Discount Merchant Application & Agreement Flat 7.1%, 48 Month Term
EXHIBIT 1

UCFS Vertical: Medical

Merchant Name ______________________

Agreement Submission Date ______________________

1. **Financing Fee Discount** – This fee is applied to the amount financed and based on UCFS proprietary underwriting guidelines for individual consumer applications. The UCFS Financing Fee Discount table below is for our offer to purchase retail installment contracts and shall be determined based on the credit quality of the consumer's application and other such information that maybe required or available as per appropriate regulatory agencies.

Financing Fee Discount Table

Credit Quality Tier	Merchant Discount Fee	Minimum and Maximum Finance Amount
Tier 1	7.1%	$1,000 - $10,000

2. **Optional Same as Cash (SAC) Fee** – The Merchant may offer an optional promotional Same as Cash option, at its sole discretion, to its qualified consumers. UCFS will charge a fee for the SAC option. The SAC fee is in addition to Financing Discount fee and only applies to those contracts OFFERED by Merchant to its consumers. The SAC option offers Merchant's consumers to the entire amount financed within the option period as defined in SAC Fee Table.

SAC Fee Table

SAC Period	Merchant SAC Fee
90 Days	0%
180 Days	0%
365 Days	0%

Note that SAC starts at the date of the contract signing and scheduled monthly payments must be made as per original term with the remaining SAC balance paid in full before the expiration date. UCFS will not accept 180 days SAC written on 6 - month term or 12 - month SAC written on 12 - month term without additional discount.

3. **Optional Acquisition Fee for deferred consumer payment -** The Merchant may offer an optional deferred consumer payment, at its sole discretion, to its qualified consumers. The deferred consumer payment fee will be in addition to Financing Discount fee. It will only apply to those contracts OFFERED by Merchant to consumers that have the first payment due date more than **36** days after contract date. The fee will be calculated based on **.25% per annum of amount financed** and can be extended up to a maximum of **51** days.

4. **Consumer Financing Interest Rates and Payment Terms** – Consumer interest rates and payment terms will be provided within our on-line origination portal or directly from UCFS Client Services.
    - The lessor of **21.98%** UCFS APR or State Maximum.
    - Term will in 6 - month intervals to no less than 6 months and not to exceed **48** months. Financing cannot be combined with other financing types other than credit cards used for deposit purposes.

5. **Other Reductions –** UCFS reserves the right to offset purchase amounts for current contract for any amounts Merchant owes UCFS for previous transactions as per Merchant Application and Agreement.

6. **Merchant Cancellation Policy** – In the event the Merchant purchase agreement with consumer includes a cancellation or refund clause of any type and such clause is exercised then Merchant may be required to repurchase installment contract as per Merchant Application and Agreement.

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Date

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Signer's Name – Printed

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Signature

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Title