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www.k-five.net

CREDIT APPLICATION AND GUARANTY AGREEMENT

On behalf of K-Five Construction and our family of companies, we are excited to investigate our ability to offer your company credit on your purchases from us. This credit application process is intended to give us all of the information needed to fairly assess your credit worthiness. If it is determined that your company is entitled to a credit limit, you will receive one limit that will cover your universal relationship with all of the K-Five companies, which include the following:

K-Five Hodgkins	Hodgkins Plant
Chicago Materials Corporation	Naperville Plant
Markham Asphalt Company	Markham Plant
Route 66 Asphalt Company	Bolingbrook Plant
DuPage Materials Company	Elmhurst Plant

This Credit Application and Guaranty Agreement consists of the following components:

Company Information

General Information

Banking Reference

Three Other Credit References

Ownership Information

Equipment List

Company Financial Statement (Current balance sheet, 2 years income statement)

Most Recently Filed Company Tax Return

Ownership Information

(The following is required of each owner of greater than 5%)

Guaranty Agreement

Personal Financial Statement

Most Recently Filed Personal Tax Return

NOTE: Please understand that we cannot initiate the evaluation of credit worthiness until such time as we have received all of the above required information. Once we do have all the necessary information, we will work diligently to get you a credit decision as quickly as possible.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Mark A. Sniegowski', is written over a light blue horizontal line.

Mark A. Sniegowski

Vice President & Chief Financial Officer

K-Five Group Credit Application
General Information

Customer Name: _____
(Full legal name of business acquiring material)

Business Address: _____
City: _____ State: _____ Zip: _____

Billing Address: _____
(if different from above)
City: _____ State: _____ Zip: _____

Billing Contact Name: _____ Best Phone #: _____

Business Phone: (____) _____ Fax: (____) _____

Full Legal Name of Parent Co., if applicable: _____

Business Address: _____
City: _____ State: _____ Zip: _____

Business Phone: (____) _____ Fax: (____) _____

Legal Form of Business Entity (check one):

Corporation _____ Partnership _____ LLC _____ Sole Proprietorship _____ Other _____

State of incorporation/organization: _____ Years in Business: _____

Federal Tax ID #: _____ or Social Security #: _____
(Provide appropriate number used for the filing of tax returns for the business)

Please breakdown your % of business into the following categories:

Driveway	_____
Street	_____
Strip center parking lot	_____
Warehousing parking lot	_____
Other	_____
	100 %

K-Five Group Credit Application
Three Credit References

(Three other asphalt, quarry, stone, or concrete suppliers)

Name: _____

Address: _____ City: _____ State: ___ Zip: _____

Phone Number: _____ Principal Contact Person: _____

Supplier Use Only: Years Sold: _____ High Credit: _____
Present Balance: _____ Amount Current: YES NO
Terms: _____ Comments: _____

Name: _____

Address: _____ City: _____ State: ___ Zip: _____

Phone Number: _____ Principal Contact Person: _____

Supplier Use Only: Years Sold: _____ High Credit: _____
Present Balance: _____ Amount Current: YES NO
Terms: _____ Comments: _____

Name: _____

Address: _____ City: _____ State: ___ Zip: _____

Phone Number: _____ Principal Contact Person: _____

Supplier Use Only: Years Sold: _____ High Credit: _____
Present Balance: _____ Amount Current: YES NO
Terms: _____ Comments: _____

K-Five Group Credit Application
Ownership Information

Please list all Shareholders, Partners, Members, or Proprietors holding more than 5% interest in the company seeking credit:

Name: _____ Title: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Social Security #: _____ Date of Birth: _____

Drivers License Number and State: _____

Name: _____ Title: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Social Security #: _____ Date of Birth: _____

Drivers License Number and State: _____

Name: _____ Title: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Social Security #: _____ Date of Birth: _____

Drivers License Number and State: _____

(Attach additional pages as needed)

K-Five Group Credit Application
Main Banking Reference

Name of Main Bank: _____

Address: _____ City: _____ State: ___ Zip: _____

Phone Number: _____ Principal Contact Person: _____

Bank Authorization

I, _____, hereby authorize our bank shown above to release account information to K-Five Construction Corporation, and its subsidiaries, affiliates, representatives and agents for purposes of their credit review.

