

CEDAR RIVER FINANCE COMPANY INC.

Disclosure Statement, Retail Installment Sales Agreement & Security Agreement

THIS IS A CONSUMER CREDIT TRANSACTION.

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. I have read and agree to the attached terms.

Seller/Business Name: _____ Date: _____

Description of Merchandise/Serial Number or Services: _____

Notes/Comments/Promotional Credit Plan (if applicable): _____

Automatic Payment Authorization: I hereby authorize Cedar River Finance (CRF) to charge my debit/credit card or take direct payment from our bank account provided below for: One-time or Recurring Monthly Payment amount.

Amount of Payment: \$ _____

Bank Routing Number: _____

Checking Acct #: _____

Savings Acct #: _____

Financial Institution: _____

Authorizing Signature: _____

OR

Name on Card: _____

Address: _____

City, State Zip: _____

Credit/Debit Card #: _____

Expiration Date: _____ Security #: _____

Authorizing Signature: _____

*Cedar River Finance accepts Visa Debit, MasterCard, and Discover.

Fill out either credit card or banking information, **NOT BOTH**. Signature required.
Leave this section blank if you do not wish to set up an automatic payment at this time.

Sale Price (1)	\$
Shipping/Handling (2)	\$
Sales Tax (3)	\$
Total Sale Price (1+2+3)	\$
Less Down Payment -	\$
Less Trade-In -	\$
Amount Financed <i>(the amount of credit provided to you)</i>	\$
Monthly Payment Amount	\$
Number of Payments/Term	_____ months
Monthly Payment Schedule Beginning	
Annual Percentage Rate <i>(cost of your credit as a yearly rate)</i>	_____ %
Finance Charge <i>(dollar amount the credit will cost you)</i>	\$
Total of Payments <i>(the amount you will have paid when you have made all scheduled payments)</i>	\$

You have the right to receive an itemization of the amount financed.
Check here to request this itemization

This Contract will be assigned to Cedar River Finance Company, Inc. at PO Box 1268, Cedar Rapids, IA 52406, 319-362-2185 or www.cedarriverfinance.com and Cedar River Finance Company, Inc. may then be considered a creditor and shall enjoy all of the Seller's rights under this contract.

Buyer's Signature

Date

Co-Buyer's Signature

Date

Buyer's Name PRINT

Co-Buyer's Name PRINT

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 CANCELATION FORM FOR AN EXPLANATION OF THIS RIGHT.

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 TEN 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 not agree to return the goods to the seller or if the seller does not pick them up within twenty days of the date of your notice of cancellation, you may retain or dispose of the goods without any further obligation.

To cancel this transaction, mail or deliver a signed and dated copy of the Cancellation Notice or any other written notice, or send a telegram to:

Name of Seller: _____ NOT LATER THAN MIDNIGHT OF _____

Address: _____
Address, City, State, Zip of seller's place of business

I HEREBY CANCEL THIS TRANSACTION: _____
Buyer's &/or Co-Buyer's Signature Date

Keep one copy of this notice

Detach and Return Below Portion for cancelation

NOTICE OF CANCELLATION:

Date of Transaction: _____

You may CANCEL this transaction, without any penalty or obligation, within THREE BUSINESS DAYS from the above date.

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Name of Seller: _____ NOT LATER THAN MIDNIGHT OF _____

Address: _____
Address, City, State, Zip of seller's place of business

I HEREBY CANCEL THIS TRANSACTION: _____
Buyer's &/or Co-Buyer's Signature Date

Keep one copy of this notice

CONTRACTUAL TERMS

Late Fee: A payment is due on or before the date stated on the statement. If a payment is late, you will be charged the greater of \$29.99 or 5% of the payment amount.

Interest Rebate Contracts: If this agreement contains an Interest Rebate Option, it is written in the Notes/Comments/Promotional Credit Plan. To pay off your contract under the Interest Rebate Option, the full Amount Financed, plus any fees incurred, must be received by CRF within the stated time frame listed in the "Notes" section starting as of the date listed on this agreement. Until you pay off your contract under the Interest Rebate Option, you must make your minimum monthly payments on or before the scheduled due dates; otherwise, the Interest Rebate Option will be void and the contract term and 21% interest rate stated in the Minimum Monthly Payment section shall control. Interest is applied monthly to the Amount Financed under the Interest Rebate Option until paid in full. All paid interest will be rebated to the account upon the Amount Financed being paid in full within the Interest Rebate Option time frame.

Payment in Full/Overpayment: Your Account will not be paid in full until all amounts under this Agreement have been paid. Payment of an amount less than that required to satisfy the terms of this Agreement will not discharge your obligation under this Contract. Sending your payments marked "paid in full" or the equivalent will not discharge your obligations. If you pay off the Balance early, you will not have to pay a penalty and will be entitled to a rebate of all unearned pre-computed finance charges determined by applying the APR according to the actuarial method to the unpaid balances and the time remaining as originally scheduled, for the time-period following prepayment in full. Overpayment amounts of \$1.00 and under will be retained by the seller/contract assignee.

