

Initial Disclosure Statement

As used in this Application, the terms "we," "us," and "our" refer to GreenSky Trade Credit, LLC. and its assigns; the "Company" refers to the company identified in the Application; "you" and "your" refer to both the Company and the Authorizing Signatory who submits the Application. By submitting the Application, you request that we establish a GreenSky Trade Line of Credit ("Account") and issue a MasterCard Corporate Credit Card ("Corporate Card") to you. The Account, and your use of the Corporate Card, will be governed by the Customer agreement (the "Customer Agreement") you will receive upon Account approval. The Customer Agreement states that it will be governed by Georgia and applicable federal law. You represent and warrant that this Application and the Customer Agreement are and will be legal, valid and binding obligations of each of you and that you are and have been duly authorized to, execute and deliver the Application. You further represent and warrant that all information provided in the Application and at any other time in connection with the Application or the Account are true and correct and acknowledge that we will rely on this information in connection with the establishment and maintenance of the Account. The Company, the Authorizing Signatory, and principal owners may each be required to consent to our investigation of their credit history, and authorizes us to obtain a credit bureau report in connection with our review of this Application, and to obtain updated credit bureau reports on the Company and personal credit reports on the Authorizing Signatory and principal owners from time to time. You may also be required to authorize us to release information to, and respond to inquiries from, others (including, without limitation, credit bureaus, our parent company, our affiliates, merchants and other financial institutions) regarding the existence, status, use and history of the Account. The Company specifically authorizes us to rely and act on the instructions of the Authorizing Signatory and any program manager designated by the Company, and the Company confirms that actions taken by the Authorizing Signatory or any program manager will be binding on the Company.

NOTICE TO AUTHORIZING SIGNATORY: The Authorizing Signatory's submission of the Application means that the Authorizing Signatory and the Company may be jointly and severally liable for repayment of the Account and that the Authorizing Signatory may be required to personally guaranty the Company's performance under the Credit Agreement. If the Authorizing Signatory is a resident of New York, we will inform him or her, upon request, whether or not a consumer report was requested, and if so, the name and address of the consumer reporting agency that furnished the report. You understand and agree that because our products are business products, all information relating to you and/or the Account, (including, without limitation, account and application information, purchase and payment activity, and balance and status information) may be shared with the Company, and with any designated program manager(s) for the Company. You should have no expectation that this information will remain private from the Company.

ACCOUNT FOR BUSINESS OR COMMERCIAL PURPOSES ONLY: The Account will be opened in the name of the Company. The Account is established only for the purpose of purchasing goods and/or services to be used for business or commercial purposes on behalf of the Company. The Company and the Authorizing Signatory agree not to use or permit anyone to use the Account to purchase goods and/or services for personal, family or household purposes. In this regard, the Company and the Authorizing Signatory understand that their agreement not to use the Account for personal, family or household purposes means that important duties imposed upon us in certain consumer transactions, and important rights conferred upon a consumer pursuant to applicable federal and state laws, will not apply to the Account. You also understand that we will be unable to determine whether any given purchase conforms to this commercial use restriction, and you agree that a breach of this restriction will not affect our right to enforce your promise to pay for the credit extended on the Account, including related charges, or to use any legal remedy available to us even if that remedy would not have been available had the Account been established as a consumer credit account.

The Key Credit Terms as of February 1, 2008

Annual percentage Rate (APR) For Purchases, Balance Transfers, Cash Advances and Account Access Checks	A variable APR within the following range will be assigned to your Account upon approval: between 10.25% and 22.25% .
Variable Rate Information	APRs will vary. The APR will equal Prime Rate* plus a margin of between 3.75% and 15.75%.
Annual Fee	None.
Default APR** Cure APR**	A variable rate of Prime Rate plus 19.9%, a variable rate of Prime Rate plus 14.9%.
Grace Period For Repayment Of The Balance For Purchases	15 days if total Balance is paid in full by the payment due date on the billing statement; otherwise none.
Grace Period For Repayment Of The Balance For Cash Advances	None.
Method Of Computing the Balance	Average Daily Balance including new purchases.
Minimum Finance Charge	\$1.00.
Transaction Fee For Cash Advances: 3% of amount of each Cash Advance, but not less than \$3, Late Payment Fee: \$32, Over-the-Limit Fee: \$29 Returned Payment Fee: \$29, Stop Payment Fee: \$29, Foreign Currency Conversion Adjustment Factor: 3%, Other fees apply as set forth in the Credit Agreement.	

