



**ILLINOIS RETAIL INSTALLMENT CONTRACT/
SECURITY AGREEMENT/DISCLOSURE STATEMENT** PCI Client No.

In this Retail Installment Contract (Contract), the words **you** and **your** mean each and all those who sign as Buyer. The words **we**, **our** and **us** mean the **Seller** shown below or any **Holder** of this Contract.

Contract Date	Revision No. EE-IL01-C	PCI Consumer Account No.
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BUYER INFORMATION	SELLER INFORMATION

DESCRIPTION OF GOODS AND SERVICES This Contract covers your installment purchase from us of the following Goods and Services:	ITEMIZATION OF AMOUNT FINANCED														
	<table style="width:100%; border-collapse: collapse;"> <tr><td>1. Cash Sale Price</td><td style="text-align: right;">_____</td></tr> <tr><td>2. Sales Tax</td><td style="text-align: right;">+ _____</td></tr> <tr><td>3. Purchase Price</td><td style="text-align: right;">= _____</td></tr> <tr><td>4. Total Down Payment (Cash Down Payment + Trade-In)</td><td style="text-align: right;">_____</td></tr> <tr><td> Cash Down Payment</td><td style="text-align: right;">Description: _____</td></tr> <tr><td> Trade-In Allowances</td><td style="text-align: right;">_____ + _____ - _____</td></tr> <tr><td>5. Amount Financed</td><td style="text-align: right;">= _____</td></tr> </table>	1. Cash Sale Price	_____	2. Sales Tax	+ _____	3. Purchase Price	= _____	4. Total Down Payment (Cash Down Payment + Trade-In)	_____	Cash Down Payment	Description: _____	Trade-In Allowances	_____ + _____ - _____	5. Amount Financed	= _____
1. Cash Sale Price	_____														
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4. Total Down Payment (Cash Down Payment + Trade-In)	_____														
Cash Down Payment	Description: _____														
Trade-In Allowances	_____ + _____ - _____														
5. Amount Financed	= _____														
OPTIONS															

FEDERAL TRUTH IN LENDING DISCLOSURES

Amount Financed	FINANCE CHARGE	Total of Payments	Total Sale Price	ANNUAL PERCENTAGE RATE	PAYMENT SCHEDULE		
The amount of credit provided to you on your behalf.	The dollar amount the credit will cost you.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of	The cost of your credit as a yearly rate.	Your payment schedule will be:		
					Number of Payments	Amount of Payments	When Payments Are Due
							Starting:

Prepayment: If you pay off early, you may be entitled to a refund of part of the finance charge less an acquisition charge of \$25.00. See Contract for details.
Security: You are giving us a security interest in the Goods being purchased.
Late Charge: If any installment is in default for a period of not less than 10 days, we will charge you 5% of the installment on installments in excess of \$200.00 or \$10.00 on installments of \$200.00 or less.
 You should see other sections of your Contract for any additional information about nonpayment, default, any required payment in full before the scheduled date, and prepayment refunds and penalties.

DISCLOSURE OF 36% RATE CAP

A retailer shall not contract for or receive charges exceeding a 36% annual percentage rate on the unpaid balance of the amount financed for a retail installment contract, as calculated under the Illinois Predatory Loan Prevention Act (PLPA APR).
 Any retail installment contract with a PLPA APR over 36% is null and void, such that no person or entity shall have any right to collect, attempt to collect, receive, or retain any principal, fee, interest, or charges related to the retail installment contract.
 The annual percentage rate disclosed in any retail installment contract may be lower than the PLPA APR.

X _____ X _____
 Buyer's Signature Co-Buyer's Signature

NOTICE TO THE 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 COPY OF THE AGREEMENT YOU SIGN. 3. UNDER THE LAW YOU HAVE THE RIGHT, AMONG OTHERS, TO PAY IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN UNDER CERTAIN CONDITIONS A PARTIAL REFUND OF THE FINANCE CHARGE.

BY SIGNING THIS CONTRACT, YOU STATE THAT YOU AGREE TO ALL ITS TERMS, THAT YOU WILL USE THE PROPERTY FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES, THAT YOU HAVE RECEIVED ORAL NOTICE OF YOUR CANCELLATION RIGHTS, AND THAT YOU HAVE RECEIVED A COMPLETED COPY OF THIS CONTRACT.

ILLINOIS RETAIL INSTALLMENT CONTRACT/SECURITY AGREEMENT/DISCLOSURE STATEMENT

X _____ X _____ X _____
 Buyer's Signature Co-Buyer's Signature Seller's Signature

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 THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

IMPORTANT

READ BEFORE SIGNING - THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT SIGNED BY YOU AND US.

