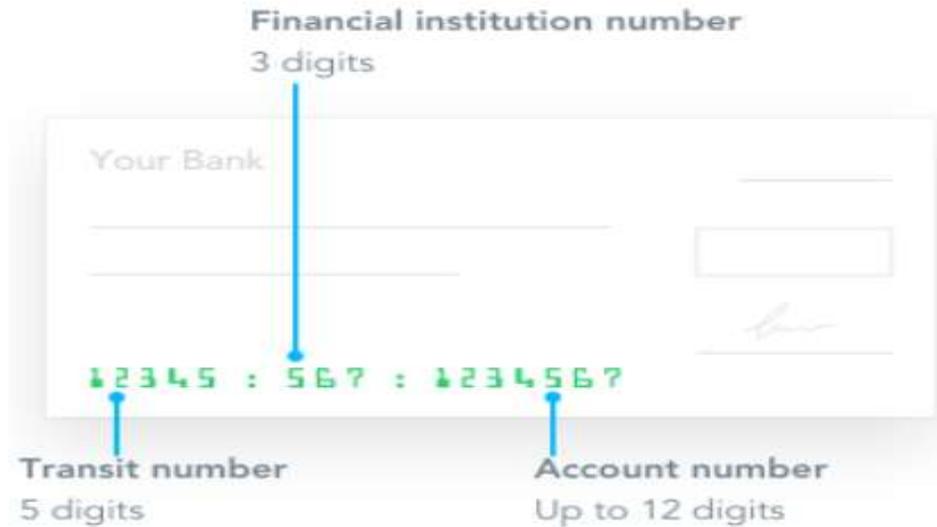


AUTHORIZATION AGREEMENT FOR PREAUTHORIZED DEBITS

You authorize Preferred Credit, Inc. ("PCI") to debit your account indicated below or such other replacement account you provide to PCI from time to time (each, a "PAD Account"), with the amount of each scheduled payment (as otherwise disclosed in the Payment Schedule in the Retail Installment Contract/Security Agreement/Disclosure Statement (the "Contract")) plus all other amounts that you may owe to PCI under the Contract on the due date of any scheduled payment. In each case, if the date that such debit is to be made is not a business day in the United States or Canada, then the debit will be made on the next business day and for greater certainty the amount of the debit will include any additional interest accrued under the Contract to the date of actual payment. You also authorize PCI from time to time to debit the PAD Account for prepayments and other amounts that are not scheduled in which case you will provide PCI an authorization in advance of PCI collecting each and every such payment. You agree to waive the right to any requirements for pre-notification regarding the amounts to be debited, the dates of such debiting, and if either of these will change, to the extent not prohibited by applicable law and regulations. You acknowledge that this authorization is for the purposes of personal pre-authorized debits. You may cancel this authorization at any time by giving 10 days prior notice to PCI. Such notice may be in writing or may be given orally (providing we are able to verify your identity). If you cancel this authorization and do not provide PCI with alternative pre-authorized debit instructions acceptable to PCI at least 10 days before the next date that a debit is to be made, you must still arrange for payments to be made in accordance with the terms of the Contract. This authorization only applies to the method of payment under the Contract and neither this authorization nor cancellation thereof affects your obligations under the Contract. To obtain a sample cancellation form, or for more information on your right to cancel a PAD Agreement, you may contact your financial institution or visit www.payments.ca. You have certain recourse rights if any debit does not comply with this PAD Agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.payments.ca. We may assign this authorization at any time, directly or indirectly, by operation of law, change of control, or otherwise. In such event, we will notify you in writing of the assignment and the identity and contact information of the assignee.

Branch Transit Number: 	Institution Number: 	Account Number:
Bank:		Bank Location (City, Province):
Name of Account Holder	Signature	Date MM DD YYYY
	X	/ /



Questions? Contact a Customer Service Representative today!

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Email: service@preferredcredit.com

Phone: 833-724-7378

Fax: 320-202-7011