

.RETAIL INSTALLMENT CONTRACT

SELLER

BUYER

NAME _____ DLR NO. _____ BUSINESS ADDRESS _____ CITY _____ STATE _____ ZIP _____ SALESPERSON _____ SELLER'S PHONE _____ DATE OF CONTRACT _____		NAME _____ NAME MAILING ADDRESS _____ CITY _____ STATE _____ ZIP _____	

THE PROPERTY

FEDERAL TRUTH-IN LENDING DISCLOSURES

My payment schedule will be:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price	No. of Payments	Amount of Payments	When payments are due
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.	The total cost of my purchase on credit, including my down payment of			Monthly beginning
%	\$	\$	\$	\$			
				\$ _____	SECURITY: I am giving you and your assigns a purchase money security interest in the goods I am purchasing.		

Late Charge: If a payment is late by 10 days or more I will be charged an amount which is 5% of the payment or \$29.00, whichever is less, or at your option I will pay additional interest on the payment at an annual rate equal to the Annual Percentage Rate.

Prepayment: If I pay off early, I will not have to pay a penalty and I may be entitled to a refund of part of the finance charge. I will see my contract documents, for any additional information about nonpayment default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Itemization of the Amount Financed

Less Down Payment

- | | |
|---|--------------------------------|
| 1. Cash Price \$ _____ | 1. Cash \$ _____ |
| 2. Sales Tax \$ _____ | 2. Trade-In \$ _____ |
| 3. Shipping Charges \$ _____ | 3. Total Down Payment \$ _____ |
| 4. Total Cash Price \$ _____
(1 - 2 - 3) | (1 + 2) |

AMOUNT FINANCED \$ _____
(Total cash price (less) down payment)

ASSIGNEE: NAME Citizens Finance Company
 ADDRESS 188 Industrial Drive
Suite 128
Elmhurst, IL 60126

This Contract is assignable by you. If the name and address for an Assignee is completed above, I understand that this Contract may be assigned to such Assignee and I agree to make all payments at the address of the Assignee above after I receive notice this Contract has been assigned to such Assignee. I agree to make payments to this or any other designated Assignee at any address specified in any written notice that I receive telling me this Contract has been assigned.

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT

"SAME AS CASH" OPTION FOR WAIVER OF FINANCE CHARGES. If the full Amount Financed is paid within ____ days of purchase, the Finance Charge shown on this Contract will be waived. Buyer understands that monthly payments must be made as shown in the Payment Schedule above, and that all other terms of this Contract will apply. Buyers Initials _____

SALES AGREEMENT: You have given me the choice between a cash price if I pay cash for the property described below or a higher Total Sale Price if I buy the property on credit. I have chosen to buy the property from you on credit and promise to pay the Total of Payments to you on your order at the times and in the amounts shown in the payment schedule set out in the Federal Truth-In-Lending Disclosure box. Payments are due on the same day each month.

PREPAYMENT: I may prepay this Contract in full at any time without penalty and you will refund or credit any unearned finance charge based upon the method described in the Illinois Credit Code and called the "Sum of the Monthly Unpaid Balances Method". You will do this if the refund is in excess of one dollar. If I partially prepay this Contract, any unearned amounts of the finance charge may be retained by you.

DELINQUENCY CHARGES: If I do not pay any installment in full within 10 days after the scheduled due date, I will pay you a delinquency charge, not exceeding five percent of any such installment or \$29.00, whichever is less, or at your option in lieu of such delinquency charge, I will pay you interest on each such installment at the annual rate of interest set out in Rights After Default below.

ACCELERATION OF PAYMENT: You may accelerate payment or performance of this Contract without prior written notice to me if: (a) I am in default on the performance of any of my obligations under this Contract or (b) you in good faith believe that the proposed payment or performance is impaired. If you do so, you will calculate the unearned portion of the finance charge on the date you accelerate the loan exactly as if I had prepaid the loan in full on that date and you will give me necessary credits so that in no event shall the amount of finance charge contracted for, charged or collected under this Contract exceed the maximum finance charge permitted by law.

RIGHTS AFTER DEFAULT: After you accelerate the maturity of the contract or after the final scheduled maturity date, whichever occurs first, I agree to pay interest from that date calculated upon the amount legally owed by me at an annual rate of interest which is the highest rate allowed by law. In any contingency whatsoever, if you shall receive anything of value deemed interest under applicable law which would exceed the maximum amount of interest permissible under applicable law, the excessive interest shall be applied to the reduction of the unpaid amount of contract or refunded to me.

ADDITIONAL TERMS AND CONDITIONS

ATTORNEY FEES AND COURT COSTS: If this contract is referred to an attorney for collection, I agree to pay the amounts actually incurred by you as court costs and attorney's fees assessed by a court.

NSF CHECKS: If you pay any sums to CFC with a check, which is returned to us for insufficient funds in the account upon which the check is drawn, a \$15 charge will be made to your account.

CREDIT REPORTING: Each month, information concerning your account will be furnished to major consumer credit reporting agencies. This information may include your loan amount, balance, and payment history including late payments, charge offs and bankruptcies.

ILLINOIS RESIDENTS may contact the Illinois Commissioner of Banks and Trust Companies for comparative information on finance charges, fees and grace periods: State of Illinois-CIP, PO. Box 10181, Springfield, Illinois 62791, 1-800-634-5452.

TEXAS BUYERS. To contract Great Lakes Financial, LLC call 800-552-9869. If this contract is not assigned to Great Lakes Financial, LLC the seller can be contacted as shown in the top left Seller section of this contract. This contract is subject in whole or in part to Texas law which is enforced by the consumer Credit commissioner, 2601 N. Lamar, Lamar, Austin, Texas 78705-4207; telephone 512-479-1285 or 800-538-1579. Contact the commissioner relative to any inquiries or complaints.

CREDIT WORTHINESS: The terms and conditions of this contract are subject to credit approval.

CREDIT INVESTIGATION: In connection with this Agreement, the Seller or Assignee may investigate your credit history and obtain your credits profile from one or more Credit reporting Agencies. By signing this Agreement you are consenting to this action.

NOTICE TO THE BUYER

DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THE CONTRACT YOU SIGN UNDER THE LAW YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL ALL AMOUNT DUE AND UNDER CERTAIN CONDITIONS MAY OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. KEEP THIS CONTRACT TO PROTECT YOUR LEGAL RIGHTS.

I/We agree to the terms of this Retail Installment Contract, Disclosure Statement, and Security Agreement ("the Contract") which cover the Collateral described in this Contract.

The terms and conditions of this contract are subject to credit approval.

I/WE HAVE RECEIVED A COMPLETED COPY OF THIS CONTRACT AND I HAVE READ ALL THE DISCLOSURE INFORMATION INCLUDING THOSE ON PAGE ONE AND TWO.

BUYER

X _____
SELLER
BY _____

X _____

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.