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PAGE THE PRINT I THE PRINT ONLY BY:  BY:  BY:  BY:  BY:  BY:  BY:  BY:	If you do so, and the costs and expenses RTGAGE: I hereby by described at the RSE SIDE: I UNDER OF THIS INSTALLM ALLMENT SALES CON do not have to sign left blank. 2. I am and in so doing sed upon a home ommit any breach commit a	The amount frincurred by mortgage (Legal Description STAND THATENT SALES TRACT. NOT this control entitled (Legal Description of the peace of the pea	default of inanced is in you, that is to you, as iption" ab THE ADD CONTRACT ICE: PROVINCE SAIE and to repose to repose to repose to receipt of tallment Saie and tallment Sai	this contract and you more than \$300.00, s, if you are allowed Mortgagee, my read ove as security for a strict of that I AM BOUSIONS PRINTED ON The I read it or if an of this contract is a rebate of the I that this instrument of the I seem	demand full payment, I under agree to pay your reasonable to collect such amounts by law all estate and house located at all amounts due to you under this D PROVISIONS PRINTED ON THE SAME WILLIAM IN THE SAM	stand that you may send it to a attorneys' fees, not exceeding my "Address" designated on a linear Sales Contract. HE REVERSE SIDE OF THIS INSTANNER AS IF THEY WERE PROTITIONAL TERMS LIMITING SELECTION TO THE SERVICES AND MUST BE DELIVERED OR MAI ong with two (2) copies of a this day of  IT IS IMPORTANT TO THE CONTRACT BEFORE THE CONTRACT BEFORE CONTRACT CONTRACT BEFORE CONTRACT CONTRACT BEFORE CONTRACT CONTRACT BEFORE CONTRACT	an attorney for collection and enforced 15% of the amount due, plus are the top portion of this contract are stallment sales contract are intended in the sales contract are intended in the sales contract at an understand that this instrument of enter my premises unlawfully. This agreement by Delivering to enter my premises unlawfully. This agreement by Delivering E Delivered or Mailed Before LED TO: P.P.I., INC. AT SUITE In Notice of Right to Cancel Form 19 19 19 19 19 19 19 19 19 19 19 19 19	
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## **ADDITIONAL TERMS**

PREPAYMENT AND ACCRUAL OF THE FINANCE CHARGE: Even though I do not have to pay more than the regular scheduled monthly payment, I have the right to prepay the whole amount owing to you in full at any time or in part from time to time. If the lending institution or bank that buys my contract computes the finance charge on a simple interest (daily) basis, I know my finance charge will be less if I make an early payment, and it will be higher if I pay late; I also recognize that any necessary adjustment to my total finance charge will be reflected in my final bill; I also know that the amounts shown on the reverse side for the Finance Charge, Total of Payments, and the Total Sale Price are estimates based on the assumption that you will receive each of the payments exactly on its due date; and I know that there will be no refund if I prepay because there is nothing to refund if I am charged on a daily basis. If the lending institution or bank does not compute the finance charge daily, and if I prepay the whole amount, you will refund to me the unearned portion of the finance charge (interest) by application of the Rule of 78's; and the amount of my rebate will be figured on the scheduled dates and amounts of my monthly payment and not on the actual dates and amounts of the prepayments that I pay to you. I know that a refund of less than \$1.00 will not be made.

## IMPORTANT NOTICE ABOUT WARRANTIES:

goods lasts only as long as the warranty or service contract.

(a) We as SELLER HEREBY DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, OF MERCHANTA-BILITY AND FITNESS FOR A PARTICULAR PURPOSE ON ALL GOODS AND SERVICES UNLESS SELLER FURNISHES BUYER WITH A SEPARATE WRITTEN LIMITED WARRANTY OR SERVICE CONTRACT MADE BY SELLER ON ITS OWN BEHALF (WHICH, IF MADE, ACCOMPANIES THIS CONTRACT).

(b) I have read, in detail, the separate "LIMITED WARRANTY" which accompanies this contract. It explains the conditions and circumstances in which the manufactured products will be repaired or replaced. I take notice of the limitations on the warranty, and I particularly recognize that any implied warranty which applies to the

SPECIAL-ORDER GOODS: I know that you have measured my house and its openings so that you can make the products to fit my particular house. I take notice that the goods that are manufactured for my specific house probably will not fit any other houses, and under such conditions, I know that I cannot cancel this contract at any time after the period of time given to me, by law, in which to cancel. After that legal period of time, I know that I have the obligation to pay you in full the amount owed.