Our account number(s) of deposit accounts and loan accounts are as follows:

Signature

Company Name

Title

Date

Bank Information Request

Checking Account: YES NO

Savings Account: YES NO

Average Balance: _____

Average Balance: _____

Installment Loans: YES NO Total Outstanding: _____ Current: YES NO

Line of Credit: YES NO Current: YES NO

Max. Credit Available: _____ Current Line Balance: _____

Has the customer been delinquent on any loan payments in the last 12 months: YES NO

K-Five Group Credit Application
Guaranty Agreement

(A copy of this guaranty agreement must be signed by each owner of greater than 5% interest in the business requesting credit and must be accompanied by a personal balance sheet and a copy of the most recently filed tax return for each signer.)

THIS GUARANTY AGREEMENT is entered into this ____ day of _____ 20____,
by and between _____ (Printed name of guarantor)
(hereinafter "Company") and K-Five Construction Corporation, its subsidiaries and affiliates
including without limitation, Chicago Materials Corporation, Markham Asphalt Company, 47
Asphalt Company and DuPage Materials Company (hereinafter "Creditor").

IN ORDER TO INDUCE the sale of materials on credit to _____

(Printed legal name of business requesting credit), it
is hereby agreed that the undersigned does hereby personally guaranty full and prompt payment
of any and all amounts owed to Creditor. This guaranty is unlimited as to amount or duration and
shall remain in full force and effect notwithstanding any extension, compromise, adjustment,
forbearance, waiver, release or discharge of any party, obligor or guarantor, and the undersigned
hereby waives all notices thereto.

THE OBLIGATIONS of the undersigned shall be at the election of Creditor and Creditor
shall not be required to exhaust its remedies as against the Company prior to enforcing its rights
under this guaranty against the undersigned. This guaranty is unconditional and absolute. The
undersigned waives all rights of subrogation and set-off until all sums under this guaranty are
fully paid. In the event payments due under this guaranty are not paid upon demand, the
undersigned agrees to pay all costs of collection when incurred, whether suit be brought or not,
including reasonable attorneys' fees and costs of suit and preparation therefore, and other costs
and expenses paid or incurred in endeavoring to collect the indebtedness evidenced by this
guaranty.

IF THERE ARE two or more guarantors of the obligations of the Company, the
obligations of the guarantors shall be joint and several and binding upon and inure to the benefit
of the parties, their successors, assigns and personal representatives. This guaranty may be
terminated by any guarantor upon thirty (30) days written notice of termination, sent via certified
mail, return receipt requested to the Creditor. Such termination shall not extend to prior extended
credit to the Company, or goods or materials in transit or for special orders placed prior to
termination of this guaranty. Termination of this guaranty by any guarantor shall not impair the
continuing guaranty of any remaining guarantors. This guaranty shall be binding upon and inure
to the benefit of the parties, their successors, assigns and personal representatives. This guaranty
shall be construed and enforced under the laws of the State of Illinois.

Signature of Guarantor

Printed Name

Company Name: _____ (Print)
EQUIPMENT LIST

Detailed Description of Equipment	Year	Own - O Lease - L	Original Cost	Present Estimated Value
			\$ _____	\$ _____
		TOTALS	\$ _____	\$ _____

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BUSINESS FINANCIAL STATEMENT

STATEMENT DATE: _____

Business Information

Name: _____	Main Contact: _____
Address: _____	Title: _____
City, State, Zip: _____	Business Phone: _____
Corp: _____ Partnership: _____ LLC _____ Sole Proprietor: _____ Other _____	Main Contact Cell: _____

