

**Midvale Location & Corporate HQ**

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Midvale, UT 84047
Phone (801) 561-8300
Fax (801) 561-8383
Toll Free (800) 999-5778

Logan Location

642 N 1000 W Unit #104
Logan, UT 84321
Phone (435) 774-1200
Fax (435) 774-1210
Toll Free (866) 774-1201

Ogden Location

1410 Gibson Avenue
Ogden, UT 84404
Phone (801) 621-6426
Fax (801) 621-0456
Toll Free (800) 234-3857

Orem Location

1021 N 1430 W
Orem, UT 84057
Phone (801) 225-7742
Fax (801) 225-7946
Toll Free (800) 333-3962

ALLRED'S TERMS OF SALE — HOW TO DO BUSINESS WITH US

Credit Privileges:

Allred's Inc. is a wholesale only distributor serving licensed contractors, service businesses and industrial or governmental entities who have established wholesale accounts. We appreciate the customers we serve who recognize the value of credit and respect it by paying their bills when due. To them, we know that a firm credit policy is helpful in minimizing unfair competition. We welcome new accounts and will extend regular credit terms to them upon verification of reliability through personal and trade references.

A credit application is available from any of our stores, in this catalog or online at www.allreds.net. A properly completed application, signed by the owner(s) or officers of your company, including all applicable license information and returned to Allred's Midvale office, will initiate a prompt credit review and response. While credit references are verified, new customers may purchase under Allred's cash purchase options without the need for credit references.

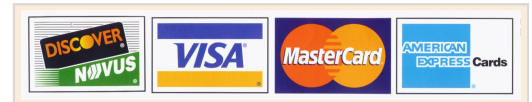
Terms of Sale:

- Regular Terms of Sale - Early Pay Discount 2% 10th Prox, Net End of Month, Past Due After.

Payment Options:

We currently accept the following payment options:

- Cash or Check (with proper authorization & approval)
- Discover, Visa, Mastercard or American Express (credit or debit option)
- We also set up job accounts and joint check agreement job accounts. Contact our credit department for more information.

**Invoicing and Monthly Statements:**

Invoices are processed and mailed (or e-mailed through the optional **E-Documents** service) weekly. We normally close our books around the 28th of each month; purchases through that date will be included. Statements of accumulated purchases and credits are mailed (or e-mailed through the optional **E-Documents** service) on or before the last day of the month.

Each individual invoice will show terms of sale and discount to be earned if paid according to terms. The monthly statement will show a total accumulated discount for all invoices included on that statement. Discounts are earned only when payments are made by the 10th of the month following purchase. To allow for occasional slow mail service, payments which are postmarked by the 10th of the month and received in our offices by the 15th of the month will be considered for discount. Payments received in our office after the 15th of the month will be charged back to the account as unearned and show as short paid and will remain on the account until paid.

Invoices become past due if not paid by the end of the month following purchase. If still unpaid by the 10th day of the second month following purchase, sales can be made only through the Cash Purchase Option (CPO) or credit card options until the account is brought current.

Interest Charges:

Our statement for the month following most recent purchases will show an interest charge of 1.5% per month (18% annually) on any past due amounts. Payments will be applied first to the interest and then the oldest amount owing, so as to keep the account as nearly current as possible.

Example: July purchases	⇒	Due with applicable early pay discount	⇒	Aug. 10th
		Due payable net, end of month; past due after	⇒	Aug. 30th
		Account past due, CPO option in effect	⇒	Sept. 10th

Interest on past due calculated from Sept. 1st, will be added to the Sept. 30th statement.

We recognize that occasionally an amount may become past due for an unavoidable reason. If this should occur, please call our credit department to advise and discuss. Special terms may be considered.

We hope these frank and objective statements of our credit policies illustrate our sincere interest in providing our customers the best financial services that we are able, and that they will appreciate the necessity of adhering to the stated terms of sale for the business they favor us with.