

PLEASE PRINT PLAINLY

Merchant File Number

Order Form ID

Cardhold Process Number
 Amount of Credit Requested

FAILURE TO PROVIDE THE AMOUNT OF CREDIT REQUESTED MAY RESULT IN AN INSUFFICIENT CREDIT LIMIT ASSIGNMENT

First Name

Last Name

State

Home Phone

Work Phone

Mobile Phone

Business Phone

Street Address

City

State

Zip

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RETAIL CHARGE AGREEMENT	
ANNUAL PERCENTAGE RATE FOR SALES	21%
GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	There is no grace period for new Purchases, but if you pay the New Balance in full by the Payment Due Date, no FINANCE CHARGES will be charged on that amount on any later statement.
METHOD OF COMPUTING THE BALANCE FOR SALES	Average Daily Balance Method including current transactions.
MINIMUM FINANCE CHARGE	\$1.00 per month
LATE CHARGE	5% of unpaid amount of payment, but not more than \$25.00

This Agreement explains the terms that both Creditor (Seller or Seller's Assignee) and you (Buyer and all signers of this Agreement) agree to follow for this credit account ("Account").

CREDIT LIMIT. If your Account is approved, you may purchase goods or services from the Seller up to the amount of your Credit Limit you are advised of from time to time. We may refuse to honor any transaction that would cause your Account to exceed its Credit Limit.

SALE OF AGREEMENT. Seller will submit your Application to American General Financial Services, Inc. (P.O. Box 59, Evansville, IN 47701), or its affiliate, which may buy this Agreement and all sales slips under this Account.

PROMISE TO PAY. Creditor shall give you sales slips that describe goods or services purchased on this Account (each a "Purchase"). You promise to pay Creditor the amount of those Purchases, **FINANCE CHARGES** and other charges, shown on your monthly statement. You will pay monthly at least the minimum payment due (see Minimum Monthly Payment below), unless the Creditor otherwise agrees in writing. Payments shall be made at the address shown on the monthly statement. You may at any time pay the total amount due without penalty. We may enforce this Agreement against any one or all persons who initially or subsequently request, accept, guarantee or use the Account.

MINIMUM MONTHLY PAYMENT. You will pay monthly at least the following portion of the New Balance calculated after your most recent Purchase (rounded up to the nearest whole dollar): 4% of each purchase (based on the total of all Purchases, but not less than \$20 for each purchase, excluding certain Special Payment Purchases as described below). Each payment (except a down payment) is applied in the following order: to unpaid (1) permissible charges assessed, (2) **FINANCE CHARGE**, and (3) remaining balance. Please follow the instructions on your billing statement if you have more than one purchase and wish to apply your payment to a specific purchase.

FINANCE CHARGES. **FINANCE CHARGES** are computed by applying a daily periodic rate to your Average Daily Balance (including current Purchases) for each day in each billing period. The Average Daily Balance is the total of the Balances Owed for all days in the billing period divided by the number of days in

that period. The Balance Owed each day is the sum of the unpaid amount of (1) Purchases made on or before such day (including current Purchases, other than any Special Purchases not subject to **FINANCE CHARGES**) and (2) **FINANCE CHARGES** and other charges when the billing period starts, less (3) credits and payments received in the billing period on or before that day. To determine any billing period's **FINANCE CHARGES**, multiply the Average Daily Balance by a daily periodic rate of **0.05753% (21% ANNUAL PERCENTAGE RATE)** times each day in the billing period unless the Purchase is a Special Purchase under a Series 57000 Special Payment Plan in which case the daily periodic rate is estimated to be between **0% (0% APR)** and **0.05753% (21% APR)**. The Minimum Monthly **FINANCE CHARGE** is **\$1.00**. **FINANCE CHARGES** for each Purchase are imposed beginning on the latest of: (a) date of Purchase, (b) date of delivery of goods if more than 10 days after date of Purchase, or (c) start of performance of services or home improvements by Seller (each a "Standard **FINANCE CHARGE** Start Date"). If you pay the New Balance in full by the Payment Due Date, no **FINANCE CHARGES** will be charged on that amount on any later statements.

SPECIAL PAYMENT PLAN FOR CERTAIN PURCHASES. ("Special Purchases"). If so designated on the Revolving Charge Sales Invoice ("Sales Slip"), a Special Purchase under this Agreement will be subject to one of the following Special Payment Plans, but these terms do not apply to other Purchases. **FOR EACH SPECIAL PAYMENT PLAN DESCRIBED BELOW, WHEN THE TOTAL NOW DUE ON THE CLOSING DATE OF ANY BILLING CYCLE EQUALS OR EXCEEDS ANY THREE (3) REQUIRED MINIMUM MONTHLY PAYMENTS, ALL SPECIAL PURCHASE PLANS WILL TERMINATE AND FINANCE CHARGES SHALL BE IMPOSED FROM THE STANDARD FINANCE CHARGE START DATE(S), AND REPAYMENT TERMS FOR THE SPECIAL PURCHASE WILL BE THE SAME AS IN THE CASE OF A PURCHASE.**

Series 52000 Same as Cash/Minimum Payment Required. During the specified option period, you may pay the full balance of the Special Purchase with no **FINANCE CHARGES**. But to do so, you must pay all scheduled payments in full and on time. If you do not pay in