CREDIT AGREEMENT

For and in consideration of the extension of credit for the purchase of materials or services from **Strategic Commercial Realty, Inc. d/b/a Rawson Materials**, a Connecticut corporation with a principal place of business in the City of Putnam, CT, (hereinafter "Rawson Materials"), the undersigned (hereinafter "Buyer") hereby agrees, promises and covenants:

- 1. To pay all bills as rendered by Rawson Materials, for materials or services provided according to the following terms unless otherwise agreed to in writing:
 - a. Billing will be invoiced weekly
 - b. All invoices are due and payable in full within thirty (30) days from invoice date.
 - c. The books and records of Rawson Materials shall constitute prima facie evidence of the amounts due and owing from time to time to Rawson Materials pursuant to this Credit Agreement.
- 2. To pay a **FINANCE CHARGE** of one and one-half percent (1.5%) per month on any balance outstanding for more than thirty (30) days. [ANNUAL PERCENTAGE RATE OF EIGHTEEN PERCENT (18%)].
- 3. To pay all costs of collection, including reasonable attorney's fees, in the event any account of the undersigned is referred to an attorney for collection.
- 4. The information in this application is true and complete. Buyer authorizes you to investigate Buyer's credit history whether to obtain a credit report or otherwise, in connection with Buyer's application for credit or later in connection with an update of credit standing under this agreement. Buyer understands that this credit agreement represents a continuing obligation on Buyer'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.
- 5. Rawson Materials shall not be responsible for damages or losses sustained by Buyer from late delivery or condition of goods purchased by the Buyer. The sole and exclusive remedy of the Buyer if the goods do not conform to Rawson Material's description shall be replacement of such goods within a reasonable time. Under no circumstances shall Rawson Materials be liable for consequential damages for goods or services furnished to the Buyer.
- 6. If in the opinion of Rawson Materials, the financial condition of the Buyer warrants, Rawson Materials may at any time limit, suspend, or cancel the credit of the Buyer as to time or amount, and as a consequence, may demand payment in cash before delivery or sale of any merchandise.
- 7. All purchases, in the regular course of business by employees or other agents of the Buyer, shall be considered duly authorized by the Buyer unless the authority to purchase is limited in writing to certain name individuals and this limitation is agreed to in writing by Rawson Materials.
- 8. This Credit Agreement and Buyer's obligations hereunder shall apply to all purchases. Any credit limits as may be established by Rawson Materials from time to time are for purposes of its internal auditing procedures. They are not a limit of Buyer's liability.
- Rawson Materials may deduct or set-off sums due it from Buyer in order to satisfy any balance due for purchases made by Buyer pursuant to this Credit Agreement, whether such setoff or counterclaim arose before or after the execution of this credit agreement.
- 10. This Credit Agreement shall be construed under the laws of the State of Connecticut.

Initials THE UNDERSIGNED HEREBY EXPRESSLY, KNOWINGLY AND VOLUNTARILY WAIVES ANY AND ALL RIGHTS HE/SHE/IT MAY HAVE TO A NOTICE AND HEARING UNDER CONNECTICUT GENERAL STATUE CHAPTER 903A AND ANY OTHER STATUTORY OR CONSTITUTIONAL RIGHT HE/SHE/IT MAY HAVE TO NOTICE AND HEARING PRIOR TO THE USE OF ATTACHMENT, GARNISHMENT, OR OTHER PREJUDGMENT REMEDY PROCEDURES BY RAWSON MATERIALS, IN THE COLLECTION OF ACCOUNTS OF THE UNDERSIGNED.

Dated at:	this	day of,,												-							
	Buyer:																				
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PLEASE PRINT NAME																					

Guarantor (s) acknowledges receipt of Credit Agreement on ____

Individual Guarantor

Individual Guarantor