

RETAIL INSTALLMENT CONTRACT / RETAIL INSTALLMENT SALE AGREEMENT / SECURITY AGREEMENT / CONSUMER CREDIT SALE AGREEMENT

This Retail Installment Contract / Retail Installment Sale Agreement / Security Agreement / Consumer Credit Sale Agreement is hereinafter referred to as "Agreement". THIS AGREEMENT IS DATED: 12/04/2020

SELLER (also called We, Us and Ours):

HOME & MEDIA PRODUCTS LLC

Name

8635 FLORENCE AVENUE S-205

Address

Downey Ca 90240

City State Zip Code

(562) 366-1763

Home Phone

BUYER refers to all persons signing this Agreement as Buyer (also called You, Your and Yours):

Omar Misael Torres Jauregui (664) 123-4567 (664) 123-4567

Name Home Phone Mobile Phone

NARDO 9828 TIJUANA

Address City

Baja California 22237

State Zip Code

I. AGREEMENT COVERAGE:

ON THE TERMS AND CONDITIONS HEREINAFTER CONTAINED IN THIS AGREEMENT (the terms and conditions of this Agreement are contained on more than one page), THE UNDERSIGNED BUYER(S) AGREES TO BUY, AND THE UNDERSIGNED SELLER AGREES TO SELL THE FOLLOWING DESCRIBED GOODS AND/OR SERVICES:

Quantity	Manufacturer	Product	Description of Goods and/or Services		
1	HMP	TPM002	TK-12 + ONLINE		
				cash sales price	\$1,000.00
				Sale Tax	\$100.00
				Delivery	\$100.00
				Total Cash Sale Price	\$1,200.00

II. ITEMIZATION OF AMOUNT FINANCED:**1) CASH PRICE, including Sales Tax (1a+1b):**

a) Cash Price, exclusive of taxes: \$1,100.00

b) Taxes on Sale: \$100.00

Total (1a+1b) = \$1,200.00**2) TOTAL DOWN PAYMENT itemized as follows (2a+2b+2c):**

a) Net agreed value of Trade-In: \$ 0

b) Manufacturer's Rebate: \$ 0

c) Remaining Cash Amount You Agree to Pay: \$200.00

Total (2a+2b+2c): \$200.00**3) UNPAID BALANCE OF CASH PRICE:**Total (1 - 2) = **\$1,000.00****4) Amounts Paid to Others on Your Behalf: Total of Official Fees paid to Public Officials, or to insurance premium charges itemized as follows:**

To Whom Paid/Purpose	Amount
a) N/A	\$ 0
b) N/A	\$ 0
Total (4a+4b) =	\$ 0

5) AMOUNT FINANCED(Total 3+4) = **\$1,000.00****6) Prepaid Finance Charges**= **\$ 0**

PREPAID FINANCE CHARGES: Including but not limited to, points, loan origination fees, loan fees, finder's fees, administrative fees, credit report fees and credit investigation fees are included in the Finance Charge shown in the Federal Truth in Lending Disclosures herein below. The Prepaid Finance Charge(s) are fully earned when this Agreement is executed by Buyer and Seller.

SECURITY AGREEMENT: To protect us and to make sure we receive all of your payments on this Agreement, you agree to give us a purchase money security interest in the goods you are purchasing with this Agreement.

III. DISCLOSURES OF YOUR CREDIT COSTS - FEDERAL TRUTH IN LENDING DISCLOSURES:

ANNUAL PERCENTAGE RATE:	FINANCE CHARGE:	AMOUNT FINANCED:	TOTAL OF PAYMENTS:	TOTAL SALES PRICE:
The cost of your credit as an Annual Rate. 24.99%	The dollar amount the credit will cost you. \$280.80	The amount of credit provided to you or on your behalf. \$1,000.00	The amount you will have paid after you have made all payments as scheduled. \$1,280.80	The total cost of your purchase, including your down payment of \$200.00 \$1,480.80

IV. PAYMENT SCHEDULE:

YOUR PAYMENT SCHEDULE WILL BE (*E means an estimate): We estimate the payment due dates as your first payment will be due 30 days after the goods and/or services being purchased have been delivered and/or provided, and you must make all other installment payments on the same day(s) of each month thereafter, according to the payment schedule selected below, until this Agreement is paid in full:

