My payment schedule will be:

Amount of Payments

When Payments are Due

210-42735

Security: I am giving a security interest in:

PRODUCTS, NC.		FOR USE IN THE STATE OF ALABAMA INSTALLMENT SALES CONTRACT AND MORTGAGE		TO BE RECORDED IN REAL ESTATE RECORDS	
(_	r	ACESETTER PRODUCTS OF	AND MORTGAGE Alabama, Inc.	SALES CONTRACT NO.	12755
7 2190 Bit	PARKWAY LAKE DRIVE, SUITÉ A RMINGHAM, ALABAMA 35244	(THE SELLER/CREDITO	R)		
	(204) 087,7466	_ _ _			
old To _ William	n Rd Debo	FALL BUYERS) A Market A . State And my refer to the Buyer a		2	22 020
Address" 1127 84	Ave Segal NAME OF	FALL BUYERS)	————— Date Of	This Contract	30-89
In this Installment Sales	Contract the words I, me	and my refer to the State	Zip = 3.	Telephone	No. 663-52/3
Under the Mortonea states	, and may also mean a D	ank or other financial incline	on if it have the	mik mis contract. The	words, you and your
IVCE SIGNS below that make	will be seen with an in	e anongagor, and vou are	referred to an the title.	The state of the s	nake my payments to
Price is the total cost of its	a mendanta products ()	The Pacesetter Corporation	You have quoted me "	in you may concer aga	insi one or any. This
the amount financed in a	words to sell, life	uie rotai Sale Price, sei fori	th helow the penduars a		
dosed below. I also agree a	to all of the other terms	the Total Sale Price, set for it schedule set forth below, to on both sides of this contract, or interior trim, painting or t	Only products manufactured	on at the annual perc	elow. I agree to pay entage rate which is:
	THE TAX TO TAKE IN	UP INIPPORT FRIM maintime		DJ ADE LACEN	IPT L AFRATOTIAM ASA
111				and the state of t	•
7001	a Frant,	Inch Brown	En Color	all with	G
	- glan his	rited warns	ナノ		
GAL DESCRIPTION: The at	Your described goods and			<u> </u>	
such "Address" is:		ervices are to be installed and	placed upon the "Address	" designated above, and	the legal description
	Racon de 110	25-2-0	-3-4-001-02	- B. K345	- VLR
ers acknowledge that if Leg	al Description is not availa	ble of the singlet			
later date.	79P	to at the time this contract is the second	executed, Seller has the ri	ght to obtain and insert (the Legal Description
Total and a '760	ase cash price \$ 2/0°	+ tax 403 + add	itional warranty/service	coverage Oc 00	39800
MIZATION OF THE	- Cash [total] o	Jownpayment 5 200, 8	Unpaid balance	ofs > 7.54 00	
7 7 2/14					
3780.41 Amount	of credit given on this cor	ntract (Same amount as the "	Invaid Belgage 11		
	valor on her barance from t	prior contract with us.	Onpaid Balance.		
mount(s) paid to others on	my behalf:	s	2. 63 to insurance	Company for Day-	
do insurar	ice company for Credit Li	fe insurance \$	600 to public offi	company for Property Da cials for filing/recording	amage insurance
to insuran	ce company for Accident ar	nd Health insurance \$	4.00 to (Specify)	————	iccs
ANNUAL	FINANCE	Amount			
PERCENTAGE	CHARGE	Amount Financed	Total of	Total Sale P	rice
PATE The cost of my creations	The dollar amount the	The amount of credit	Payments The amount I will	The total cost of on credit, include	my purchase
The cost of my credit as a yearly rate.	credit will cost me.	provided to me or on my behalf.	have paid after l	downpayment o	of I
10 (0 0	01100-1		have made all paymen as scheduled.	ا <u>ه </u>	00
/1,68 %	\$/659.56	\$4027,48	\$ 5687.0	\$ 5887	7 0 0
y payment schedule will be:		7 1170	θ 3 80 7.0	<u> ě 500</u> /	''''

the may	
ents	
ount	
any	NOITO
and	E
RE A Ery	<u>SN</u>
tion any ent ully	FINANCIA
RING FORE S OF	ORIGINAL
orm.	
EAD	

