

SPECIAL NOTICE SECTION

In the information and sections below, the words "you" and "your" refer to each individual who signs the Application. The words "we," "us," and "our" refer to the seller and any finance company, bank, or other financial institution to which seller submits your application (hereinafter collectively referred to as "Lender").

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The federal agency that administers compliance with the law concerning this law is the Federal Trade Commission, Equal Credit Opportunity, Washington DC 20580.

NOTICE TO CALIFORNIA RESIDENTS ONLY: A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If we take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You have the right, as described by Section 1785.16 of the California Civil Code, to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

NOTICE TO MAINE RESIDENTS ONLY: A consumer report may be requested in connection with this offer. Upon request, you will be informed whether or not a consumer report was requested, and if a report was requested, informed of the name and address of the consumer reporting agency that furnished the report.

NOTICE TO MARYLAND RESIDENTS ONLY: Finance Charges will be made in amounts or at rates not in excess of those permitted by law.

NOTICE TO NEW YORK RESIDENTS ONLY: A consumer report may be requested in connection with this offer. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

NOTICE TO OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE TO RHODE ISLAND RESIDENTS ONLY: A credit report may be requested in connection with this offer.

NOTICE TO UTAH RESIDENTS ONLY: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

NOTICE TO VERMONT RESIDENTS ONLY: You authorize Preferred Credit, Inc. ("PCI") to obtain credit reports about you now and in the future for all legitimate purposes associated with this offer or the account including, but not limited to: (a) evaluating the Acceptance Certificate, and (b) renewing, reviewing, modifying, and taking collection action on your account.

NOTICE TO WISCONSIN RESIDENTS ONLY: For married Wisconsin residents, your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes, or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will also receive notification that credit has been extended to you.

NOTICE TO: KANSAS, MARYLAND, MASSACHUSETTS, MONTANA, NEW HAMPSHIRE, NEW JERSEY, NEW YORK, AND WASHINGTON RESIDENTS: By signing this application, I hereby consent to your obtaining an investigative consumer report, including information as to my character, general reputation, personal reputation, and mode of living, whichever are applicable, upon which you may base your credit decision. I have the right to request from you additional disclosures regarding the nature and scope of the investigation requested. Finance Charges will be made in amounts or at rates not in excess of those permitted by law.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.