ADDITIONAL TERMS AND CONDITIONS OF THE AGREEMENT

WARRANTIES AND ORAL STATEMENTS - EXCEPT FOR ANY WRITTEN WARRANTIES BY THE MANUFACTURER, YOU ARE BUYING THE GOODS "AS IS" AND "WITH ALL FAULTS" AND THE ENTIRE RISK AS TO THE QUALITY AND PERFORMANCE OF THE GOODS IS WITH YOU. WE MAKE NO WARRANTIES OR REPRESENTATIONS COVERING THE GOODS, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. THIS MEANS THAT IF THE GOODS ARE DEFECTIVE, DAMAGED OR NOT SUITABLE FOR YOUR USE OR ANY USE, WE WILL NOT BE LIABLE TO YOU AND YOU MAY NOT CANCEL THE SALE. WE MAKE NO PROMISE TO REPAIR OR REPLACE THE GOODS. THIS PARAGRAPH DOES NOT AFFECT ANY WRITTEN WARRANTIES GIVEN BY THE MANUFACTURER. NO STATEMENTS OR PROMISES MADE BY ANY PARTY, WHICH ARE NOT CONTAINED IN THIS CONTRACT, SHALL BE VALID OR BINDING.

PAYMENTS - You will pay the Total of Payments according to the payment schedule shown in the Disclosure Statement. You will make your payments at our office address listed on the front of this Contract, until such time as we tell you in writing to make the payments at some other place. You will make monthly payments on the same day of each consecutive month unless the payment schedule shows a different schedule. If a month does not have a date which is the same as the beginning due date, you will pay on the last day of that month.

PROMISE TO PAY - You promise to pay us the "Total of Payments" on the front of this Contract in the number and amount of monthly installments and on the due dates, at our office address or the office address of any "Holder of this Contract" to whom we might assign it or transfer it.

PREPAYMENT - Even though you needn't pay more than the fixed installment, you have the right to prepay the whole outstanding amount of this Contract (total unpaid balance of the Total of Payments) at any time. If you do, we will refund the unearned **FINANCE CHARGE** as of the next installment due date if not prepaid in full on an installment due date less an acquisition charge of \$25.00. We figure the unearned finance charge by using the Rule of 78's unless this Contract has a term of 61 months or longer in which case we use the Actuarial method. We need not make any refund of **FINANCE CHARGE** less than \$1.00.

SECURITY AGREEMENT - You grant us a purchase money security interest in each household good purchased with this Agreement ("Goods") to the full extent not prohibited by Applicable Law (including the Uniform Commercial Code which may require that we sign, file or record one or more UCC financing statements, fixture filings or other documents to perfect or otherwise protect this security interest). You will, on request, take all reasonable actions requested by us to preserve and protect the Goods and our security interest in the Goods. You also agree to take all reasonable actions requested by us to establish, determine the priority of, perfect, continue the perfection of, terminate or enforce our security interest in the Goods and our rights under this Agreement. In addition to other rights we may have under this Agreement, if you do not make payments as agreed, this security interest allows us to take actions not prohibited by Applicable Law governing security interests in the Goods. You also agree to keep the Goods installed at the address you provided in your credit application and to not remove or alter the Goods without our prior written consent. You may lose the Goods if you do not meet your obligations to us under this Agreement. We have not (and will not) take any security interest to secure repayment of obligations under this Contract apart from an interest in goods as set forth herein, even when we file financing statements. Accordingly, we do not maintain any interest in your dwelling or real property and waive any right we (or our assignee) may have to foreclose on real property pursuant to any applicable real property foreclosure laws.

ASSIGNMENT OF CONTRACT - You understand that the Seller will assign or transfer this Contract to PREFERRED CREDIT, INC., 628 ROOSEVELT ROAD, ST. CLOUD, MN 56301, telephone number (800) 972-0825, on or after the sixth business day following the date you signed this Contract. You will make your payments directly to Preferred Credit, Inc. in the manner described on the front of this Contract.

CASH PRICE AND TIME PRICE - You may buy the Goods for the Cash Sale Price or the Total Sale Price set forth on the front of this Contract. You have chosen to pay the Total Sale Price.

U.S. FUNDS - All payments are required to be made in U.S. Funds.

CREDIT APPROVAL - This Contract is subject to approval of credit by Preferred Credit, Inc.

