



818 SW 3<sup>rd</sup> Avenue, PMB 1489  
 Portland, OR 97204-2405  
 503.285.9378 or 360.695.1460

### CREDIT / PURCHASER APPLICATION

PLEASE TYPE OR PRINT				
<b>APPLICANT NAME</b>		SOC. SEC. NO.	NO. OF DEPENDENTS	PHONE NO.
FIRST	MIDDLE	LAST		
<b>SPOUSE NAME (IF APPLIES)</b>		SOC. SEC. NO.	NO. OF DEPENDENTS	PHONE NO.
FIRST	MIDDLE	LAST		
<b>MAILING ADDRESS</b>		CITY	STATE	ZIP
<b>CURRENT ADDRESS</b>		CITY	STATE	ZIP
STREET				
		NO. YEARS	PLEASE CIRCLE	
			RENT OR OWN	
<b>PREVIOUS ADDRESS</b>		CITY	STATE	ZIP
STREET				
		NO. YEARS	PLEASE CIRCLE	
			RENT OR OWN	
<b>EMPLOYER NAME</b>	ADDRESS			PHONE NO.
OCCUPATION	HOW LONG?	MONTHLY GROSS	PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS)	HOW LONG?
<b>CREDIT INFORMATION</b>				
HOME MORTGAGE HOLDER	ADDRESS	PHONE NO.	MONTHLY PAYMENT	ACCT. NO.
AUTO LOAN HOLDER	ADDRESS	PHONE NO.	MONTHLY PAYMENT	ACCT. NO.
BANK NAME	ADDRESS	PHONE NO.	CHECK ACCT.	SAV. ACCT.
<b>ADDITIONAL CREDIT REFERENCES (OTHER THAN PERSONAL REFERENCES)</b>				
NAME	ADDRESS	MONTHLY PAYMENT	ACCT. NO.	
<b>IF YOU ARE RELYING THE CREDIT WORTHINESS OF YOUR SPOUSE PLEASE ANSWER THE FOLLOWING QUESTIONS</b>				
SPOUSES EMPLOYER (IF JOINT APPLICANT)	ADDRESS	PHONE NO.		
OCCUPATION	HOW LONG?	MONTHLY GROSS	NAME, ADDRESS, AND PHONE NO. OF NEAREST RELATIVE	

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The federal agency which administers compliance with this law concerning American Energy, Inc. is the Federal Trade Commission.

I authorize American Energy, Inc. to employ any credit bureau or other investigative agency to investigate the references herein listed, statements, or other data obtained from me or from any other person pertaining to my credit and financial responsibility.

American Energy, Inc. may make LP Gas deliveries into the equipment whether or not consumer is then present, and consumer agrees to pay for such deliveries, even though the delivery ticket has not been signed by (or for) the consumer. If service is discontinued and you are due a refund for any gas remaining in the tank you will receive credit for the full purchase price, less a service charge and any amount then owing American Energy, Inc..

**DATE**

**APPLICANT SIGNATURE** \_\_\_\_\_ PLEASE READ THE ABOVE BEFORE SIGNING **NOTE IMPORTANT TERMS ON BACK**

**INITIAL RECEIVED TERMS:** \_\_\_\_\_

**American Energy Propane, Inc.  
(Level Payment Plan)**

**Disclosure of Terms**

WITH APPROVED CREDIT THE FOLLOWING CREDIT PLANS ARE AVAILABLE

**LEVEL PAYMENT CUSTOMER ACCOUNT TERMS**

1. Customer's Level Payment Plan (LPP) starts when Company accepts Customer's election of Company's LPP continues throughout the last month of the Customer's LPP period thereafter, the Customer's Plan may continue each successive yearly period or until canceled by Customer or Company.
2. Customer's monthly payment will be determined by dividing the amount estimated as being the Customer's annual bill, including any tank rental charges, by the number of months the Customer will be on the Plan, not to exceed 11 months. This amount is the minimum monthly payment which must be made and it is due upon receipt of the Customer's periodic monthly statement.
3. Company reserves the right to increase or decrease the monthly Level Payment amount based on changes in gas prices or Customer's gas usage. Notice of any such change will be given to Customer at least 30 days before such charge goes into effect.
4. Company will send a statement to Customer each month showing charges during the month credits for payments made and the Level amount due. Failure of Customer to pay the level amount due by the NET DUE DATE shown on the periodic monthly statement may result in cancellation of Customer's LPP.
5. During the last month of Customer's LPP yearly period, Customer will receive a statement showing the actual balance due for the end of that Level yearly period. If this statement shows that Customer owes the Company, then Customer must pay this amount upon receipt of the adjustment statement. If there is a credit balance, Company will mail Customer a check for that amount, if Customer requests a check.
6. During the LPP, if Customer's monthly payments and final month settlement payment are made as provided above. NO FINANCE CHARGE will be imposed.
7. Either Customer or Company may cancel the Plan at any time by sending written notice to the other. In the event of cancellation, Customer will make immediate settlement of the LPP account and NO FINANCE CHARGE will be imposed. After cancellation, Customer's account and any unpaid balance will be subject to the regular Customer Account Terms set forth below.

