

SE PANEL
AND LUMBER SUPPLY

Credit Department
1648 Taylor Road#314
Port Orange, FL 32128
Phone: (386) 843-3808
Fax: (386) 951-4067

Thursday, September 14, 2006

To Whom It May Concern:

SE Panel & Lumber Supply welcomes you as a prospective new customer. As is customary, we have started a credit information file on your company. To assist us in properly evaluating your credit needs, we would appreciate your completing the attached Credit Application. If you wish, you may attach a copy of your own Financial Statement. Also, please make sure a fax number is included on the application for all of your references. This will expedite the reference checking process. All information furnished us will be held in strict confidence and will be used solely for the purpose of better serving your credit needs.

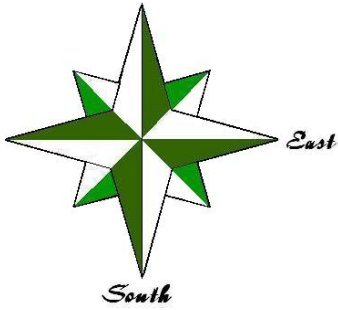
SE Panel operations provide overnight delivery of original invoices via facsimile. You should be advised our terms of sale ADI (after date of invoice, not date of receipt) will not appear on faxed invoices. A copy of our Terms of Quotation and Sale are attached for your reference. These terms and conditions remain in effect until further notice. Under this system, when customers are faxed original invoices, they are accepting the terms and condition of sale as stated in our attachment.

Please feel free to contact us if you have any questions regarding your credit standing or faxing of invoices. When completing the Application for Credit, please indicate, in the space provided at the top of the form, the fax number where you want your original invoices sent. If you prefer, you may fax your Credit Application and financial information to us at 386-951-4067. Your cooperation by promptly returning the requested information will be very much appreciated and will help avoid any unnecessary delays in establishing your account.

Sincerely,

Barry J. Hill
SE Panel & Lumber Supply

Enclosures



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APPLICATION FOR CREDIT

Date _____
Firm Name _____
Address _____
City _____ State _____ Zip _____

Corporation Partnership Sole Owner

As applicable, List Name(s) and Title(s) of Corporate Officers, Partners, or Owner
Name _____ Title _____
Name _____ Title _____

Type of Business _____
How Long in Business _____ How Long at Present Location _____
Number of Employees _____ Annual Dollar Sales Volume _____
Is Business Location Owned , Leased , Rental Amount _____
Name of Person Responsible for Accounts Payable _____
Phone Number _____ Fax Number _____

Name of Bank _____ Branch _____
Address _____
City _____ State _____ Zip _____
Contact Name _____

Trade References

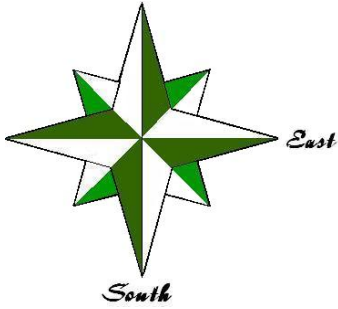
Name _____ Phone _____
Address _____ Fax _____
City _____ State _____ Zip _____ e-mail _____

Name _____ Phone _____
Address _____ Fax _____
City _____ State _____ Zip _____ e-mail _____

Name _____ Phone _____
Address _____ Fax _____
City _____ State _____ Zip _____ e-mail _____

Credit Line Requested _____ By _____

Sales Tax Exemption Certificate Number _____
FST of 6% plus applicable County Surtax is added unless a copy of a resale certificate is provide along with this application



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ORDER ACKNOWLEDGMENT TERMS AND CONDITIONS

1. ACCEPTANCE

This order acknowledgment constitutes acceptance of Buyer's offer. If for any reason Buyer should fail to reduce his offer to writing, any conduct by Buyer which recognizes the existence of a contract pertaining to the subject matter hereof shall constitute acceptance by Buyer of this order acknowledgment and all of its terms and conditions. MY terms proposed shall be void and the terms herein shall constitute the complete and exclusive statement of the terms and conditions of the contract between the parties and may hereafter be modified by Seller in response to an offer and if any of the terms herein are additional to or different from any terms of such offer, then the issuance of this order acknowledgment by Seller shall constitute an acceptance of such offer subject to the express conditions that the Buyer assents to such additional and different terms herein and acknowledges that this order acknowledgment constitutes the entire agreement between Buyer and Seller with respect to the subject matter hereof and the subject matter of such offer and Buyer shall be deemed to have so assented and acknowledged unless Buyer notifies Seller the contrary in writing within ten (10) days of receipt of this order acknowledgment.