OBLIGATIONS PERTAINING TO PROPERTY INSURANCE AND MY REAL ESTATE: 1. I promise to keep my house in good repair and to keep it insured for at least 80% of its replacement value by buying a fire and extended coverage insurance policy. The insurance company must be approved by you, and the policy must have a beneficiary clause which says that you are to be paid if there is a loss. The insurance company must agree that it will not cancel my policy without first telling you. I authorize the insurance company to pay you directly for any loss. You can choose to use this insurance payment to either repay any amounts I owe you or to repair my house. I have the option of providing property insurance through an existing policy or through a policy independently obtained and paid for by me. 2. I also promise that I will not allow anyone else to place any liens on my real estate without your written permission. 3. I promise to pay all taxes, assessments and other charges on my real estate when due. 4. I promise to timely make all payments on my prior loans secured by my real estate. I also promise that I will not extend, renew or change prior loans without your written permission. 5. If I do not insure my house or fulfill my other obligations to my real estate, then you can do it for me if you want (but you do not have to). If you do pay any of these obligations for me, I agree to pay you back on demand plus interest at the contract rate of interest. Until I pay you back, these amounts will be added to my debt to you which is secured by my real estate and house. I know that if you decide to buy insurance for me that you do not have to obtain any homeowner or liability insurance.

SALE OF MY HOUSE: I promise not to sell, lease or give my house to anyone until I have fully repaid my debt to you.

DEFAULT: I will be in default under this contract if:

- 1. I don't make a payment when due; or
- 2. I break any promise I made to you in this contract; or
- 3. Something else happens which causes you to believe in good faith that I do not intend to pay you as promised; or
- 4. I default on any obligations for which I am using my home as collateral; or
- 5. Something happens to my house which threatens your rights, if any, in it.

IF I AM IN DEFAULT: I understand that you have the right to foreclose the Mortgage I have given to you and have my house sold to repay any amounts I owe you if I am in default under this contract. Before my house is sold, you will do everything that the law requires. If the amount financed is more than \$300.00 and you hire an attorney to assist you to sell my house, or, to sue me, or, to protect your rights, I agree to pay you for your reasonable attorneys' fees not exceeding 15% of the amount due and for other related expenses such as court costs, title searches and money you expended to protect my house, if you are allowed to collect such amounts by law.

OTHER RIGHTS: We can choose not to enforce any of the rights under this contract as often as we want without losing them. Or, we can delay enforcing any of the rights without losing them. We can also use any rights now or in the future given to us by law.

DELAYS: I know that you will use your best efforts to install the products I am purchasing on my house, but I also understand that in some situations you may encounter delays that are caused by strikes, weather conditions, delays you have in obtaining materials, or for other reasons that are beyond your control. I understand that you will not be liable for such delays.

SALVAGE VALUE: I know that the windows, woodwork, and other materials that have to be removed by you for this installation have 80 salvage value. When you remove them, you can have them for whatever purpose you want.

SPECIAL SITUATIONS: Due to the uniqueness of some of the products that you sell, I understand that in special situations that your Regional Office may have to review and accept this contract. I also understand that this sale occurred in my home, and with the exception of any financial disclosures, that you and I may not have had all the correct information concerning this transaction at our fingertips; I give you my consent to correct any obvious errors that may have occurred when the blanks in this contract were completed.

INVALID PROVISIONS: If any provision of this contract violates the law and is unenforceable, the rest of the contract will be valid. If any part of this contract requires payment of more interest than the law permits, then you will only have the right to collect from me the amount of interest which the law allows you to collect.

COMPLETENESS OF THIS CONTRACT: This contract can only be changed if both you and I agree in writing.

The following notice brings to my attention the rights that I have even when this contract is sold to a financial institution or a bank, and I should notice that the importance of this provision is stressed by its appearance in ten point, bold face type:

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payment of more interest than the law permits, then you will only have the right to collect from me the amount of interest winch the taw arrows you to collect. COMPLETENESS OF THIS CONTRACT: This contract can only be changed if both you and I agree in writing.

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## NOTICE

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

INSURANCE CANCELLATION: If I have requested insurance in this purchase. I may cancel such request for insurance for any reason within fifteen (15) days from the date of this contract by notifying you or the holder of this contract in writing. I know that the cancellation of my coverage will be arranged with the insurance carrier(s) and a full refund of my premium(s) together with applicable finance charge will be credited to this contract.

