

Hanover Memorial Park

CEMETERY FINANCIAL AGREEMENT

Minimum monthly payment \$250.00

Purchaser(s): _____

Items Purchased: _____

Contract Number: _____ Date: _____ Total Amount: _____

Deposited Amount: _____ Amount Financed: _____

Payment Amount: _____ Beginning On: _____

Ending On: _____ Total number of payments _____

Type of Monthly Payment: _____ credit card 3.75% fee.

Terms and 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**.

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.

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.

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6. Payment Methods

Acceptable forms of monthly payment include cash, check, credit/debit card (subject to 3.75% 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.

SIGNATURES

Purchaser: _____ **Date:** _____

Purchaser: _____ **Date:** _____

Hanover Memorial Park Cemetery Representative: _____

Credit Card Number _____

Name on Card _____

Exp Date _____ Card Type _____ CVV _____ Zip Code _____

Date to bill card: _____ of each month.

3.75% of monthly payment will be added to monthly payment amount each time card is used.

Fee \$ _____

Signature of card holder

Date