2. DEFAULT - CANCELLATION

Seller reserves the right, by written notice of default, to cancel this order, without liability to Buyer, in the event of any of the following: insolvency of Buyer, the filing of a voluntary petition in bankruptcy by Buyer, the filing of any involuntary petition to have Buyer declared bankrupt, the appointment of a Receiver or Trustee for Buyer, or the execution by Buyer of an assignment for the benefit of creditors. If Buyer fails to perform as specified herein, or if Buyer breaches any of the terms hereof, Seller reserves the right, without any liability to Buyer, upon giving Buyer written notice to (i) cancel this order in whole or in part, by written notice to Buyer and Buyer shall be liable to Seller for all damages, losses and liability incurred by Seller directly or indirectly resulting from Buyer's breach, or (ii) sell goods ordered herein to another customer with any excess cost including lost profit resulting therefrom, chargeable to Buyer, if such deficiencies are not remedied. The remedies herein provided shall be cumulative and in addition to any other provided at law or in equity. Waiver by Seller of any provision of this agreement in one instance shall not constitute a waiver as to any other, invalidating a provision of this agreement shall not invalidate the other provisions.

3. FORCE MAJEURE

Seller may delay delivery occasioned by causes **beyond** Seller's control.

4. COMPLIANCE WITH EQUAL OPPORTUNITY LAWS

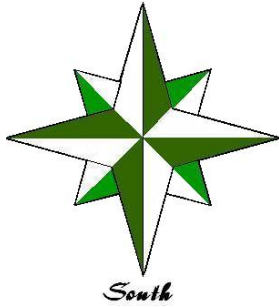
The Equal Opportunity Clause of Section 202 of Executive Order 11246 as amended, regarding Equal Employment Opportunity, and the rules and regulations of the Office of Federal Contract Compliance Programs are incorporated herein by reference. Also incorporated **by** reference are the laws, rules and regulations regarding employment **of** handicapped persons, employment of veterans, age discrimination and the utilization **of** minority and women-owned businesses.

5. ASSIGNMENT

Neither this order nor any rights or obligations herein may be assigned by Buyer nor may Buyer delegate the performance of any of its duties hereunder, without, in either case, Seller's prior written consent.

6. APPLICABLE LAW

The validity, interpretation and performance of these terms and conditions **shall be governed by the laws of** the State of Florida.



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TERMS OF QUOTATION AND SALE

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ACCEPTANCE

- a. These terms shall be applicable to any offer made by Buyer and accepted by SE Panel until superseded or replaced by SE Panel. If for any reason Buyer should fail to reduce his offer to writing, any conduct by Buyer which recognizes the existence of a contract pertaining to the subject matter hereof shall constitute acceptance by Buyer in accordance with these terms and conditions. Any terms proposed in Buyer's offer which add to, vary from, or conflict with the terms herein are hereby objected to. Any such proposed terms shall be void and the terms herein shall constitute the complete and exclusive statement of the terms and conditions of the contract between the parties and may hereafter be modified only by written instrument executed by the authorized representatives of both parties. These terms and conditions are assents to the terms herein and acknowledges that these terms and conditions constituted the entire agreement between Buyer and SE Panel with respect to the subject matter hereof and the subject matter of such offer and buyer shall be deemed to have so assented and acknowledged.
- b. All prices and stock availability are quoted and offered subject to prior sale and prompt acceptance and are subject to change or withdrawal without notice unless specifically left open for a designated period at the time of each quotation or offer to sell. Typographical errors are subject to correction.
- c. All prior agreements either oral or written are null and void unless specifically embodied in the written contract of sale (invoice) or these terms.