Credit Investigation: You authorize us to investigate your credit history by obtaining credit reports in connection with your application for this Account and subsequently to verify the accuracy of the statements made in the credit application, reviewing the Account, or collection of the Account. You authorize us to make direct inquires of businesses where you have accounts, where you work, and financial institutions where you bank. We may also investigate your credit history to provide a means for collecting any unpaid installment amounts and for other valid business purposes. You authorize us to report your performance under this Agreement to credit bureaus and others who may properly receive such information. We will not share your financial or credit information with any third-party except as allowed by law. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Authorization Agreement for Preauthorized Electronic Fund Transfers (EFT): You authorize us to initiate such EFTs as we may mutually agree to over the telephone or otherwise.

Promise to pay: In return for extending credit to you on this Account, you agree to pay us at the address shown on your monthly billing statement ("Statement") for all goods and services charged to this Account, plus any Finance Charges and other charges outlined in this Agreement. If this is a joint account, each of you will be responsible, jointly and severally, for paying all charges incurred on this Account.

Reproduction Considered as an Original: The parties agree and acknowledge that each shall consider any reproduction of this Agreement, application or explanation of charges completed in conjunction with this Agreement as originals if such reproduction was made by reliable means for example; microfilm, print out of a scanned image, photocopy, facsimile or similar means.

Default/Collection Costs: You will be in default if you don't pay a monthly installment on time, if any insolvency or bankruptcy proceeding(s) are initiated by or against you, or if you do not fulfill any other requirements of this Agreement. If you have been in default for 20 calendar days after you are given notice of the right to cure the default, then we may accelerate the contract and make a demand for the immediate payment of the entire unpaid Balance. If the account is business in nature and referred to an attorney who is not our salaried employee, you agree to pay our reasonable attorney's fees, but only to the extent and in the amount permitted by applicable law. All court costs will also be recovered where permitted by applicable law.

APR/Statements: The APR will be determined based on your creditworthiness. The APR will range from 15%-21%. You agree to pay the interest rate of 21% APR on any amounts which remain unpaid after the maturity of the agreement. CRF will provide your monthly statements to the email(s) provided on your credit application that will show the current Account balance & minimum payment due. If you would prefer your statements printed and mailed, mailed in addition to the email, mailed to more than one location, or some other combination, there will be a charge, starting at \$2.00 added to your account per month. CRF may also call you to verify the amount charged to this Account.

Dishonored Payments: You agree to pay **\$30.00** as a processing fee if your check, share draft, or other item submitted as payment is dishonored for any reason by the bank or other institution on which it is drawn, per Iowa Code 554.3512.

Warranty Limitation: This Agreement does not contain any statements or promises that will create additional warranties or alter the terms and conditions of the written warranty for the items purchased or service performed or any warranties which may be required under State law. You may have rights that are available to you under State law.

Security: To protect us if you default on this Agreement, you hereby give us a purchase money security interest in the items purchased or that a service was performed as described in the invoice or accompanying receipt/work order provided by the Seller. A UCC-1 financing statement may be filed if we deem it necessary.

Change of Address: You agree that the items purchased will be located at the address you listed in your application for this Account and that if the location of the items changes or your address changes, you will advise as such in writing of the change and location of the collateral within 10 days. Until we receive such notice, we will send statements and any other notices to the address given on the application for this Account.

No Waiver by Us: We reserve the right to delay or refrain from enforcing any of our rights under this Agreement without losing them. For example, we can extend the time for making certain payments without extending others or we can accept late or partial payments without waiving our right to have further payments made when they are due.

Changes in This Agreement: We may change any term of this Agreement, including the rate of APR, by furnishing you notice of the change in the manner required by applicable law. As permitted by applicable law, any new terms may be applied at our option to any Balance existing at the time of the change.

Telephone Monitoring: All calls to CRF are recorded, to assure you receive the best possible customer service and our employees are complying with our policies and applicable laws.

Governing Law: Federal law and the laws of the State of Iowa govern this Agreement. If you live or move to any other state, except as to those terms expressly set forth in this Agreement, federal law and the laws of the State of Iowa govern this Agreement.

Notice to the Buyer: 1. DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. 2. YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS AGREEMENT. 3. YOU MAY AT ANY TIME PAY THE TOTAL BALANCE OUTSTANDING UNDER THIS AGREEMENT WITHOUT INCURRING ANY ADDITIONAL CHARGE. 4. YOU MAY UNDER CERTAIN CIRCUMSTANCES REDEEM YOUR PROPERTY IF REPOSSESSED BECAUSE OF YOUR DEFAULT. 5. THE SELLER OR CRF HAVE NO RIGHT TO UNLAWFULLY ENTER YOUR PREMISES OR COMMIT ANY BREACH OF THE PEACE TO REPOSSESS GOODS PURCHASED UNDER THIS AGREEMENT. KEEP THIS AGREEMENT TO PROTECT YOUR LEGAL RIGHTS. YOU ACKNOWLEDGE RECEIPT OF A COPY OF THIS INSTALLMENT CREDIT AGREEMENT.

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.