Section 1

ASSETS		LIABILITIES	
CURRENT ASSETS:		CURRENT LIABILITIES	
Cash on Premises	_____	Accounts Payable (Sch 6)	_____
Cash in Banks (Sch 1a)	_____	Accrued Interest on Borrowings	_____
Certificates of Deposit (Sch 1b)	_____	Current Portion of Notes Payable	_____
Stocks, Bonds & Marketable Sec. (Sch 2)	_____	Accrued Taxes on Real Estate (Sch 7)	_____
Accounts, Loans & Notes Receivable (Sch 3)	_____	Accrued Income Taxes, Other (Sch 7)	_____
Advances to Employees	_____	Other Current Liabilities (Itemize)	_____
Prepaid Expenses (Sch 4)	_____	_____	_____
Other Current Assets (Itemize)	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
TOTAL CURRENT ASSETS	_____	TOTAL CURRENT LIABILITIES	_____
Fixed Assets:		Notes Payable: (Itemize)	
Real Estate & Buildings (Sch 5)	_____	_____	_____
Less: Accumulated Depreciation	_____	_____	_____
Furniture, Fixtures & Vehicles	_____	_____	_____
Less: Accumulated Depreciation	_____	_____	_____
Other Fixed Assets (Itemize)	_____	Notes Payable on Real Estate (Sch 5)	_____
_____	_____	Deferred Income Taxes, if any	_____
_____	_____	Other Long-Term Liabilities (Itemize)	_____
Other Long Term Assets (Itemize if over 5% of total)	_____	_____	_____
_____	_____	_____	_____
_____	_____	NET WORTH OR STOCKHOLDERS' EQUITY (Sch 8)	_____
TOTAL ASSETS	_____	TOTAL LIABILITIES & NET WORTH	_____

Assets pledged or hypothecated valued at \$ _____ are pledged to secure notes or obligations aggregating \$ _____.
 Additionally endorsed, guaranteed or contingently liable for debts of others amounting to \$ _____.

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BUSINESS FINANCIAL STATEMENT - Continued

Section II

SCHEDULE 1a CASH IN BANKS				
Name and address of Financial Institution	Name on Account	Type of Account	Account Number	Balance
			TOTAL	\$

SCHEDULE 1b CERTIFICATES OF DEPOSIT					
Name and address of Financial Institution	Name on Account	If Pledged to Whom	Maturity Date	Account Number	Balance
				TOTAL	\$

SCHEDULE 2 STOCKS, BONDS, & OTHER MARKETABLE SECURITIES					
Description including Face Amt of Bonds or No. of Shares Stock	Registered Name On Security	Cost	Income Rec'd Last Year	If Pledged to Whom	Present Market Value
		TOTAL	\$	TOTAL	\$

SCHEDULE 3 ACCOUNTS, LOANS & NOTES RECEIVABLE				
Name and address of Debtor	Age of Debt	Description or Nature of Debt and Description of Security Held	Date Payment Expected	Amount Owing
			TOTAL	\$

SCHEDULE 4 PREPAID EXPENSES				
Type of Prepaid	To Whom Paid	Expiration Date	Original Amount	Current Balance
			TOTALS	\$

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BUSINESS FINANCIAL STATEMENT - Continued

Section II - Continued

SCHEDULE 5 REAL ESTATE & BUILDINGS					
Location or Street No. & Description	Mortgages or Liens	Due Dates & Payment Amt	Balance of Unpaid Taxes	Cost	Present Market Value
	\$	TOTALS	\$	\$	\$

SCHEDULE 6 ACCOUNTS PAYABLE			
Nature of Account	Payable To	When Due	Amount Due
		TOTAL	\$

SCHEDULE 7 ACCRUED TAXES			
Type of Tax	Payable To	When Due	Amount Due
		TOTAL	\$

SCHEDULE 8 NET WORTH OR STOCKHOLDERS' EQUITY	
If a Partnership, LLC, or Sole Proprietorship:	
Partners/Members/Owner Equity	Amount \$
If a Corporation:	
Common Stock (_____ shares outstanding)	Amount
Preferred Stock (_____ shares outstanding)	
Additional Paid-In Capital	
Retained Earnings	
	TOTAL \$

For the purposes of procuring credit, I am furnishing the shown on pages 1 through 4 as a true and accurate statement of financial condition. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any and all items indicated on this statement. The undersigned also agrees to notify Lender immediately in writing of any significant adverse change in such financial condition.

Signature

Printed Name & Title

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BUSINESS FINANCIAL STATEMENT - Continued

Section III

STATEMENT OF INCOME AND EXPENSES		
For the two year period ended _____		
	(Yr.) _____	(Yr.) _____
INCOME (Itemize):		
Total Income		
Expenses:		
Advertising		
Depreciation & Amortization		
Equipment Rental		
Insurance		
Interest & Bank Charges		
Legal, Audit, Bookkeeping		
Office Supplies		
Rent		
Salaries		
Security & Janitorial		
Payroll Taxes		
Utilities & Telephone		
Union Benefits		
Vehicle Expense		
Other Expenses (Itemize):		
Total Expenses		
NET OPERATING INCOME (LOSS)		
Other Income (Expenses) (Itemize)		
TOTAL OTHER INCOME (EXPENSES)		
INCOME BEFORE TAXES		
INCOME TAXES		
NET INCOME (LOSS)		

