

Lowe's® Commercial Credit Options

The Purchasing Power to Fit All Needs
Lowe's Commercial Credit options make it easier to pay for all your business purchases.

Lowe's Business Account (LBA) and Lowe's Accounts Receivable (LAR) offer:

VALUE

- 5% OFF* EVERY DAY
- No annual fee
- Reduced Delivery Rates
- Special Lowe's business offers throughout the year
- Fraud protection guarantee

CONVENIENCE

- Easy-to-understand statements
- Toll-free customer service
- Pay online and manage your account at Lowe.com/credit
- Account data downloadable into finance software

PURCHASING POWER AND CONTROL

- The power and flexibility to get the supplies you need when you need them
- The ability to issue multiple cards
- Credit lines specific to each account

SECTION 1 — Choose Your Account

Is your business tax exempt?

Yes No
(If Yes, please provide tax exempt certificate to store.)

CHOOSE ONE:

Lowe's Business Account (LBA)

Standard Card Team 48*

*By selecting this card type with this application, you authorize us to provide information to Lowe's so that you can be enrolled in the FREE Team Lowe's Racing Club.

Number of cards _____ (default quantity is 2)

Lowes's Accounts Receivable (LAR)

Regular (Purchases are billed on one account number.)

Please check below and complete Section 6 if this account will be used for one of the following purposes:

Primary/Secondary Account (For businesses with multiple locations that need to be linked to a centralized primary account or have job accounting requirements. Billing may be centralized or mailed to the various job accounts.)

Building & Loan (Construction of a primary residence. Active loan required and complete the B&L worksheet.)

Will this account be used for new construction? (Complete Section 6)

Yes No

If you want to limit single purchase amounts, enter the amount here:

\$ _____

Is a PO required with account purchases? Yes No

Enter additional purchasing instructions, if any: at time of purchase, a County ID must be presented

Please provide the full name of each Authorized Buyer, including yourself. (Check the box if you want a Buyer ID Card issued on each Job Account for each Authorized Buyer added):

Name

Name

Name

Name

SECTION 2 — Company Information

Hidalgo County

Company/Applicant Full Legal Name (Account will be set up in this name)

DBA Name (if different than Legal Name)

2812 S. Business Highway 281

Street Address (Street Name and Number Required)

Edinburg

Tax

78539

City Phone No. 956-318-2626 State Zip

Tax ID* (or fei #) 74-6007

*Required by USA PATRIOT Act. Social Security # may be provided if sole proprietorship and you do not have a Tax ID.

Parent Co. Name _____

Provide E-mail Address Here _____

(Optional)

By providing your e-mail address to Lowe's, GE Capital Retail Bank and I you consent to receive e-mail communications about your Lowe's Business Account, special offers and updates.

Business Type: Corporation Proprietorship LLC Government Non-Profit Limited

Business Description: Construction Repair/Remodel Retail Specialty Trade Property Mgmt. Gov't./S Business Other

No. of Employees 3500 Year Business Started _____

\$ Annual Revenue _____ Estimated Monthly Usage \$ _____

SECTION 3 — Personal Guaranty

To increase the likelihood of approval, you should be able to answer one of the following statements:

1. The company has been in business for more than three years. Or,
2. I am willing to personally guarantee this account. Or,
3. The company is an established business but does not have an established business credit history, and therefore, I am willing to offer a Personal Guaranty.

To offer a Personal Guaranty, please complete the information below:

Business Principal Yes No Guarantor's Title _____

First Name _____ M.I. _____ Last Name _____

Home Address _____
(Street Name and Number Required)

City _____ State _____ Zip _____

Phone No. _____ Alt. Phone No. _____ Date of Birth _____

Social Security No. _____ Annual Income* _____

Personal Guarantor Signature _____ Date _____

FOR STORE USE ONLY

Get What You Need When You Need It™

SECTION 5 – Billing Information

Billing Contact: Martha L. Salazar
 Billing Address: 2812 S. Business Hwy. 281
 City: Edinburg TX Zip: 78539
 Phone No.: 956-318-2626 Fax No.: 956-292-7612

SECTION 6 – Complete for New Construction LAR & Job Accounting and Building & Loan Accounts

For New Construction LAR & New Construction Job Accounting, **bolded** fields are required in the Project, Property & General Contractor sections. For Building & Loan Accounts all fields are required in the Project and Banking sections.