1st Payment	\$ 118,4	8 destimated to be _ of the Completion	Certificate.	I. the goods, services and property being 2. my real estate and improvements		
47	\$ 118.40	All subsequent in each consecutive	nstallments on the same day of month until paid in full.			
		bifity insurance are not a gree to pay the additional	required to obtain credit, and will cost.	Late Charge: If a payment is more th	of the <u>late</u> pay-	
Eype		Term Signature	1444	Prepayment: If I pay off early, I ma		
Credit Life		I want credit life insurance.	Signature - Buyer	refund of part of the finance charge.		
	\$27,48	48	Signature - Co-Buyer	for additional information about non- any required repayment in full before t	-payment, default,	
Credit Accident	\$0,00	•	ident ince. Signature - Buyer	and prepayment refunds and penalties.	ne scheddied date,	
N//P		OO	ah I-wasan fuam annana 1 aya	G means an estimate. The second blocks were and second and s	anida ii theanah	
			20.00	int who is acceptable to you or I may property of coverage.	ovide it through	
<u> </u>				/// 3 \	27	
			finance charge (interest) is estimated on the goods and services on and	wher date, then the finance charge (interest)	will begin to run on the	
adate that I shall sign a C	Completion Certific	cate. If the finance charg		le interest (daily) basis, the amount of finance		
PREPAYMENT: I may	voluntarily prepay		,	ke a partial prepayment, I must continue to ma	ke my regular payments	
until I have paid all amou REOUSST FOR FULL		do not nav when due - voi	rean declare all that I owe under th	is contract payable at once. I agree to pay you	interest on that amount	
at the maximum contract	ual rate allowed by	y law until the amount I ow	e you is paid. I also know that you c	can foreclose the Mortgage I have given to you.		
COLLECTION COSTS	S: If I am in defa	ult of this contract and y	ou demand full payment, I underst	tand that you may send it to an attorney for	collection and enforce-	
court costs and expense	the amount finances incurred by you	ced is more than \$300.00 I, that is, if you are allowe	, I agree to pay your reasonable ed to collect such amounts by law.	attorneys' fees, not exceeding 15% of the	amount que, plus any	
MORTGAGE: I hereb	ov mortgage to v	ou, as Morteagee, my n	eal estate and house located at m	ny "Address" designated on the top portion	m of this contract and	
			all amounts due to you under this		HEC CONTRACT ARE A	
				E REVERSE SIDE OF THIS INSTALLMENT SA ANNER AS IF THEY WERE PRINTED ON THE		
				ITIONAL TERMS LIMITING SELLER'S WARRA		
			NOTICE TO BUYER		<u> </u>	
				the agreed terms to the extent of then a		
time, and In so doin	g I may be ent	litled to a rebate of th	ie unearned fin ance and insura	ay pay off the full balance due under ance charges (if any). 4. I understand	that this instrument	
is based upon a horr	ie solicitation sa	ale and that this instru	ament is not negotiable. 5. It ased under this contract.	shall not be legal for you to enter my	premises unlawfully "	
or commit any needer	n or the peace to		JYER'S RIGHT TO CANO	CEL CONTRACTOR		
IF THIS AGREEMENT	WAS SOLICITED A			R SERVICES, I MAY CAMCEL THIS AGREE	MENT BY DELIVERING 🐔	
OR MAILING A NOTIC	E TO YOU. THE	NOTICE MUST SAY THA	IT I DO NOT WANT THE GOODS	OR SERVICÉS AND MUST BE DELIVERED	OR MAILED BEFORE à	
				ST BE DELIVERED OR MAILED TO: PACES	SETTER PRODUCTS OF C	
		•	IINGHAM, ALABAMA 35244.	and wish sun (2) and a Masine of D	Sight to Consol Earn	
				ong with two (2) copies of a Notice of R		
at (city)	EUF, MIS INSTAN	iment Sales Contract and		this day of	<u> </u>	
	, ,	INC. (SELLER - MORTGAG		- IT IS IMPORTANT THAT I THE	OROUGHLY READ	
7,2222,741,711,0000	-	The state of the s		. THE CONTRACT BEFORE I SIGN		
9	la D del		X (I) IX	Man 970m	•	
By:	// AUTHORIZEO	OFFICER)		RTGAGOR		
	Jan 1/- / 1		YV[]	obrasah Jonas		
11)	IFACTORY MEPR	ESENTATIVE)	7 CO-BUYEK-	MORTGAGOR	73	
State of Alabama			The forego	ing instrument was acknowledged before me	thisday 7	
State of Alabama	//)) ss.	of		, 1925.Z. by 5	
County of	~~)			· ·	
Ma manining and	J.	1-20-91	M	No. 12 11/1	 -	
My commission expir	cs:		Notary Pu	one		
		تما معطالة معادية المتوسطين الديار وزوا منها				
	•				•	