Number of Installment Payments:	Amount of the Installment Payment:	*E When Installment Payments are DUE:
24	\$53.37	<input type="checkbox"/> Semi-Monthly Payment Schedule <input checked="" type="checkbox"/> Monthly Payment Schedule
		Installment Payment Beginning Date: 15

V. OTHER IMPORTANT AGREEMENTS:

BUYER'S PROMISE TO PAY: YOU AGREE TO PAY THE SELLER (or any assignee, transferee, or successor of Seller) the Amount Financed plus the Prepaid Finance Charge(s), which is the Principal Balance, together with the Finance Charge, which are all included in the Total of Payments, and any Other Charges that apply as provided for in this Agreement in United States funds according to the terms of this Agreement, the Federal Truth in Lending Disclosures and the Payment Schedule shown herein above. The Finance Charge begins to accrue from the date of this Agreement or upon the date of delivery to you of the goods and/or services purchased with this Agreement, if the availability and delivery of goods and/or services are delayed beyond the date of this Agreement.

CALCULATION OF FINANCE CHARGE: The Finance Charge shown in the Disclosures of Your Credit Costs - Federal Truth in Lending Disclosures is based on the assumption that you make all of your installment payments on the date they are due. The Finance Charge is figured at the Annual Percentage Rate on the unpaid balances of the Principal Balance in accordance with the United States Rule method, also known as the simple interest earnings method. The Finance Charge will be calculated on the basis of a 365-day year and actual days elapsed; and, accrue on a daily basis. Payments are credited as of the time received; therefore, payments received prior to the scheduled installment payment due date result in a greater reduction of the unpaid Principal Balance than the scheduled reduction, and payments received after the scheduled installment payment due date result in less than the scheduled reduction of the unpaid Principal Balance. The computation of Finance Charges must comply with the United States Rule as defined in Appendix J of 12 C.F.R. Part 1026 (Regulation Z). The United States Rule is that each installment payment is applied first to Finance Charge and any remainder reduces the Principal Balance. Under this rule, accrued but unpaid Finance Charges cannot be added to the Principal Balance and interest cannot be compounded.

WARRANTIES OF BUYER: You promise that you have given us true and correct information in your application for credit, you have no knowledge that will render that information untrue in the future, and you understand that we have relied upon the correctness of that information in entering into this Agreement; that upon our request you will provide us with documents and other information necessary to verify any item of information contained in your credit application.

CUSTOMER INFORMATION PRACTICES: You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you.

CREDITWORTHINESS: Even though signed by us, our final acceptance of this Agreement is contingent upon your creditworthiness.

SELLER'S WARRANTIES: UNLESS YOU HAVE BEEN GIVEN AN EXPRESS WARRANTY IN WRITING, THERE ARE NO EXPRESS OR IMPLIED WARRANTIES WITH RESPECT TO THE MERCHANTABILITY, SUITABILITY, FITNESS FOR PURPOSE, OR OTHERWISE CONCERNING THE MERCHANDISE OR SERVICE SOLD.

UNWRITTEN STATEMENTS: This Agreement cannot be changed except in writing which we and you sign. Any modification, addition or alteration to this Agreement shall be in writing and signed by both parties. **LATE CHARGE:** If we do not receive an installment payment in full within ten (10) days after the date it is due, you agree to pay a late charge equal to one of the following, based on the applicable state law: In Colorado and the District of Columbia \$15.00; In Maryland, Pennsylvania and Wisconsin the lesser of \$10.00 or 5% of the unpaid amount of the late installment payment; In Hawaii the lesser of \$50.00 or 5% of the unpaid amount of the late installment payment; In Washington the lesser of \$15.00 or 10% of the unpaid amount of the late installment payment, but not less than \$2.00; In Alabama the lesser of \$18.00 or 5% of the unpaid amount of the late installment payment; In Michigan and Tennessee the greater of