DEFAULT - You will be in default if you don't pay an installment on time, or if any insolvency or bankruptcy actions are begun by or against you, or if you do not fulfill any other requirement of this Contract. If you have been in default for 30 days, we may then demand immediate payment of the unpaid balance of the Total of Payments of this Contract minus the unearned portion of the Finance Charge, figured by the Rule of 78's unless this Contract has a term of 61 months or longer in which case we use the Actuarial method.

We will also have other rights; for example:

(a) We have the right to repossess and sell the Goods, and apply the money from the sale to the payments due under this Contract. Any remaining money will be refunded to you. These actions are authorized by the Uniform Commercial Code of the State of your residence as shown in this Contract; or

(b) We may choose not to repossess or take the Goods back, and may take legal action to get a judgment against you for the unpaid balance of the Total of Payments of this Contract.

POST MATURITY RATE - You agree to pay interest on the unpaid balance of the Total of Payments owing after maturity, and until paid in full, at the lower of the Contract rate or the highest rate allowed by law.

AUTHORIZATION AGREEMENT FOR PREAUTHORIZED ELECTRONIC FUND TRANSFERS (EFT) - You the buyer and co-buyer authorize us to initiate such EFT's as we may mutually agree to over the telephone.

DISHONORED CHECKS - YOU AGREE TO PAY US THE HIGHEST SERVICE CHARGE ALLOWED BY LAW IF YOUR CHECK, NEGOTIABLE ORDER OF WITHDRAWAL, SHARE DRAFT OR OTHER ITEM SUBMITTED AS A PAYMENT IS DISHONORED FOR ANY REASON BY THE BANK OR OTHER INSTITUTION ON WHICH IT IS DRAWN. Currently that amount is \$25.00. By paying with your check, you are accepting our check acceptance policy. In the unlikely event your check is returned unpaid, you understand and agree that your check may be electronically redeposited or if necessary, redeposited by paper draft. If your payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from your account to collect a fee as provided in this section.

ATTORNEY FEES - If you are in default, you agree to pay reasonable attorney fees if collection is referred to an attorney, and court costs awarded in any action.

CREDIT INVESTIGATION AND REPORTING - You agree that we may investigate your credit in connection with the initial extension, review, or collection of your Contract. You agree that we may examine employment and income records, verify your credit references, and report to credit reporting agencies, merchants, and other creditors the status and payment history of your account. A negative credit report may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PLEDGING OF CONTRACT - This instrument is non-negotiable in form but may be pledged as collateral security. If so pledged, any payment made to the pledgor, upon debt evidenced by this obligation, shall be considered and construed as a payment on this instrument, the same as though it were still in the possession and under the control of the pledgor named herein; and the pledgee holding this instrument as collateral security hereby makes said pledgor the agent to accept and receive payments hereon, either of installments or charges.

REMOVAL AND USE OF GOODS PURCHASED - You agree not to use the Goods in violation of the law. You will give us written notice if you remove the Goods from the address shown on the reverse side of this Contract before you remove it.

INVALIDITY OF CONTRACT - If any part of this Contract is not valid or consistent with law or regulations, this Contract can be considered changed so that it complies.

ENTIRE AGREEMENT, AMENDMENT - This Contract is the entire agreement between you and us. This Contract cannot be changed unless we agree in writing to do so.

LIMITATION OF DOCUMENT USE - This Retail Installment Contract/Security Agreement/Disclosure Statement is for use only in agreements between Preferred Credit, Inc. and individuals or entities with which it has contracted. Any contract formed as the result of the unauthorized use of this Retail Installment Contract/Security Agreement/Disclosure Statement is not binding upon Preferred Credit, Inc. and may subject the parties thereto to legal action by Preferred Credit, Inc. for unauthorized use of this contract.

"SAME AS CASH", "S.A.C." means any same as cash promotion offered on this Contract. If you make all your payments on time and pay the entire balance within the promotional period from the date of the Contract, we will waive all finance charges. Otherwise, you will pay all amounts due on this Contract as stated above on the front side of this Contract.

COMMUNICATIONS - You expressly authorize us or our agents to contact you at any phone number (including mobile, cellular/wireless, or similar devices), fax number or email address you provide at any time, for any lawful purpose. The ways in which we may contact you include live operator, automatic telephone dialing systems (auto-dialer), prerecorded message, text message, fax, or email. Such lawful purposes include, but are not limited to: obtaining information; account transactions or servicing related matters; suspected fraud or identity theft; and collection on your account. You agree to pay any fee(s) or charge(s) that you may incur for incoming communications from us or outgoing communications to us, or from any such number or email address without reimbursement from us.

