

APPLICATION FOR CREDIT AND AGREEMENT OF TERMS

VENETIAN MARBLE, INC.

5421 Distributor Drive, Richmond, VA 23225-6105

(804) 233-6961

(804) 232-5257 FAX

Firm Name _____ Telephone () _____
Address _____ Fax () _____
City, State & Zip Code _____
Type of Business _____ Established _____
Individual Business _____ Partnership _____ Corporation _____
Officer or Owner Social Security Number _____
Officer or Owner Social Security Number _____
Name of Bank _____ Branch _____
Type of Account _____ Account Number _____
Contact at Bank _____ Telephone () _____

CREDIT REFERENCES

Name _____ Contact _____
Telephone () _____ Fax () _____

Name _____ Contact _____
Telephone () _____ Fax () _____

Name _____ Contact _____
Telephone () _____ Fax () _____

Charge Applicable Sales Tax() or Exemption Certificate Attached()

Terms: NET 30 DAYS. All accounts past due are subject to a finance charge at a rate of 2% per month, 33 1/3% attorney fees and all other collection costs.

Name of Owner _____ Title _____
(Please Print)

Authorized Signature _____ Date _____

* Must be signed by President or Owner(s) of Company.

GUARANTY AGREEMENT

In consideration of credit being extended by Venetian Marble, Inc. (hereinafter "Venetian Marble") to _____ (hereinafter "the company") for merchandise and services to be purchased by the company, the undersigned guarantor or guarantors hereby jointly and severally contract and guarantee to Venetian Marble, the payment, when due, of all indebtedness of the company incurred for purchases of merchandise or service from Venetian Marble. This instrument is intended to cover any indebtedness or liability presently owing or hereinafter incurred by the company, or any extensions or renewal thereof, including interest which may accrue on any amounts owed by the company and together with attorneys' fees, cost and expenses of collection incurred by Venetian Marble for which the company may be liable in connection with any matter covered by this guarantee. An revocation of this guarantee must be made in writing and must be delivered to the credit manager of Venetian Marble at 5421 Distributor Drive, Richmond, Virginia. Such revocation shall not affect the liability of the undersigned guarantor or guarantors jointly and severally, on any transaction covered by this guarantee up to the time of the actual receipt by Venetian Marble of such notice of revocation.

The undersigned guarantor or guarantors each hereby jointly and severally waive: a) notice of acceptance of this guarantee by Venetian Marble; b) notice of presentment, demand for payment or protest of any of the company's obligations, or the obligation of any person, firm, or corporation, held by Venetian Marble as collateral security for the company's obligation; c) notice to the undersigned guarantor or guarantors of dishonor or default by the company; d) notice of the failure of any person, firm, or corporation to pay to Venetian Marble any indebtedness held by Venetian Marble as collateral security for any obligation of the company; e) all defenses, offsets, and counterclaims which the undersigned guarantor or guarantors may at any time have to any claim of Venetian Marble against the company; f) the extension, in whole or in part, by renewal or otherwise, of the time of payment of any indebtedness owing by the company to Venetian Marble, or held by Venetian Marble as security for any such obligations; g) release, surrender, exchange, modification, impairment, or extension of the period of duration, or the time for performance or payment, of any collateral securing any obligation of the company to Venetian Marble; and h) settlement or compromise of any claim of Venetian Marble against the company, or against any other person, firm, or corporation whose obligation is held by Venetian Marble as collateral security for any obligation of the company to Venetian Marble. The undersigned guarantor or guarantors jointly severally, hereby ratify and affirm any such extension, renewal, release, surrender, exchange, modification, impairment, settlement or compromise; and all such actions shall be binding upon the undersigned guarantor or guarantors, jointly and severally, who hereby waive all defenses, counterclaims, or offsets, which the undersigned guarantor or guarantors, jointly and severally, might have by reason thereof.

The whole of this guarantee is herein set forth and there is no verbal or written agreement and no understanding or custom affecting the terms hereof. This guarantee can be modified only by a written instrument signed by the party to be charged therewith.

In witness whereof, the undersigned guarantor or guarantors, have each signed this agreement on _____ (Dated).

_____, Individually
_____, Individually
_____, Company

By: _____
Name Title