Project Information

Project Name: _____
 Project Street Address: _____
(Street Name and Number Required)
 City: _____ State: _____ Zip: _____

Property Information

Property Name: _____
 Property Street Address: _____
(Street Name and Number Required)
 City: _____ State: _____ Zip: _____
 Owner Phone No.: _____

General Contractor Information

General Contractor Name: _____
 General Contractor Address: _____
(Street Name and Number Required)
 City: _____ State: _____ Zip: _____
 General Contractor Phone No.: _____
 Contract No.: _____

Banking Information

Bank Name: First National Bank
 Bank Address: 100 West Cano St., Edinburg, TX.
(Street Name and Number Required)

SECTION 3 – Continued

You sign this section of the Application, you agree to jointly and severally, conditionally personally guarantee the performance of all obligations under, and payment upon demand of all amounts due on, the Lowe's Business Account or Lowe's Accounts Receivable Account that is opened with this Application, without limiting us to first pursue the buyer also liable on the Account. You also waive any defenses regarding the governing credit agreement or this Guaranty. This Guaranty shall have full effect until the Agreement has terminated and all amounts due thereunder have fully paid. Guarantor agrees that if the Account is not paid as agreed, the creditor report Guarantor's liability for, and the status of the Account, to credit bureaus and your personal credit will be used in making credit decisions on the Account and other reports and other inquiries regarding your credit may be obtained from time to time by the creditor or any assignee in connection with the Account.

any, child support or separate maintenance income need not be disclosed unless set upon for credit.

SECTION 4 – Required Signature of Authorized Officer/Owner (this section must be completed.)

signing below on behalf of your business, you are applying for the type of loan you have selected in Section 1, but if you have not made a selection, you are applying for a Lowe's Business Account. You represent that your business is a business entity, all purchases made on this Account, if approved, will be for business purposes and not for personal, family or household use and you are an authorized representative of the business with authority to enter into contractual agreements to borrow money. On behalf of the business, you understand that the Lowe's Business Account Agreement, if you are applying for a Lowe's Business Account Agreement, will govern the Account and that the applicable agreement will be provided to you upon approval of the Application. You can review full Agreement by visiting Lowescredit.com, simply go to the Business Credit section and click on "Apply Now" under the Lowe's Business Account or Lowe's Accounts Receivable. The Lowe's Business Account Agreement is governed by federal Utah law, and the Lowe's Accounts Receivable Agreement is governed by federal North Carolina law. You authorize us and our assignees to obtain information about you personally (whether or not you have personally guaranteed the Account) for purposes of updates, renewals or extensions of credit granted as a result of this application, or in receiving or collecting the Account. You also understand that credit on this Account, once approved, will be extended by or interests in the indebtedness of your Account may be assigned to, GE Capital Retail Bank, and that there is no other contract between us until your Application is approved. You consent to Lowe's, Capital Retail Bank and any other owner, assignee or servicer of the Account contacting you about the Account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan. You understand that if you apply for a Lowe's Accounts Receivable Account, Lowe's or its assignee may have the right to place a materialman's lien on the property to which the purchases on the Account are delivered and/or incorporated.

lender law requires GE Capital Retail Bank to obtain, verify and record information that identifies you when you open an account. We will use your name, address, Taxpayer ID # and other information for this purpose.

KEY CREDIT TERMS FOR LOWE'S BUSINESS ACCOUNT (LBA):	
Annual percentage rate (APR) for purchases	15% in GA and NC 21% in All Other States
Grace period for repayment of the balance for purchases	26 days, if there is no previous balance or the balance is paid in full. Otherwise, none.
Method of computing the balance for purchases	Average Daily Balance, including new purchases.

