

INSTALLMENT SALES CONTRACT AND MORTGAGE

SALES
CONTRACT NO. 94724

You (Seller/Mortgagee) have quoted me (Buyer(s)/Mortgagor(s)) a Cash Price and a Total Sale Price for the Products described on page 1 of this contract. The Total Sale Price is the total cost of the Products and services if I buy on credit, subject to approval of my credit. I (Buyer) now choose to buy and you agree to sell, for the Total Sale Price set forth below, the Products and services described on page 1. I agree to pay you the Amount Financed in accordance with the payment schedule set forth below, together with interest thereon at the annual percentage rate disclosed below.

SUMMARY OF SALE: Base cash price \$ 5200.43 + tax 351.02 = \$ 5551.45
 Total cash price \$ 5551.45 - Cash [total] down payment \$ 251.45 = Unpaid balance of \$ 5300.00

ITEMIZATION OF THE AMOUNT FINANCED OF \$ 6446.50 :

\$ 5300.00 Amount credited to this contract (Same amount as the "Unpaid Balance.")
 \$ 0.00 Amount paid on net balance from prior contract with you (e)
 Amount(s) paid to others on my behalf:
 \$ 493.75 to insurance company for Credit Life insurance \$ 23.00 to public officials for filing/recording fees (e)
 \$ 429.75 to insurance company for Accident and Health insurance \$ 0.00 to (Specify) _____

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of my credit as a yearly rate. <u>16.15 %</u>	The dollar amount the credit will cost me. \$ <u>2896.90</u>	The amount of credit provided to me or on my behalf. \$ <u>6246.50</u>	The amount I will have paid after I have made all payments as scheduled. \$ <u>9143.40</u>	The total cost of my purchase on credit, including my down payment of \$ <u>251.45</u> . \$ <u>9394.85</u>

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
1st Payment	\$ <u>152.39</u>	e First payment due <u>APR 20, 30 DAYS AFTER INSTALLMENT</u>
<u>59</u>	\$ <u>152.39</u>	All subsequent installments on the same day of each consecutive month until paid in full.

INSURANCE

Credit life insurance and credit disability insurance are **NOT** required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term (in mos.)	Signature
Credit Life	\$ <u>493.75</u>	<u>60</u>	I want credit life insurance. Signature - Buyer <u>DALE H. MEYER</u> Signature - Co-Buyer <u>BONNIE P. MEYER</u>
Credit Accident & Health	\$ <u>429.75</u>	<u>60</u>	I want credit accident and health insurance. Signature - Buyer <u>DALE H. MEYER</u> Signature - Co-Buyer <u>BONNIE P. MEYER</u>

Security: I am giving you:

1. a security interest in the goods, services and property being purchased, and
2. a mortgage on my real estate at my "ADDRESS" below and legally described on page 3 hereof.

Filing/Recording fees \$ 23.00

Late Charge: If a payment is more than ten (10) days late, I will be charged a delinquency charge of \$10.00 (\$5.00 if the scheduled payment is \$25.00 or less).

Insufficient Funds Check Charge: I will be charged \$10.00 for any insufficient funds check I give to you.

Prepayment: If I pay off early, I will not have to pay a penalty.

→ I will review other portions of this contract for additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

e means an estimate.

MORTGAGE: I hereby grant, bargain, sell, convey and mortgage to you, as Mortgagee, my real estate at my "Address" below and as more particularly described on page 3 (reverse side) of this contract as security for all amounts due to you under this Installment Sales Contract and Mortgage. I hereby grant to you a power of attorney to insert the legal description of my real estate hereon at a later time.

CONSOLIDATION: If I now have a balance due from a previous purchase, I understand I must continue to make my payments on that obligation until payment begin under this Contract.

REVERSE SIDE: I UNDERSTAND THAT THE ADDITIONAL TERMS AND PROVISIONS PRINTED ON PAGES 1, 3 AND 4 OF THIS INSTALLMENT SALES CONTRACT AND MORTGAGE ARE A PART OF THIS INSTALLMENT SALES CONTRACT AND MORTGAGE AND THAT I AM BOUND BY THEM. NOTICE PROVISIONS PRINTED ON PAGES 1, 3 AND 4 COMPRISE ADDITIONAL TERMS LIMITING SELLER'S WARRANTY OBLIGATION.

NOTICE TO BUYER

1. I do not have to sign this contract before I read it or if any blank spaces intended for the agreed terms to the extent of the available information are left blank. 2. I am entitled to a copy of this contract at the time I sign it. 3. I may pay off the full balance due under this contract at any time, and in so doing I may be entitled to a rebate of the insurance charges (if any). 4. I understand that this instrument is based upon a home solicitation sale and that this instrument is not negotiable. 5. It shall not be legal for you to enter my premises unlawfully or commit any breach of the peace to repossess goods purchased under this contract.

BUYER'S RIGHT TO CANCEL

I HAVE BEEN ORALLY ADVISED THAT I MAY CANCEL THIS AGREEMENT AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. (I HAVE READ THE ACCOMPANYING NOTICE OF RIGHT TO CANCEL FORM FOR AN EXPLANATION OF THIS RIGHT.)

COPY RECEIVED: I acknowledge receipt of a completely filled in copy of this contract along with two (2) copies of the Notice of Right to Cancel Form.

IN WITNESS WHEREOF, this Installment Sales Contract and Mortgage has been signed on this 28th day of JUNE, 1996

BUYER'S "ADDRESS" 124 CHAPEL ST. City BALDWIN CITY County DOUGLAS

Telephone No. _____ State KS Zip 66006

THE PACESETTER CORPORATION (SELLER - MORTGAGEE)

By: Healy D. Schaefer (AUTHORIZED OFFICER)By: B. Schaefer (FACTORY REPRESENTATIVE)

DALE H. MEYER
 BUYER - MORTGAGOR

DALE H. MEYER
 BUYER MORTGAGOR - PRINTED NAME

BONNIE P. MEYER
 CO-BUYER - MORTGAGOR

BONNIE P. MEYER
 CO-BUYER MORTGAGOR - PRINTED NAME