

INSURANCE NOTICE

PERSONAL PROPERTY INSURANCE FOR THE TERM OF THE CONTRACT MAY BE OBTAINED BY BUYER(S) THROUGH ANY PERSON, THEIR CHOICE OR BUYER(S) MAY PROVIDE COVERAGE THROUGH AN EXISTING POLICY. IF BUYER(S) DESIRE SUCH INSURANCE TO BE OBTAINED THROUGH THE SELLER, THE COST WILL BE \$_____

CREDIT LIFE AND ACCIDENT AND HEALTH INSURANCE IS NOT REQUIRED TO OBTAIN APPROVAL OF THIS CREDIT SALE. SUCH INSURANCE WILL BE OBTAINED BY THE SELLER FOR THE TERM OF THE LOAN ONLY IF BUYER REQUESTS SUCH COVERAGE BY SIGNING BELOW:

Credit Life is offered at a cost of \$_____.

Combined Credit Life and Accident & Health is offered at a cost of \$_____.

Credit Life is not offered.

Combined Credit Life and Accident & Health is not offered.

I desire Seller to obtain Credit Life coverage and Accident & Health Insurance at the cost shown above.

I desire Credit Life Insurance only at the cost shown above.

Credit Life and Accident & Health Insurance is not desired.

X
Date

X
Signature

X
Date

X
Signature

X
Date

X
Signature

RETAIL INSTALMENT CONTRACT

Name of Buyer	Rufus A. Lewis	Birthdate	11/20/66	Spouse	Wife, widow	Description of Articles Sold or Services Rendered	Cash Price Plus Sales Tax		
Number and Street Address	Montgomery, Alabama	Zip Code	36104	Phone No.	261-1784	Term	\$ 119.95		
City	State	How Long				Primer	\$ 35.00		
				Power Noggin Tax					
				\$					
				\$					
				\$ 534.00					
				1) Cash Price					
				2) (Less) a) Cash Down Payment \$ 34.95					
				b) Trade-In Description					
				Total Down Payment \$ 34.95					
				3) Unpaid Balance of Cash Price \$ 500.00					
				4) Insurance Property \$					
				Life \$					
				5) (Add) Official Fees					
				6) Unpaid Balance—Amount Financed					
				7) (Add) FINANCE CHARGE \$ 1.00					
				8) Total of Payments (6) + (7) \$ 501.00					
				9) ANNUAL PERCENTAGE RATE %					
				10) Deferred Payment Price (1) + (4) + (5) + (7) \$					
				Monthly Payments		First Payment Due Date			
				11) \$ 27.08		Month	Day	Year	OTHER PAYMENTS ARE DUE ON THE SAME DATE OF EACH SUCCEEDING MONTH
						3	9	19	
BUYER'S RIGHT TO CANCEL									
<p>If this agreement was solicited at your residence and you do not want the goods or services, you may cancel this agreement by delivering or mailing a notice to the seller. The notice must say that you do not want the goods or services and must be delivered or mailed before midnight of the third business day after you sign this agreement. The notice must be delivered or mailed to:</p>									
(insert name and mailing address of seller)									
<i>T. H. Enterprises 4011 3 North</i>									

Seller sells and Buyer(s) purchase(s) the above described services and property and Buyer(s) agree(s) to pay Seller the Total of Payments in consecutive monthly payments commencing on the First Payment Due Date. Buyer(s) agree(s) to the terms on the reverse side and grant(s) a purchase money security interest in the above described property to the Seller and assigns to secure payment of this contract. In event of default of ten (10) days or more in the making of any scheduled payment, Buyer agree(s) to pay a default charge not exceeding five (5%) per cent of the amount of such scheduled payment in default or fifty cents (50¢) whichever is greater.

If the Amount Financed exceeds \$300, Buyers agree to pay a reasonable attorney's fee if this contract is referred to an attorney, who is not a salaried employee of the holder hereof for collection. Such fee shall not exceed fifteen (15%) per cent of the unpaid debt after default.

Buyer(s) may prepay the contract in full at any time and shall receive a rebate of the unearned Finance Charge computed to the nearest scheduled due date using the Sum of the Digits Method. No refund of less than \$1.00 shall be made. If the contract is renewed or refinanced, within ninety (90) days from the date the contract is made such rebate of the unearned Finance Charge shall be computed on a daily pro rata basis from the date of such refinancing or renewal.

SEE ADDITIONAL TERMS ON REVERSE SIDE

BUYERS ACKNOWLEDGE RECEIPT OF A FULL COMPLETED COPY OF THIS CONTRACT

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS CONTRACT BEFORE YOU SIGN IT.

Rufus A. Lewis
Seller

By: *5/1/17* Title _____

Rufus A. Lewis
Buyer

Buyer