**REGULAR CUSTOMER ACCOUNT TERMS**

1. Net Due Date. Purchases are due for payment in full upon presentation of invoice or cancellation of LPP. Payment by the NET DUE DATE avoids any LATE CHARGE. The "NET DUE DATE" is 25 days after the billing date of the periodic monthly statement on which the purchase (or LPP settlement balance) first appears. No provision is made for installment payments, therefore the minimum payment is payment in full. Amounts not paid by the NET DUE DATE shall be past due. Further deliveries will not be made to Customers having a past due account.
2. Late Charge. Any account balance which is not paid in full by the NET DUE DATE will be assessed a late charge (FINANCE CHARGE), and assessed again on each succeeding monthly billing date on which a PAST DUE balance remains. The late charge will be computed on the Past Due portion of the account as of the monthly billing date, taking into consideration all payments made and credits received by the Customer during the cycle, including accumulated late charges calculated on a discounted basis so that maximum annual percentage rates are not exceeded. The late charge will be assessed at a PERIODIC MONTHLY RATE of not more than 1.5% which is the equivalent to an ANNUAL PERCENTAGE RATE of 18%. This rate will be uniform in all but the following states.

	PERIODIC MONTHLY RATE	ANNUAL PERCENTAGE RATE
<u>STATE:</u>	<u>(Maximum Allowable)</u>	<u>(Maximum)</u>
Oregon	5/6 of 1%	10%
Washington	1%	12%

3. Non-compliance with credit terms will result in revocation of credit privileges. Customers whose credit is revoked or rejected may purchase their gas requirements by paying in full prior to desired delivery date.
4. If this agreement is referred to an attorney for collection, Customer will to the extent permitted by law, pay all reasonable attorney's fees and costs of collection, including court costs.

**STATEMENT OF FAIR CREDIT BILLING RIGHTS**

**IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL**

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act, here's what to do if you think your bill is wrong or if you need more information about an item on your bill:

A. Do not write on the bill. On a separate sheet of paper write (you may telephone your inquiry but doing so will not preserve your rights under the law) the following:

- i. Your name and account number
- ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error.

If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the change such as a copy of the charge invoice. Do not send in your copy of THE INVOICE or other document unless you have a duplicate copy for your records.

- iii. The dollar amount of the suspected error.
- iv. Any other information (such as your address) which you think will help American Energy to identify you or the reason for your complaint or inquiry.

B. Send your billing error notice to the address on your bill which is listed after the words "Remit To" (American Energy at the address shown).

Mail it as soon as you can, but in any case, early enough to reach American Energy within 60 days after the bill was mailed to you.

2. American Energy must acknowledge all letters pointing out possible errors within 30 days of receipt, unless American Energy is able to correct your bill during that 30 days. Within 90 days after receiving your letter American Energy must either correct the error or explain why they believe the bill was correct. Once American Energy has explained the bill they have no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.

3. After they have notified, neither American Energy nor an attorney nor a collection agency may send you collection letters or takeoff other collection action with respect to the amount in dispute; but periodic statements may be sent to you, and the, disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until American Energy has answered your inquiry. HOWEVER, YOU REMAIN OBLIGATED TO PAY THE PARTS OF YOUR BILL NOT IN DISPUTE.

4. If it is determined that American Energy has made a mistake on your bill, you will not have to pay any FINANCE CHARGE on any disputed amount. If it turns out that American Energy has not made an error, you may have to pay FINANCE CHARGES on any dispute; and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, American Energy must send you a written notification of what you owe; you must be given the time to pay which you normally are given to pay undisputed amounts before any more FINANCE CHARGES or late charges on the disputed amounts can be charged to you.

5. If American Energy's explanation does not satisfy you and you notify them in writing within 10 days after you receive their explanation and you still refuse to pay the disputed amount American Energy may report you to credit bureaus and other creditors and may pursue regular collection procedures. But American Energy, must also report that you think you do not owe the money, and they must let you know to whom such reports were made. Once the matter has been settled between you and American Energy, they must notify those to whom they reported you as delinquent of the subsequent resolution.

6. If American Energy does not follow these rules, they are not allowed to collect the first \$50 of the disputed amount and FINANCE CHARGES, even if the bill turns out to be correct.