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PERSONAL FINANCIAL STATEMENT

STATEMENT DATE: _____

Personal Information

Name: _____	SSN: _____
Address: _____	Birthdate: _____
City, State, Zip: _____	Cell Phone: _____
Home Telephone: _____	Business Phone: _____

Section 1

ASSETS	LIABILITIES
1. Cash on Hand & in Banks	21. Notes Due to Banks within 1 Year
2. Cash Value of Life Insurance	22. Notes Due to Relatives & Friends
3. US Gov. Securities	23. Notes Due to Others
4. Other Marketable Securities	24. Accounts & Bills Payable
5. Notes & Accounts Receivable	25. Unpaid Income Taxes
6. Other Assets - Readily Convertible to Cash -List	26. Loans on Life Insurance Policies
7. _____	27. Cash Rent Due
8. _____	28. Other Liabilities Due within 1 Year-List
9. _____	29. _____
10. TOTAL CURRENT ASSETS	30. _____
11. Real Estate Owned	31. _____
12. Notes & Other Receivables Long-Term	32. TOTAL CURRENT LIABILITIES
13. Notes Due from Relatives & Friends	33. Real Estate Mortgages
14. Other Securities - Not Readily Convertible to Cash	34. Other Debts - List
15. Personal Property	35. _____
16. Other Assets - List	36. _____
17. _____	37. _____
18. _____	38. TOTAL LIABILITIES
19. _____	39. Net Worth (Assets - Liabilities)
20. TOTAL ASSETS	40. TOTAL LIABILITIES & NET WORTH

ANNUAL INCOME	ESTIMATED ANNUAL EXPENSES
Salary, Bonuses & Commissions	Income Taxes
Dividends & Interest	Other Taxes
Rental & Lease Income (Net)	Insurance Premiums
Other Income - List	Mortgage Payments
_____	Rent Payable
_____	Other Expenses - List
_____	_____
_____	_____
_____	_____
TOTAL	TOTAL

GENERAL INFORMATION	CONTINGENT LIABILITIES
Are any Assets Pledged? YES NO	As Endorser, Co-maker or Guarantor
Are you a Defendant in any Suits or Legal Actions? YES NO	On Leases or Contracts
(Explain if Yes)	Legal Claims
Have you ever declared Bankruptcy? YES NO	Taxes
(Explain if Yes)	Other (Explain)

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PERSONAL FINANCIAL STATEMENT - Continued

Section II

A. CASH IN BANKS AND NOTES DUE TO BANKS					
Name of Bank	Type of Account	Type Ownership	On Deposit	Notes Due To	Collateral (if any)
TOTALS					

B. LIFE INSURANCE (List only policies you own)					
Company	Face \$ of Policy	Cash Surrender Value	Policy Loan \$ from Company	Other Loans As Collateral	Beneficiaries
TOTALS					

C. SECURITIES OWNED					
Face \$ of bonds # shares stock	Type Ownership	Cost	Current Market Value	Estimated Value Non-marketable	If pledged, explain
TOTALS					

D. NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually)					
Maker/Debtor	When Due	Original Amount	Current Balance Due	Portion Due from Relative/Friends	Explain any collection issues with amount due
TOTALS					

E. REAL ESTATE OWNED									
Title Held in What Name	Description & Location	Date Acquired	Original Cost	Current Market Value	Amount of Ins Carried	Mortgage Amount Due	Monthly Payment	Name of Lender	
TOTALS									

F. PERSONAL PROPERTY							
Title Held in What Name	Description & Location	Date Acquired	Original Cost	Current Estimated Value	Balance Owed, if any	Payable to Whom	
TOTALS							

G. OTHER CURRENT LIABILITIES OR LONG-TERM DEBTS						
Payable To	When Due	\$ Due to Relatives/Friends	\$ Due to Others(not banks)	Accounts Bills Payable	Other Long-Term Debts	Collateral you pledged
TOTALS						

For the purposes of procuring credit, I am furnishing the foregoing as a true and accurate statement of my financial condition. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any and all items indicated on this statement. The undersigned also agrees to notify Lender immediately in writing of any significant adverse change in such financial condition.

Signature

Printed Name

Date