* The Prime rate is the highest bank prime loan rate as published in The Wall Street Journal in its Money Rates section on the twenty-fifth (25) business day of the calendar month immediately preceding the first day of such billing period.

** Default APR will apply if you fail to make your required minimum payment by the due date two or more times (which need not be consecutive) in any six month period. Once your Account is subject to the Default APR, if you pay all past due amounts and any fees, and you pay your minimum monthly payment on time for six consecutive months, the Cure APR will apply to your Account beginning the first day of the next billing period.

The information about the costs of the Account described above is accurate as of February 1, 2008. This information may have changed after that date. To find out what may have changed, write us at 1797 Northeast Expressway, Suite 100 Atlanta, GA 30329.

All terms, rates and conditions subject to change.

Accounts are owned and credit is extended by GreenSky Trade Credit, LLC. © 2008 GreenSky Trade Credit, LLC.



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WORK SMARTER,
NOT HARDER!**

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on your business purchases**



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This is an application for a revolving business trade line of credit and/or a credit card account that offers the option of paying some or all of the outstanding balance each month, subject to a minimum monthly payment. Balances are subject to finance charges. The Authorizing Officer will be jointly and severally liable with the Company and will personally guarantee payment of all amounts owed on the account. The account may be used only for business purposes. To apply, read the Important Information and Key Credit Terms at www.greenskycredit.com/info, complete, sign and fax this Application to 1-480-287-9520.

Company Information

Company Full Legal Name	_____		Telephone Number	_____			
Street Address	_____	City	_____	State	_____	Zip	_____
Tax ID Number	_____	Date Business Started (MM/YY)	_____	Credit Limit Requested	_____	State of Org.	_____
(please check one)							
Organization Type:	<input type="checkbox"/> Sub C Corporation	<input type="checkbox"/> Sub C Corporation	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Limited Liability Corp.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Other	_____
(optional) Retailer Name:	_____	Retailer #:	_____	Store Professional:	_____		

Authorizing Officer Signature and Agreement

First Name	_____	M.I.	_____	Last Name	_____	Date of Birth (MM/DD/YYYY)	_____	
Home Street Address	_____		City	_____	State	_____	Zip	_____
Social Security Number (required)	_____	E-mail Address	_____	Telephone Number	_____			

By signing below and submitting this Application, the Authorizing Officer represents and agrees, personally and on behalf of the Company, as follows: (1) The information given in this Application is complete and accurate. (2) GreenSky Trade Credit, LLC is authorized to check with credit reporting agencies, credit references and other sources (with respect to both the Company and the Authorizing Officer) in investigating the information given. (3) The Authorizing Officer is an authorized representative of the Company with authority to enter into borrowing agreements and to obligate the Company to repay indebtedness. (4) The Authorizing Officer personally guarantees the Company's performance on the Account. Additionally, the Company and the Authorizing Officer agree to the important information provided with this Application, which is hereby incorporated by reference, and each agrees to be bound by the credit agreement governing the Account (the "Credit Agreement"), which will be sent to the Company upon approval. Federal law requires us to obtain, verify and record information that identifies you when you open an account. We will use your name, address, date of birth, social security number and other information for this purpose.

Signature of Authorizing Officer	_____	Title	_____	Date (MM/DD/YYYY)	_____
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Please fax this application to 1-480-287-9520 or mail to:
Greensky Business Credit, 1797 N.E. Expressway, Suite 100, Atlanta, GA 30329

2 MONTHS NO INTEREST/NO PAYMENTS

Receive two months from statement date to pay your balance -- interest free!*

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Purchasing freedom - use this card at any Benjamin Moore® retailer who accepts MasterCard®!

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Earn valuable points with every purchase and redeem for travel and gift cards, more rewards coming in 2008!

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*See terms and conditions.