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RETAIL INSTALLMENT CONTRACT

DATE: 7/05/97

SELLER: BASS PRO SHOPS OUTDOOR WORLD
1935 S. CAMPBELL
SPRINGFIELD MO 65898
(Street) (City) (State) (Zip)
BUYER(S): KENT E FISHER
2600 W 6TH ST APT B3
LAWRENCE KS 66049
(Street) (City) (State) (Zip)

AGREEMENT: Buyers agree that it was their decision to purchase the goods and/or services described below at the Total Sale Price rather than paying cash for the goods and/or services at the Cash Price, which is less. In return for Seller financing for Buyers the purchase of the goods and/or services described below, Buyers each individually and together promise and agree as follows:

Complete Description of the Goods and Work to be Done	Cash Price (Including Tax)
NEW 97 BASSTRACKER NITRO 640 LX 17 FT. BOAT ID: BUJ60796D797	9802.00
NEW 97 FORCE 40 H.P. OUT BOARD MOTOR ID: 0E264875	
NEW 97 TRKR TRAILSTAR 01 AXLE TRAILER ID: 4TM13KD17VB001781	
see also attached exhibit A	

SECURITY INTEREST: If the original Amount Financed is \$150 or more, Buyers hereby grant to Seller a security interest in the goods described above, and proceeds from the goods, including insurance proceeds, to secure payment of the Total of Payments and performance of the other terms of this agreement.

ANNUAL PERCENTAGE RATE The cost of Buyers' credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost Buyers.	Amount Financed The amount of credit provided to Buyers or on Buyers' behalf.	Total of Payments The amount Buyers will have paid after Buyers have made all payments as scheduled.	Total Sale Price The total cost of Buyers' purchase on credit, including Buyers' downpayment of \$ 980.00
12.25 %	\$ 4361.68	\$ 8828.00	\$ 13,199.68	\$ 14,179.68

Buyers' payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
84	\$ 157.02	Monthly Starting 8/04/97

Security: Buyers are giving a security interest in the goods or property being purchased if the original Amount Financed is \$150 or more.

Late Charge: If any part of a payment is late, Buyers will be charged \$10 (or \$5 if the monthly installment amount is less than \$25).

Prepayment: If Buyers pay off early, Buyers may be entitled to a refund of part of the finance charge.

See the contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and security interests.

ITEMIZATION OF THE AMOUNT FINANCED

Cash Price (including tax) \$ 9802.00 (1)	Amount paid to others on Buyers' behalf \$ 6.00 (4)
\$ 980.00 Cash Downpayment	\$.00 to insurance company for credit life insurance
\$.00 Net Trade-In (describe)	\$.00 to insurance company for credit disability insurance
	\$ n/a to insurance company for property insurance
	\$ 6.00 to public officials for filing fees
	\$.00 to
Total Downpayment \$ 980.00 (2)	Amount Financed/Unpaid Balance (3 plus 4) \$ 8828.00 (5)
Unpaid Balance of Cash Price (1 minus 2) \$ 8822.00 (3)	

Insurance (Optional): Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless a Buyer signs and agrees to pay the additional cost, which will be included in the Amount Financed.

Type	Premium	Term (months)	Signature
Credit Life	<input type="checkbox"/> Single Coverage \$ n/a <input type="checkbox"/> Joint Coverage \$ n/a	n/a	I want credit life insurance. Signature
Credit Disability	\$ n/a	n/a	I want credit disability insurance. Signature

CREDIT LIFE AND DISABILITY INSURANCE: If Buyers elect credit insurance coverage and are accepted by the insurance company, the terms and conditions will be as described in the NOTICE OF PROPOSED GROUP INSURANCE, or in the policies or certificates issued by the insurance company. The original amount of the decreasing term credit life insurance will not exceed \$ n/a. Credit disability insurance payments will equal the monthly payment amount but will not be more than \$ n/a. Insurance Company: n/a

LIFE AND DISABILITY INSURANCE MAY NOT COVER THE ENTIRE AMOUNT DUE UNDER THIS AGREEMENT. BUYERS MUST SEE THEIR POLICY OR CERTIFICATE FOR EXACT COVERAGE.

