

The Board of Directors, at its discretion, reserves the right to waive credit references and/or credit report. Furthermore, I agree that in the event Josie's Kitchen Table, in its discretion, decides to turn my account over to an attorney or collection agency arising from my failure to pay any charge for which I am found liable, I will be responsible for all costs of collection, including but not limited to attorney's fees equaling 33% of the amount due, finance charges, interest (18% per Annum), assessments an any and all fees.

I hereby make application for membership in Josie's Kitchen Table and agree to be subject to the By-laws and rules concerning the Club as they be amended from time to time. If my application is accepted, I agree to pay all charges incurred in connection with my membership, including all fees, dues, assessments and food and beverage charges monthly. I also agree to pay those charges incurred through the use of my membership by other authorized persons. I understand that all charges are due and payable upon receipt of the Club's monthly statement. I hereby give authorization to confirm the facts, which I have provided on this application.

Applicant Signature _____

Sponsor's Signature _____