Late Payment Fee: \$25 if your delinquent Minimum Payment was calculated a New Balance of less than \$500; and \$30 for a New Balance of \$500 or more.

KEY CREDIT TERMS FOR LOWE'S ACCOUNTS RECEIVABLE ACCOUNT (LAR):

Payment is due in full each billing period.	
Annual percentage rate (APR) for purchases if not paid by due date	5% AK, DE 16% GA 8% IL, MN 12% VA, WA, WV 6% PR 18% All Other States
Method of computing the balance for purchases	Adjusted Balance – Finance Charge is only imposed on p due amounts.

The information about the costs of the Accounts described above is accurate as of January 1, 2012. This information may have changed after that date and what may have changed, write to GE Capital Retail Bank at P.O. Box 9 Orlando, FL 32896-5004. If your application is approved, the full terms Agreement: (a) will be sent to you with your card, (b) will be governed by (i) and Utah law (for the Lowe's Business Account), or (ii) federal and North Carolina law (for the Lowe's Accounts Receivable Account), and (c) may be changed as provided in the Agreement.



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Lowe's Business Account (LBA)

Standard Card Team 48*

*By selecting this card type with this application, you authorize us to provide information to Lowe's so that you can be enrolled in the FREE Team Lowe's Racing Club.

Number of cards _____ (default quantity is 2)

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- Building & Loan (Construction of a primary residence. Active loan required and complete the B&L worksheet.)

Will this account be used for new construction? (Complete Section 6)
 Yes No

If you want to limit single purchase amounts, enter the amount here:

\$ _____
Is a PO required with account purchases? Yes No
Enter additional purchasing instructions, if any: at time of purchase, a County ID must be presented

Please provide the full name of each Authorized Buyer, including yourself. (Check the box if you want a Buyer ID Card issued on each Job Account for each Authorized Buyer added):

Name _____
Name _____
Name _____
Name _____

SECTION 2 – Company Information

Hidalgo County

Company/Applicant Full Legal Name (Account will be set up in this name)

DBA Name (if different than Legal Name)

2812 S. Business Highway 281

Street Address (Street Name and Number Required)

Edinburg TX 78539

City Phone No. 956-318-2626 State TX Zip 78539

Tax ID* (or fei#)

*Required by USA PATRIOT Act. Social Security # may be provided if sole proprietorship and you do not have a Tax ID.

Parent Co. Name _____

Provide E-mail Address Here

(Optional)

By providing your e-mail address to Lowe's, GE Capital Retail Bank and I you consent to receive e-mail communications about your Lowe's Business Account, special offers and updates.

Business Type: Corporation Proprietorship LLC
 Government Non-Profit Limited

Business Description: Construction Repair/Remodel Retail
 Specialty Trade Property Mgmt. Gov't./S
 Business Other

No. of Employees _____ Year Business Started _____

\$ Annual Revenue _____ Estimated Monthly Usage \$ _____

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To offer a Personal Guaranty, please complete the information below:

Business Principal Yes No Guarantor's Title _____

First Name _____ M.I. _____ Last Name _____

Home Address _____

(Street Name and Number Required)

City _____ State _____ Zip _____

Phone No. _____ Alt. Phone No. _____ Date of Birth _____

Social Security No. _____ Annual Income* _____

Personal Guarantor Signature _____

Date _____

Get What You Need When You Need It™

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 Billing Address: 2812 S. Business Hwy. 281
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Project Information

Project Name: _____
 Project Street Address: _____
(Street Name and Number Required)
 City: _____ State: _____ Zip: _____

Property Information

Property Name: _____
 Property Street Address: _____
(Street Name and Number Required)
 City: _____ State: _____ Zip: _____
 Owner Phone No.: _____

General Contractor Information

General Contractor Name: _____
 General Contractor Address: _____
(Street Name and Number Required)
 City: _____ State: _____ Zip: _____
 General Contractor Phone No.: _____
 Contract No.: _____