 $\frac{\mathcal{H}}{\mathcal{H}} = \frac{\mathcal{H}}{\mathcal{H}}$



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:

(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 FUR-NISHES BUYER WITH A SEPARATE WRITTEN LIMITED WARRANTY OR SERVICE CONTRACT MADE BY SELL-ER 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

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

COBLIGATIONS PERTAINING TO PROPERTY INSURANCE AND MY REAL ESTATE: 1. I promise to keep my house in good repair and to keep it insured for 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 the 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 the least 80% of its replacement value by buying a fire and extended coverage insurance company must be approved by you, and the policy must have the least 80% of its replacement value by buying a fire and extended coverage insurance company must agree that it will not cancel my policy without first telling you. I au-1 is the policy must have a least 80% of its replacement value by buying a fire and extended coverage insurance company must agree that it will not cancel my policy without first telling you. I au-1 is Thorize 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. 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 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. The provided 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.

DUE ON SALE: If I sell, lease or give my house to anyone before I have fully paid all I owe under this contract, you can declare all that I owe under this contract payable and once and I agree to immediately pay you that amount. 3. Recording Fee (D. DO

DEFAULT: I will be a 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

- Something else happens which causes you to believe in good faith that I do not intend to pay you as promised; or
- I default on any obligations for which I am using my home as collateral; or 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.

4. Indexing Fee 2:00

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

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 re-

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 move them, you can have them for whatever purpose you want. 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

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 use importance of this provision is stressed by its appearance in ten point, bold face type:

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.

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 to 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 chosen 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 any 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 its unterests 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 stated 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 disabled due to an injury or tekness 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 fouram 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 some cases, the entire amount that I owe you. Due to the maximum amount of coverage stated in the insurance coverage which will not pay in some 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 unearned insurance premiums will be refunded to me in the manprescribed 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.	
The same and the contain warranties relative to this sale given by us to the Mancial Institution of Calle in Class to	=
SELLER'S WARRANTIES AND ASSIGNMENT OF INSTALLMENT SALES CONTINGO AND ASSIGNMENT S	
FOR VALUE RECEIVED. Seller hereby sells, assigns, conveys, transfers and delivers to (Assignce) all of its rights, title and interest in and to the Installment Sales Contract and Mortgage, together with all liens existing to secure its payment, an encumbered hereby. Assignce is hereby substituted as Mortgage under the Mortgage provisions of this contract. Seller warrants and represents; (1) It has the encumbered hereby. Assignce is hereby substituted as Mortgage under the Mortgage provisions of this contract. Seller warrants and represents; (1) It has the encumbered hereby. Assignce is hereby substituted as Mortgage under the Mortgage provisions of this contract. (3) This contract arose from the this assignment; (2) All statements and figures in this contract and in the Buyer's statement are materially true and correct; (3) This contract of said downpayment of the goods and services described herein; (4) The cash downpayment shown in this contract was actually paid by Buyer and no part of said downpayment of the goods and services described herein; (4) The cash downpayment shown in this contract is not and will not be subject to any claim, defense, defense, of the seller in Buyer; (5) Each Buyer is legally competent to contract; (6) This contract is not and will not be subject to any claim, defense, of the original transaction giving rise thereto did not violate any federal or state law, directive, rule or to offset; (7) The execution of this contract and the underlying sales transaction is subject to a right of rescission or cancellation by the Buyer, such rescission effect; (8) In the event that this contract or the underlying sales transaction is subject to a right of rescission or cancellation by the Buyer, such rescission period has expired and neither the sale nor this contract has been cancelled or rescinded. This contract is sold below on behalf of the Seller on this day of the seller of the Seller on this contract has been cancelled or rescinded. This contract has signed below on behalf of the Seller	was loaned di- lemand or right regulation now on or cancella-
PACESETTER PRODUCTS OF ALABAMA, INC.	. (Seller)
The foregoing instrument was acknowledged before me on	
Larol McMahon	
INVIREDIBLIAGO AKOMONIO PER TINGUE TO A CONTRA CONT	