PLEASE NOTE: If I have requested insurance in this purchase, I will receive within thirty (30) days a certificate of insurance more fully describing the insurance coverage I know that if there is any conflict in the coverage or the language of the certificate of insurance and the following Notice of Proposed Insurance that I am covered only the extent stated in the following Notice of Proposed Insurance. I also know that I have insurance coverage only if I have been charged for it.

## NOTICE OF PROPOSED INSURANCE

I take notice that either Credit Life or Credit Accident and Health Insurance, or both, will be applicable to this Sales Contract on the reverse side only if I have chose it by signing the request for such insurance. This insurance will only cover the person signing the request at the cost for each type of insurance shown. Subject to acceptance by the insurance company, the insurance will be effective as of today and will continue only for the number of months after the effective date equal to the number of monthly payments. I understand that this particular insurance may not provide coverage for my last few payments, and that during that period of time I will not have an insurance coverage. All benefits and proceeds of the insurance will be paid to you or to a financial institution or a bank if it purchases the Sales Contract to the extent of it interests and any balance will be payable to me. The initial amount of Credit Life Insurance is the amount required to repay the Total of Payments; thereafter, the insurance decreases by the amount of each monthly payment on a scheduled 30 day basis. If I am jointly obligated on the Sales Contract with a Co-Buyer, and we have both signed the request for Credit Life Insurance, death benefits will be payable only with respect to the first one of us to die. Subject to exclusions, eliminations or waiting period states in the insurance policy or certificate, Credit Accident and Health Insurance is for the benefit amount of 1/30th of each month's payment for each day that I am totally disable due to an injury or sickness while I owe any payment to you; however, I understand that I have to be prevented from working due to such total disability for more than four teen (14) consecutive days before the insurance benefit is paid back to the first day of my total disability. I also know that I cannot obtain any insurance from you if am over 65 years of age today, and I also know that the insurance coverage provided to me may contain a maximum amount of coverage which will not pay in som cases, the entire amount that I owe you. Due to the maximum amount of coverage stated in the insurance policy, I know that any unpaid amount in excess of the insurance coverage will still have to be paid. If the Sales Contract is prepaid in full prior to the last payment date, any uncarned insurance premiums will be refunded to me in the man Officer prescribed by law. Within thirty (30) days, I will receive the certificate of insurance more fully describing my insurance coverage. If the insurance is not accepted by the insurance company, I will receive a refund of the insurance premiums I have paid.

BUYER: The next two paragraphs contain warmenties -- Incident

44	is relative to this sale given by us to the financial in	stitution or bank in order for it to buy this contract
SELLER'S WARRANTIES AND	ASSIGNMENT OF INSTALLMENT S	ALES CONTRACT AND MORTGAGE
FOR VALUE RECEIVED. Seller haraby seller assis		4
ancumbered hereby. Assignee is hereby substituted as Mo	installment Sales Contract and Mortgage, togeth	er with all liens existing to secure its payment, and the proper
115 absignment: (2) All statements and figures in this area	Page and the Mouth of the State of the Co.	mulact. Script warrants and represents; ( ) It has the right to ma
Accily or indirectly by Seller to Buyer: (5) Fach Buyer is le	books and and an analysis of the training to t	baid by puyer and no part of said downpayment was loaned of
effect; (8) In the execution of this contract and the underly	ying sales transaction giving rise thereto did not	not and will not be subject to any claim, defense, demand or rig violate any federal or state law, directive, rule or regulation no
Thon period has expired and neither the sale nor this contract	thus been cancelled or rescinded. THIS CONTRACT	violate any federal or state law, directive, rule or regulation no ssion or cancellation by the Buyer, such rescission or cancell its sounce.
IN TESTIMONY WHEREOF, the undersigned is at	n authorized representative of the Saller and has	signed below on behalf of the Seller on this
day ofNovember	19£4	signed below on benalt of the Seller on this
		•
The foregoing instrument was acknowledged before me o	ور P.P.I., INC.	(eller)
November 5	To Fredrick	$\nu$ $\rho$
antititity in the	Ву	ay H. Stopport
by the authorized agent of Seller who is Kay with	STEFFE	
My commission expires:	STATE OF ALA, SHELBY CO.	
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