Banking Information

Bank Name: First National Bank
 Bank Address: 100 West Cano St., Edinburg, TX.
(Street Name and Number Required)

SECTION 3 – Continued

You sign this section of the Application, you agree to jointly and severally, and not personally guarantee the performance of all obligations under, and payment upon demand of all amounts due on, the Lowe's Business Account or Lowe's Accounts Receivable Account that is opened with this Application, without first pursuing the buyer also liable on the Account. You also waive any rights regarding the governing credit agreement or this Guaranty. This Guaranty shall be in full effect until the Agreement has terminated and all amounts due thereunder have been fully paid. Guarantor agrees that if the Account is not paid as agreed, the creditor reports Guarantor's liability for and the status of the Account to credit bureaus and persons who may lawfully receive such information. You also understand and agree your personal credit will be used in making credit decisions on the Account and consumer reports and other inquiries regarding your credit may be obtained from time to time by the creditor or any assignee in connection with the Account.

Money, child support or separate maintenance income need not be disclosed unless based upon for credit.

SECTION 4 – Required Signature of Authorized Officer/Owner (this section must be completed)

By signing below on behalf of your business, you are applying for the type of credit you have selected in Section 1, but if you have not made a selection, you are applying for a Lowe's Business Account. You represent that your business is a business entity, all purchases made on this Account, if approved, will be for business purposes and not for personal, family or household use and you are an authorized representative of the business with authority to enter into contractual agreements to borrow money. On behalf of the business, you understand that the Lowe's Business Account Agreement, if you are applying for a Lowe's Business Account Agreement, will govern the Account and that the applicable full Agreement will be provided to you upon approval of the Application. You can review the full Agreement by visiting Lovescredit.com, simply go to the Business Credit section and click on 'Apply Now' under the Lowe's Business Account or Lowe's Accounts Receivable. The Lowe's Business Account Agreement is governed by federal law, and the Lowe's Accounts Receivable Agreement is governed by federal North Carolina law. You authorize us and our assignees to obtain information about you personally (whether or not you have personally guaranteed the Account) for purposes of updates, renewals or extensions of credit granted as a result of this application, or in receiving or collecting the Account. You also understand that credit on this Account, once approved, will be extended by, or interests in the indebtedness on your Account may be assigned to, GE Capital Retail Bank and that there is no existing contract between us until your Application is approved. You consent to Lowe's, Capital Retail Bank and any other owner, assignee or servicer of the Account contacting you about the Account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan. You understand that if you apply for a Lowe's Accounts Receivable Account, Lowe's or its assignee may have the right to place a materialman's lien on the property to which the purchases on the Account are delivered and/or incorporated.

Local law requires GE Capital Retail Bank to obtain, verify and record information that identifies you when you open an account. We will use your name, address, Taxpayer ID # and other information for this purpose.

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Method of computing the balance for purchases	Adjusted Balance – Finance Charge is only imposed on p due amounts.

The information about the costs of the Accounts described above is accurate as of January 1, 2012. This information may have changed after that date. If you want to know what your actual costs will be, you should contact GE Capital Retail Bank at P.O. Box 9 Orlando, FL 32896-5004. If your application is approved, the full terms of the Agreement: (a) will be sent to you with your card, (b) will be governed by (i) the law of the state in which you live, (ii) the law of the state in which the Lowe's Business Account, or (iii) federal and North Carolina law (for the Lowe's Accounts Receivable Account), and (c) may be changed as provided in the Agreement.



▲ DETACH HERE AND RETAIN FOR YOUR RECORDS

Tanya.Delira

From: Echavarria, Steve - Steve [mailto:steve.echavarria@lowes.com]
Sent: Wednesday, October 10, 2012 4:24 PM
To: Tanya.Delira
Cc: Martha Salazar; Darlene Betancourt
Subject: Re: Hidalgo County Line of Credit

We would only need these when a request for materials or service has been placed with a local store. Only then will we submit the request along with your documents to our corporate government team for review and approval. Once complete, the store will receive instructions on how to process the order and until the order has been received in full and signed off on will the county be billed by our corporate office.

