

INC

NOTICE TO BUYER: (1) DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (2) YOU ARE ENTITLED TO AN EXACT, COMPLETELY FILLED-IN COPY OF THE AGREEMENT YOU SIGN AT THE TIME YOU SIGN IT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. (3) YOU MAY AT ANY TIME PAY YOUR TOTAL INDEBTEDNESS WITHOUT PENALTY. (4) You may under certain circumstances redeem the property, if repossessed because of your default, and you may, under certain conditions, require a resale of the property if repossessed. (5) Seller has no right to unlawfully enter your premises or commit any breach of the peace to repossess goods purchased under the Agreement. (6) You may cancel any purchases made under this Agreement if the Seller or his representative solicited in person such purchase, and you sign an Agreement for such purchase, at a place other than the Seller's business address shown on the Agreement, by sending notice of such cancellation by certified mail return receipt requested to the Seller at his address shown on the Agreement, which notice shall be posted not later than midnight of the third day (excluding Sundays and Holidays) following your signing of the Agreement. If you choose to cancel this purchase, you must return or make available to Seller at the place of delivery any merchandise, in substantially as good condition as when received by you under this Agreement.

IT IS IMPORTANT THAT YOU THOROUGHLY READ THE APPLICATION/AGREEMENT BEFORE YOU SIGN IT.

ALL APPLICANTS MUST SIGN BELOW. IN ADDITION, FOR NY ACCOUNTS, YOU MUST SIGN BELOW AND ON CUSTOMER COPY.

YOU ACKNOWLEDGE THAT YOU HAVE READ AND RECEIVED A COPY OF THE APPLICATION/AGREEMENT AND, IF APPLICABLE, THE NOTICE OF CANCELLATION BEFORE MAKING ANY PURCHASES UNDER THIS ACCOUNT. IF WE ACCEPT THE APPLICATION/AGREEMENT, YOU AGREE TO ABIDE BY ITS TERMS.

#### RETAIL INSTALLMENT CREDIT AGREEMENT.

Buyer: Savarda Williams

Buyer: \_\_\_\_\_

Date: 3-23-96

#### IN-HOME SALE ONLY

The following notice applies if this transaction is an in-home sale, subject to FTC Door-to-Door Sales Rule, 16CFR429.1.

You, the Buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See accompanying Notice of Cancellation form for an explanation of this right.

I certify I have given a Notice of Cancellation to the customer(s).

Salesperson's Signature

Date

#### FAIR CREDIT REPORTING ACT NOTICE TO CONSUMER

You agree that your Application/Agreement will be submitted to SECURITY PACIFIC FINANCIAL SERVICES INC., and/or its affiliate, subsidiary or successor in interest ("SPFS"), Headquarters, 10089 Willow Creek Road, San Diego, CA 92131, for SPFS' consideration as to whether you meet its requirements for financing credit sales. All references in the Application/Agreement to "we", "us", or "our" (the Seller) apply equally to SPFS. You agree to inquire about the status of this Application/Agreement by contacting SPFS. You understand that SPFS may consider this Application/Agreement to have been withdrawn if you do not inquire about its status within 30 days after the date of this Application/Agreement.

CHARGE GUARD INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN BELOW AND AGREE TO PAY THE ADDITIONAL COST. THIS IS THE ONLY INSURANCE WE OFFER AND WE EXPECT TO PROFIT FROM IT. YOU CONSENT TO THIS. Charge Guard Insurance will protect your account as disclosed in the Summary Of Charge Guard Insurance Coverages on the reverse side of your Agreement. You will be mailed a Certificate of Insurance providing full details of coverage, exclusions, limitations and charges. If Charge Guard insurance is elected, you understand premiums will be charged to your account while in good standing, and if your account is cancelled your Charge Guard insurance is also cancelled. You may cancel at any time. Unless cancelled, Charge Guard insurance continues until there is no outstanding balance, you are in default in the amount of insurance charges set forth in your Certificate of Insurance, or either insured customer reaches the maximum age set forth in your Certificate of Insurance. Maximum amount of insurance is \$10,000. By signing below, you certify you meet the eligibility requirements set forth in the Summary Of Charge Guard Insurance Coverages.

PLEASE PROVIDE CHARGE GUARD INSURANCE COVERAGE. I AGREE TO PAY THE ADDITIONAL COST.

Buyer: \_\_\_\_\_

Buyer: \_\_\_\_\_

Date: \_\_\_\_\_

#### SELLER'S ASSIGNMENT

FOR VALUE RECEIVED, the undersigned Seller hereby sells and assigns to Security Pacific Financial Services Inc., or its affiliate, subsidiary or successor in interest ("SPFS"), Headquarters, 10089 Willow Creek Road, San Diego, CA 92131, all right, title, and interest in and to (1) the Application/Agreement, and (2) all present and future sales slips, and the indebtedness and property covered thereby, entered into by the Buyer(s) under the Application/Agreement. This assignment is subject to the terms of the finance plan or dealer agreement between the undersigned Seller and SPFS.

Seller: Helmut Danard

By: Solo CBM

Date: 3-24-96

Seller confirms the customer(s) approved all necessary credit checks and all required disclosures were made to the customer(s).

Salesperson's Signature

Date