



Propane

Propane Gas Sales and Service



CREDIT APPLICATION

104 Sunland Reservation Road
Bishop, CA 93514

phone: (760) 872-2955
fax: (760) 872-3411

Form containing personal and financial information including spouse details, occupation, income, and address.

Credit References (Banks, Stores, Credit Unions, Finance Co.'s, etc.) and OFFICE USE ONLY section with columns for Name, Address, Acct. No., and Balance Due.

"NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS"

AUTHORIZATION TO OBTAIN CREDIT BRUEAU REPORT

The undersigned authorize Eastern Sierra Propane to obtain credit reports for the purpose of evaluating credit performance in connection with this application.

X Applicant's Signature Date
X Signature of other Applicant Relationship

FOR OFFICE USE ONLY:

Plant Location
Type Account: Bulk Meter MVF Cylinder
Cash amount received first transaction \$ Date
Credit approved. Budget Net 10
Credit denied: Cash in advance Show date credit denial notice sent.
Account number assigned Credit Code
If Company tank provided show: Size
Approved by Plant Manager Date

**TERMS: NET 10 DAYS - DUE AND PAYABLE IN FULL 10 DAYS FROM DATE OF PURCHASE.**

A late PAYMENT CHARGE (FINANCE CHARGE) will be computed on the 30th day of each month based on any past due charges and any unpaid previous balance. Previous balance is determined at the beginning of each assessment period after all payments and adjustments have been applied.

**The annual percentage rate on past due balances is 19.2.**

If, because of changes in state law or otherwise, any rate set forth above should at any time exceed the maximum rate permitted by any valid applicable statute or regulation, it is understood and agreed that the right of Eastern Sierra Propane to collect a **LATE PAYMENT CHARGE** for the past due balance shall be limited to the rate permitted by any such statute, ordinance or regulation.

**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 you do if you think your bill is wrong or 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 this 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 in error.

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

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

b. Send your billing error notice to the Eastern Sierra Propane office shown on your bill.

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

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

3. After we have been notified, neither Eastern Sierra Propane nor an attorney nor a collection agency may send you collection letters or take 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 we have answered your inquiry. **However, you remain obligated to pay the parts of your bill not in dispute.**

4. If it is determined that Eastern Sierra Propane has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that we have not made an error, you may have to pay finance charges on the disputed amount, 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, Eastern Sierra Propane must send you a written notification of what you owe. If it is determined that Eastern Sierra Propane did make a mistake in billing the disputed amount, you must be given time to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.

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

6. If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due on them, if you first try in good faith to return them or give us a chance to correct the problem.