



CREDIT APPLICATION AND SIGNATURE TERMS AND CONDITIONS

TERMS AND CONDITIONS

This is an application for the extension of credit from HOCO Brands LLC to the applicant. If approved, the applicant agrees to be bound by the terms stated herein and all conditions herein shall be incorporated in each transaction. Applicants authorize HOCO Brands LLC to conduct a credit review of Applicant, including, obtaining credit reports and other financial information, and contacting applicant's vendors identified herein, to verify the information contained with this application. The person(s) signing this application certifies that he/she has the requisite authority to bind Applicant to this Agreement, and that all of the information contained in this application is true and correct to the best of his or her knowledge and belief, and that to the extent such person did not personally possess the information requested here, he/she has made reasonable inquiry into such matters.

EXECUTION AND ACKNOWLEDEMENT

I have read the foregoing Credit Application in its entirety, and have answered all questions honestly and completely, and agree to all the terms and conditions therein and bind Applicant to these terms and conditions by signing below.

GUARANTEE AGREEMENT

In consideration for HOCO Brands LLC extending credit to the business identified in this application, the undersigned individual(s) hereby personally guarantees unconditionally and irrevocably the prompt payment of any sums now or hereafter owed to HOCO Brands LLC by the business identified in this application whether said sums are due under open accounts, contract or otherwise. This guaranty shall continue in force until written termination notice is provided to HOCO Brands LLC. Such termination shall in no way release the undersigned for any sum or debt incurred prior to such termination

SIGNATURE and ESIGNATURE

This document outlines the terms and conditions for electronically signing documents through our platform. By using our service, you agree to these terms. By signing electronically, you agree that your electronic signature is legally binding and equivalent to your handwritten signature.

You consent to receive and sign documents electronically. You acknowledge that you have the necessary hardware and software to access and retain electronic records. You agree to provide accurate and complete information for identity verification purposes. This may include your name, email address, and other identifying information. We use industry-standard security measures to protect your information. However, you are responsible for maintaining the confidentiality of your login credentials. An audit trail of the signing process, including timestamps and IP addresses, will be maintained to ensure the integrity of the electronic signature. You have the right to withdraw your consent to electronic transactions at any time. To do so, please contact our support team. These terms and conditions are governed by the laws of the State of Tennessee. Any disputes arising from the use of our service will be resolved in accordance with these laws. We reserve the right to amend these terms and conditions at any time. Any changes will be communicated to you via email or through our platform.