The Lowe's account we have established eliminates all these steps and delays and allows the county to purchase without any documents being submitted to our corporate office. The only issue would be billing and what cycle the county is set to (30, 45 or 60 day cycle). Let me know if we need to conference and I will set up a phone meeting tomorrow if possible as I am still traveling today.

Respectfully,

Steve Echavarria
Area Commercial Account Specialist
Lowe's Companies
San Antonio and Surrounding Areas
210-870-8819 Mobile
877-841-5995 Fax

On Oct 10, 2012, at 4:14 PM, "Tanya.Delira" <tanya.delira@co.hidalgo.tx.us> wrote:

Attached please find Hidalgo County's Terms and Conditions.

From: Echavarria, Steve - Steve [mailto:steve.echavarria@lowes.com]
Sent: Wednesday, October 10, 2012 4:09 PM
To: Tanya.Delira
Cc: Martha Salazar; Darlene Betancourt
Subject: Re: Hidalgo County Line of Credit

With regards to extended terms we do work with agencies that require these conditions. If the county purchases strictly off it's own terms and conditions we can provide goods and services utilizing a purchase order only but those T&C's must be

submitted to our corporate office a minimum of 5 business days before any such transaction can take place in order for us to review and approve all documents.

Steve Echavarria
Area Commercial Account Specialist
Lowe's Companies
San Antonio and Surrounding Areas
210-870-8819 Mobile
877-841-5995 Fax

On Oct 10, 2012, at 4:03 PM, "Tanya Delira" <tanya.delira@co.hidalgo.tx.us> wrote:

<image001.gif>

By any chance, do u have an agreement where the governing law is the State of Texas, since we are doing business in said State and/or can this agreement be modified to fit our needs?

From: Echavarria, Steve - Steve [<mailto:steve.echavarria@lowes.com>]
Sent: Wednesday, October 10, 2012 3:46 PM
To: Tanya.Delira
Subject: RE: Hidalgo County Line of Credit

I hope this is what you need. Please do not hesitate to contact me directly should you need any assistance at all.
Respectfully,

Steve Echavarria
Area Commercial Account Specialist
Lowe's Companies, Inc.
San Antonio And Surrounding Areas
Cell: 210-870-8819
Fax: 877-841-5995
www.lowesforpros.com
GSA Schedule Contract - GS21F0039X
TCPN Contract # R4954
"Total Business Solution"

From: Tanya.Delira [mailto:tanya.delira@co.hidalgo.tx.us]
Sent: Wednesday, October 10, 2012 3:22 PM
To: Echavarria, Steve - Steve
Subject: FW: Hidalgo County Line of Credit

From: Tanya.Delira [mailto:tanya.delira@co.hidalgo.tx.us]
Sent: Wednesday, October 10, 2012 1:36 PM
To: 'steve.echeverria@lowes.com'
Cc: 'Martha Salazar'; 'Darlene Betancourt'
Subject: Hidalgo County Line of Credit

Mr. Steve after carefully reviewing the Lowes Application for Credit and after being approved for a credit line of \$20,000.00, I have realized that there is a Term Agreement that I would like for you to send me before continuing the credit process to be sent to our legal department for their review.

Your prompt attention to this matter is greatly appreciated, since we are excited to make business with your company.

Thank You,

Tanya De Lira
Hidalgo County Purchasing Department
2812 S. Business Hwy 281
Edinburg, Texas 78539
P 956-318-2626 x 4878
F 956-292-7612

NOTICE: All information in and attached to the e-mail(s) below may be proprietary, confidential, privileged and otherwise protected from improper or erroneous disclosure. If you are not the sender's intended recipient, you are not authorized to intercept, read, print, retain, copy, forward, or disseminate this message. If you have erroneously received this communication, please notify the sender immediately by phone (704-758-1000) or by e-mail and destroy all copies of this message (electronic, paper, or otherwise). Thank you.

<lowes terms and conditions.pdf>

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<Terms & Conditions for Purchase Order.pdf>

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