HANOVER MEMORIAL
PARK CEMETERY

FINANCIAL AGREEMENT

Minimum monthly payment: $250.00

Payment Plan Details

Purchaser(s): _____	**Contract Number:** _____
Items Purchased: _____	**Agreement Date:** _____
Total Amount: $_____	**Deposited Amount:** $_____
Amount Financed: $_____	**Monthly Payment Amount:** $_____
Beginning On: _____	**Ending On:** _____
Total Number of Payments: _____	**Monthly Payment Type:** _____

Credit / debit card payments are subject to a 3.5% processing fee.

Terms & Conditions

1. Full Payment Requirement

This contract/financial agreement must be paid in full prior to the usage or installation of any merchandise, lots, memorials, or professional services. All lots or contracted services must be paid in full before installation or delivery can occur. Monthly payment amounts may not be changed, reduced, deferred, or modified without the prior written approval of Hanover Memorial Park Cemetery. Hanover Memorial Park Cemetery reserves the right to adjust required payment amounts in connection with date-of-death charges, late payments, missed payments, returned payments, account delinquency, additional charges, or other amounts due under this Contract.

2. Payment Schedule and Late Fees

Payments are due on or before the date specified above. Payments received five (5) days after the due date will incur a $50.00 late fee. Minimum Monthly Payment $250.00 0% 12 Months Max at least 1/2 down.

3. Returned Payment Fee

A fee of $75.00 will be charged for each returned or dishonored check, ACH payment, or declined transaction.

4. Default / Missed Payments

Failure to make any scheduled payment will result in default of this agreement. Upon default, all previous payments and deposits will be forfeited, and the lot, location, product, or service will no longer be guaranteed at the current price or availability. Hanover Memorial Park Cemetery reserves the right to cancel the agreement and retain all amounts previously paid as liquidated damages for administrative and holding costs.

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Terms & Conditions • Signatures • Payment Details

Terms & Conditions (Continued)

5. Acceleration Clause

Upon default, the remaining balance shall become immediately due and payable at the option of Hanover Memorial Park Cemetery. This is to be paid by certified funds.

6. Payment Methods

Acceptable forms of monthly payment include cash, check, credit/debit card (subject to 3.5% processing fee), or certified funds.

7. Assignment

This agreement may not be assigned or transferred by the purchaser(s) without the written consent of Hanover Memorial Park Cemetery.

8. Governing Law

This agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia. Venue for any dispute arising under this agreement shall be in Hanover County, Virginia.

9. Entire Agreement

This document represents the entire understanding between the parties and supersedes all prior oral or written agreements related to this purchase. Any modification must be in writing and signed by both parties.

10. Acknowledgment

I/We, the undersigned purchaser(s), acknowledge that we have read, understand, and agree to all terms and conditions set forth in this Financial Agreement.

Purchaser & Cemetery Signatures

Purchaser: _____	**Date:** _____
Purchaser: _____	**Date:** _____
HMP Representative: _____	**Date:** _____

Credit Card Details (If Applicable)

Credit Card Number: _____	**Name on Card:** _____
Expiration Date: _____	**Card Type:** _____
Billing ZIP Code: _____	**Date to Bill Card:** _____ of each month
3.5% Card Processing Fee: $_____	

3.5% of the monthly payment will be added to the monthly payment amount each time a card is used.

Card security: Do not write or retain the card security code (CVV) on this form. Process security codes only through an approved payment system.

Cardholder Signature: _____	**Date:** _____