REPRODUCTION CONSIDERED AS AN ORIGINAL - The parties agree and acknowledge that each shall consider any reproduction of this Contract, the cancellation notices attached to it, the credit application completed in conjunction with this Contract, and any other agreements or notices, as originals if such reproduction was made by reliable means (for example microfilm, print out of a scanned image, photocopy, facsimile, or similar means).

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

ARBITRATION PROVISION

This Arbitration Provision significantly affects your rights in any dispute with us. Please read this Arbitration Provision carefully before you sign it.

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT.
2. IF A DISPUTE IS ARBITRATED, YOU AND WE WILL EACH GIVE UP OUR RIGHT TO A TRIAL BY THE COURT OR A JURY TRIAL.
3. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US.
4. THE INFORMATION YOU AND WE MAY OBTAIN IN DISCOVERY FROM EACH OTHER IN ARBITRATION IS GENERALLY MORE LIMITED THAN IN A LAWSUIT.
5. OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.
6. EVEN IF A DISPUTE IS ARBITRATED, WE CAN STILL REPOSSESS YOUR MERCHANDISE IF YOU DO NOT HONOR YOUR AGREEMENT AND YOU OR WE MAY SEEK PROVISIONAL REMEDIES FROM A COURT.

Any claim or dispute, whether in contract, tort or otherwise (including the interpretation and scope of this clause and the arbitrability of any issue), between you and us or our employees, agents, successors or assigns, which arises out of or relates in any manner to the purchase and financing of the merchandise under the Agreement or any resulting transaction or relationship (including any such relationship with third parties who do not sign the Agreement) shall, at your or our election (or the election of any such third party), be resolved by neutral, binding arbitration and not by a court action. Any claim or dispute is to be arbitrated on an individual basis and not as a class action, and you expressly waive any right you may have to arbitrate a class action (this is called the "class action waiver"). You may choose the applicable rules of either the American Arbitration Association (1-800-778-7879), JAMS (800-352-5267) or any other nationally recognized arbitration organization, subject to our approval, and if the arbitration organization selected by you is unwilling to serve, we shall select the arbitration organization. We waive the right to require you to arbitrate an individual (as opposed to a class) claim if the amount you seek to recover, including attorneys' fees and expenses, is less than \$7,500 or the maximum jurisdiction the venue of a state court providing for the resolution of small claims. You may obtain a copy of the rules of these organizations by calling the numbers indicated or by visiting their web sites.

The arbitrators shall be attorneys or retired judges and shall be selected in accordance with the applicable rules. The arbitration award shall be in writing, but without a supporting opinion. The arbitration hearing shall be conducted in the federal district in which you reside. If you demand arbitration first, you will pay one half of any arbitration filing fee. We will pay the rest of the filing fee, and the whole filing fee if we demand arbitration first or if the arbitrator determines that applicable law requires us to do so or that you are unable to do so or that we must do so in order for this Arbitration Provision to be enforceable. We will pay the arbitration costs and fees for the first day of arbitration, up to a maximum of eight hours. ***We will also pay any fees and charges that the arbitrator determines that we must pay in order to assure that this Arbitration Provision is enforceable.*** The arbitrator shall decide who shall pay any additional costs and fees.

The arbitrator's award shall be final and binding on all parties, except in the event where either there is a "take nothing" award or the award is in excess of \$100,000 either party may request a new arbitration under the rules of the arbitration organization by a three-arbitrator panel.

This Arbitration Provision relates to a contract that evidences a transaction involving interstate commerce. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. §§ 1 et seq.). If a court should determine that the transaction did not involve interstate commerce, the parties agree that this Arbitration Provision shall be governed by state law.

If any part of this Arbitration Provision other than the Class Action Waiver is found by a court or arbitrator to be unenforceable, the remainder shall be enforceable. This Arbitration Provision shall survive the termination of any contractual agreement between you and us, whether by default or repayment in full.

You may elect to opt-out of the arbitration provision only by notifying us in writing at Preferred Credit, Inc., 628 Roosevelt Road, St. Cloud, MN 56301 within 30 days from the date in which you signed this Agreement, and including in the notice your name, address and account number and a clear statement that you do not wish to resolve disputes through arbitration. No one else may sign the rejection notice for you. Your rejection notice also must not be sent with any other correspondence. Rejection of arbitration will not affect your other rights or responsibilities under this Agreement. If you reject arbitration, neither you nor we will be subject to the arbitration provisions for this Agreement. Rejection of arbitration for this Agreement will not constitute rejection of any prior or future arbitration provision between you and us.