-28 ret -- UIG

1513

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 chosen 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 will be paid to you or to a financial institution or a bank if it purchases the Sales Contract to the extent of its 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 stated 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 disabled to an injury or afckness 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-life to an injury or afckness 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-life to an injury or afckness 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-life to an injury or afckness while I owe any payment to you; however, I understand that I have to be prevented from working due to such total

the insurance company, I will receive a refund of the insurance premiums I have paid.	•
BUYER: The next two paragraphs contain warranties relative to this sale given by us to the final	ancial institution or bank in order for it to buy this contract.
SELLER'S WARRANTIES AND ASSIGNMENT OF INSTALLME	ENT SALES CONTRACT AND MORTGAGE
FOR VALUE RECEIVED. Seller hereby sells, assigns, conveys, transfers and delivers to	together with all liens existing to secure its payment, and the property
(Assignee) all of its rights, title and interest in and to the Installment Sales Contract and Mortgage encumbered hereby. Assignee is hereby substituted as Mortgagee under the Mortgage provisions of the Installment Sales.	i this marati. Dellei walialka alka ispisasilia, tii ii iiko iiw iikiii wa missi
this assignment; (2) All statements and figures in this contract and in the buyer's statement are in	actually paid by Buyer and no part of said downpayment was loaned di-
recity or indirectly by Seller to Buyer; (3) Each Buyer is legally competent to contract; (b) this con	did not violate any federal or state law, directive, rule or regulation now
in affirm 19) in the exempt that this profession of the invientation (SUP) (EXHABITION IS SUDJECT IN A TIXIN	(1) (C)C(331())) Of Called (minor) of the ranker of any contraction of the called (minor)
tion period has expired and neither the sale nor this contract has been cancelled or rescinded. This wi	DMIRACI IS SULD BY SELLEX MILIOUS RECOGNOC.
IN TESTIMONY WHEREOF, the undersigned is an authorized representative of the Seller	and has signed below on behalf of the seller on this
day of	and hus signed below on behalf of the Seller on this
The foregoing instrument was acknowledged before me on PACES	SETTER PRODUCTS OF ALABAMA, INC. (Setter)
Oscil uses	on of mi male
Hpril 11th 1989 By (arax // (lann
by the authorized agent of Self-Cupp is Carol McMahon My commission expires: I CERT WAS IN TO SELECT WAS IN THE SELECT WAS IN TO SELECT WAS IN TO SELECT WAS IN THE SELECT WA	\cdot
My commission expires: T CF-15-117-WAS-1	
INSTRUMENT LEADO ON	waterine Externio
Noyey Par	
89 HAY 23 AH	
	€ee 2.50
HINGE OF PROBATE	Tud 2.00
1° 17	