PROPERTY INSURANCE: Buyers agree to keep the goods described above insured to Seller's satisfaction. If property insurance must be obtained at the time this agreement is signed, Buyers may purchase it through any insurance company or agent of their choice. If Buyers fail to keep the goods satisfactorily insured during the term of this agreement, Buyers hereby authorize Seller, at Seller's option, to purchase any required insurance. Seller may either request immediate reimbursement from Buyers for the cost of such insurance or may add the insurance premium to the unpaid balance of this agreement. If the insurance premium is added to the unpaid balance of this agreement, interest will be charged on the insurance premium at the Annual Percentage Rate disclosed in this agreement, and Buyers agree to pay the insurance premium with interest in equal installments along with the payments shown on the payment schedule. Any property insurance available through Seller does not include liability insurance of any kind.

BUYERS MAY NOT NEED TO PURCHASE CREDIT PROPERTY INSURANCE, AND BUYERS MAY HAVE OTHER INSURANCE WHICH THIS SELLER WILL ACCEPT WHICH COVERS THE PROPERTY SECURING THIS TRANSACTION. BUYERS SHOULD EXAMINE ANY OTHER INSURANCE WHICH BUYERS HAVE IN ORDER TO DETERMINE IF THIS COVERAGE IS NECESSARY.

Unless a charge is shown for property insurance, none is sold under this agreement. Property insurance is available through Seller at a cost of \$ n/a for a term of n/a months. Insurance Company: n/a

BUYERS UNDERSTAND THAT THE SELLER OR HOLDER OF THIS AGREEMENT EXPECTS TO PROFIT FROM THE SALE OF INSURANCE. BUYERS CONSENT TO THIS.

RECEIPT OF GOODS AND PROMISE TO PAY: Buyers agree that they have received the goods and/or services described above, and have accepted delivery of the goods in good condition. Buyers promise to pay to the Seller at its address shown above the Total of Payments shown on this agreement in accordance with the terms of this agreement. Those terms are printed on both sides of this document.

DISHONORED CHECK CHARGE: Buyers agree to pay an amount equal to the actual charge assessed by a depository institution plus a handling fee of \$15 for the return of an unpaid or dishonored check or similar instrument.

CHARGE FOR LATE PAYMENT: If any part of a payment is not paid within 10 days after its due date, Buyers agree to pay a late charge of \$10 (or \$5 if the monthly installment amount is less than \$25).

INTEREST AFTER MATURITY: Buyers further agree to pay interest at the rate of 9% per year on any amounts which remain unpaid after the final due date on this agreement.

FAILURE TO COMPLY WITH THE TERMS OF AGREEMENT: Buyers agree that if they fail to make payment as required by this agreement or if the prospect of payment, performance or ability to realize upon the collateral is significantly impaired, Seller, subject to Buyers' right, if any, to receive notice of right to cure default pursuant to law, may require Buyers to immediately pay the entire unpaid balance of this agreement, after giving Buyers credit for part of the Finance Charge using the same method as for payment of this agreement in full ahead of schedule.

PAYMENT OF AGREEMENT AHEAD OF SCHEDULE: Buyers understand that if they pay the amount due under this agreement in full before the final payment due date, part of the Finance Charge will be credited to Buyers according to the Rule of 78ths refund method (61 scheduled payments or less) or (more than 61 scheduled payments) according to the method applying the Annual Percentage Rate disclosed above to the actual unpaid balances for the time actually outstanding. Seller need not refund amounts less than \$1.00. In addition, if the Rule of 78ths refund method applies, Seller may retain an acquisition charge of \$12.00.

NOTICE TO THE BUYER: 1. Do not sign this contract before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the contract you sign. 3. Under the law, you have the right to pay off in advance the full amount due and under certain circumstances to obtain a partial refund of the Time (Finance) Charge.

Buyers agree that at the time they signed they received a copy of this RETAIL INSTALLMENT CONTRACT which was completed as to all essential elements.

Accepted: BASS PRO SHOPS OUTDOOR WORLD

Kent E Fisher