ASSIGNMENT - OFFICE USE ONLY

Assignment by Seller: For Value Received: Seller sells and assigns this Retail Installment Contract (the "Contract") to Preferred Credit, Inc., 628 Roosevelt Road, St. Cloud, MN 56301, the assignee, its successors and assigns, including all of Seller's rights, title, and interest in this Agreement. Assignee has full power to take all legal and other actions, which Seller could have taken under this Contract. The undersigned acknowledges that this Assignment incorporates by reference the terms of the Finance Agreement between the undersigned and Preferred Credit, Inc. including but not limited to the representations, warranties, liabilities, conditions and obligations of the undersigned contained therein.

(Corporate, Firm, or Trade Name of Seller)

X

(Owner, Officer, or Firm Member)

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF US BANK NATIONAL ASSOCIATION.

NOTICE OF CANCELLATION

(Date of transaction)

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN THREE BUSINESS DAYS FROM THE ABOVE DATE.

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE RETURNED WITHIN 10 BUSINESS DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELED.

IF YOU CANCEL, YOU MUST MAKE AVAILABLE TO THE SELLER AT YOUR RESIDENCE, IN SUBSTANTIALLY AS GOOD CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE; OR YOU MAY IF YOU WISH, COMPLY WITH THE INSTRUCTIONS OF THE SELLER REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE SELLER'S EXPENSE AND RISK.

IF YOU DO MAKE THE GOODS AVAILABLE TO THE SELLER AND THE SELLER DOES NOT PICK THEM UP WITHIN 20 DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR PERFORMANCE OF ALL OBLIGATIONS UNDER THE CONTRACT.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY OTHER WRITTEN NOTICE, OR SEND A TELEGRAM, TO:

_____ at _____
(Seller/Company Name) (Physical Address)

_____ NOT LATER THAN MIDNIGHT OF _____
(City) (State) (Zip) (Date)

I HEREBY CANCEL THIS TRANSACTION. _____
(Buyer's Signature) (Date)

NOTICE OF CANCELLATION

(Date of transaction)

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN THREE BUSINESS DAYS FROM THE ABOVE DATE.

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE RETURNED WITHIN 10 BUSINESS DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELED.

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IF YOU DO MAKE THE GOODS AVAILABLE TO THE SELLER AND THE SELLER DOES NOT PICK THEM UP WITHIN 20 DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR PERFORMANCE OF ALL OBLIGATIONS UNDER THE CONTRACT.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY OTHER WRITTEN NOTICE, OR SEND A TELEGRAM, TO:

_____ at _____
(Seller/Company Name) (Physical Address)

_____ NOT LATER THAN MIDNIGHT OF _____
(City) (State) (Zip) (Date)

I HEREBY CANCEL THIS TRANSACTION. _____
(Buyer's Signature) (Date)



AUTHORIZATION FOR PREAUTHORIZED PAYMENTS



By signing below, I hereby request and authorize Preferred Credit, Inc. (PCI) to initiate entries to debit my account on such dates (or the next business day if the due date falls on a weekend or holiday) and in such amounts as described in my signed Retail Installment Contract ("Contract") and as otherwise described below. This authority is to remain in full force and effect until PCI is paid in full or PCI has received written notification from me of its termination at 628 Roosevelt Road, St. Cloud, MN 56301 or I have notified my financial institution at least three business days before the scheduled payment. In addition to the payment amount, I request and authorize PCI to initiate entries to debit my account to collect any incidental fees or charges that may be due on the Contract following maturity, as permitted by applicable law.

Bank/Financial Institution Name: _____ Location (City, State): _____

Account Type: _____ Routing Number: _____ Account Number: _____

Name: _____ Signature: **X** _____

NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of *your* credit record.

This notice is not the contract that makes you liable for the debt.

FACTS WHAT DOES PREFERRED CREDIT, INC. (“PCI”) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number and income ▪ account balances and payment history ▪ credit history and credit scores
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How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons PCI chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does PCI share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to the credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes - information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes - information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?	Call 320-255-9784 or go to www.preferredcredit.com
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Who we are	
Who is providing this notice?	Preferred Credit, Inc.
What we do	
How does PCI protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We continually evaluate and access new technology for protecting your nonpublic personal information.
How does PCI collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> ▪ apply for financing or give us your contact information ▪ provide account information or pay your bills ▪ show your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes (i.e. information about your creditworthiness) ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. <i>PCI does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>PCI does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>PCI does not jointly market.</i>
Other Important Information	
We follow state law if state law provides you with additional privacy protections.	