DELIVERY

- a. Sales may be priced F.O.B. mill, F.A.S Vessel, or delivered, as determined at point of sale and designated on SE Panel's invoice.
- b. On sales which include the cost of delivery, freight charges will be prepaid only by SE Panel. The Buyer has the option, prior to making a contract of sale, to specify the mode of transport. SE Panel will select carrier and routing. Unless otherwise specifically agreed, SE Panel reserves the exclusive authority to divert shipment. Justifiable request for diversion by the Buyer to SE Panel, will be considered and ordered by SE Panel with all diversion cost to the Buyer's account.
- c. Title to goods along with responsibility for in transit risk, including substantiation of loss and damage claims if any, passes to the Buyer with SE Panel's receipt of a signed bill of lading from the carrier or, in the case of railroad shipments, receipt of electronic acknowledgment.
- d. SE Panel may exercise the right of stoppage, diversion or re-consignment in transit for any of the reasons given in Cancellations (b).

VARIATION IN QUANTITIES

Unless otherwise specifically agreed, SE Panel shall have the right to increase or decrease the quantity called for on any order by 10% to fit the capacity of equipment furnished for loading, or to meet minimum tariff requirements.

DELAYS

- a. Orders accepted will be executed by SE Panel subject to and without liability for delays and their consequences in manufacture and shipments arising from causes beyond SE Panel's control, including without limitation, accidents, strikes and sabotage, labor shortage or disturbances, impediments or transportation, car or vessel space shortage, fire, floods, war and its incidents, embargoes, delays caused by filling government orders irrespective of the date, commandeering or any other government action whatsoever producing delay.
- b. When an unusual delay in shipment is likely to occur, prompt notification will be given by SE Panel.

TERMS OF QUOTATION AND SALE

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CANCELLATIONS

a. If by reason of any cause of delay mentioned in DELAYS a shipment shall be delayed for 30 days or more beyond the time provided therefor, either party may, at any time after such ~0 days, cancel the agreement of sale as to such shipment, without liability, by written telegraph or facsimile notice to the other party, which shall be effective on its receipt except there shall be no cancellation as to any shipment when stock has been assembled for loading and SE Panel shows a bona fide care requisition or contract for space previously placed with carrier, or when loading of stock thereon shall have been actually begun or after diversion of car in transit has been ordered, or where any special stock shall have been manufactured or is in process of manufacture on such order.

b. SE Panel shall have the right to cancel in the event of any arbitrary deductions made by the Buyer with respect to, or failure to comply with contract terms in respect to any prior shipment, or in the event of any transfer of or change in the Buyers business, his insolvency, suit by other creditors, failure of Buyer to meet financial obligations to SE Panel, impairment of Buyer's credit information, or unfavorable credit reports made to SE Panel through usual channels of credit information, unless the Buyer shall promptly furnish a guaranty to SE Panels satisfaction of full payment for any shipment made or to be made, notice of such cancellation shall be given in writing.

c. The remedies herein provided shall be cumulative and in addition to any other provided at law or in equity. Waiver by SE Panel of any provision of this agreement in one instance shall not constitute a waiver as to any other.

Invalidating a provision of this agreement shall not invalidate the other provisions.

COMPLIANCE WITH EQUAL OPPORTUNITY LAWS

The Equal Opportunity Clause of Section 202 of Executive Order 11246 as amended, regarding Equal Employment Opportunity, and the rules and regulations of the Office of Federal Contract Compliance Programs are incorporated herein by reference. Also incorporated by reference are the laws, rules and regulations regarding employment of handicapped persons, employment of veterans, age discrimination and the utilization of minority and women-owned businesses.

ASSIGNMENT

Neither this order nor any rights or obligations herein may be assigned by Buyer nor may Buyer delegate the performance of any of its duties hereunder, without, in either case, SE Panel's prior written consent and any assignment without SE Panel's consent shall be void.

APPLICABLE LAW

The validity, interpretation and performance of these terms and conditions shall be governed by the laws of the state from which goods are shipped pursuant to these terms and conditions.

I the undersigned understand and agree to SE Panel and Lumber's "**Order Acknowledgement Terms and Conditions**" and "**Terms of Quotation and Sale**" requirements and considerations.

Authorized Signature _____

Print Name _____

Title _____

Date _____