\$15.00 or 5% of the unpaid amount of the late installment payment; In Arizona, California, Missouri, Nevada, Ohio and Oregon \$10.00; In Indiana \$5.00; In North Carolina \$15.00; In Delaware, New Mexico, South Carolina and Texas the lesser of \$5.00 or 5% of the unpaid amount of the late installment payment; In Georgia \$25.00; In Minnesota, the greater of \$8.32 or 5% of the unpaid amount of the late installment payment; In Utah the greater of \$30.00 or 5% of the unpaid amount of the late installment payment; In West Virginia 5% of the unpaid amount of the late installment payment, but not exceed to \$30.00; In Florida and Virginia 5% of the of the late installment payment; In Louisiana and Wyoming the greater of \$10.00 or 5% of the unpaid amount of the late installment payment. In the following states, if we do not receive an installment payment in full within fifteen (15) days after the date it is due, you agree to pay a late charge equal to one of the following, based on the applicable state law: In Mississippi, the greater of \$5.00 or 4% of the unpaid amount of the late installment payment; in any other states not listed herein, you agree to pay a late charge amount of \$25.00 or the maximum amount permitted by applicable state law, whichever is less.

RETURNED CHECK OR RETURNED ACH PAYMENT CHARGE: If a payment on your account for this Agreement is made by a check or an ACH (electronic payment authorization) which is returned to us unpaid by your bank, you agree to pay us a charge equal to one of the following, based on the applicable state law: In Alabama, Colorado, Georgia, Indiana, Michigan, Missouri, New Mexico, North Carolina and West Virginia you agree to pay us a charge of \$25.00; In Utah you agree to pay us a charge of \$20.00; In Minnesota, Tennessee and Texas you agree to pay us a charge of \$30.00; In California, Mississippi, Nevada, Ohio, Oregon, Washington and Wisconsin you agree to pay us a charge of \$15.00; In Maryland you agree to pay us a charge of \$15.00 if your payment is dishonored on the second presentment the bank; In Arizona and Virginia you agree to pay us a charge of \$10.00; In Louisiana you agree to pay us a charge of \$25.00 or 5% of the check or ACH amount, whichever is greater; In any other states not listed herein, you agree to pay us a charge of \$25.00 or the maximum amount permitted by applicable state law, whichever is less.

ASSIGNMENT: It is expected that the Seller will assign this Agreement to an assignee without further prior notice to you. Upon assignment, all of the Seller's rights hereunder will transfer to the Seller's assignee. After Seller assigns this Agreement to an assignee, you will receive a written notice of said assignment from the Seller and the assignee.

ENTIRE AGREEMENT: This Agreement contains all the agreements, understandings, representations, conditions, warranties and covenants between you and us; and, correctly sets forth all your and our rights, duties, and obligations to each other. Unless set forth herein, all prior or contemporaneous agreements, negotiations or representations, concerning the subject matter herein, not expressly set forth herein are of no force or effect. Time is of the essence with respect to all obligations of the Buyer under this Agreement.

COSTS OF COLLECTIONS: If you fail to notify us of any change of address or do not contact us for more than 45 days after any default, you will pay all actual and reasonable costs of collection as authorized by applicable state law.

PREPAYMENT IN ADVANCE: You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. Any partial prepayment will not excuse any later scheduled installment payment until you pay in full. If you pay off in full early, you must pay the earned and unpaid part of the Finance Charge (including all of the Prepaid Finance Charges, if any) and all other amounts due up to the date your payment is received. If you desire to pay off in advance the full amount due, the full amount due which is outstanding will be furnished to you upon request. Please note, we will not refund amounts less than \$1.00.

ACCELERATION OF PAYMENTS: If you default, we can demand immediate payment of the entire amount you owe, subject to any right to cure required by applicable state law. If you pay that amount or if we sell the goods purchased or we obtain a judgement against you, we will refund to you the part of the Finance Charge we have not earned figured in the same way as if you had made a prepayment in full in advance. **APPLICABLE LAW:** Federal laws and the laws of the state of Buyer's residence (identified on page 1 hereinabove) govern this Agreement. If any provision of this Agreement is found to be invalid or unenforceable under any applicable law, rule or regulation, it will not affect the validity or enforceability of any other provision of this Agreement. We may delay or refrain from enforcing any of our rights under this Agreement without losing them.

SEVERABILITY: If any provision, section, subsection, paragraph, or subparagraph of this Agreement is adjudged by any court of law to be void or unenforceable in whole or in part, such adjudication shall not be deemed to affect the validity of the remainder of this Agreement, including any other provision, paragraph, or subparagraph. Each provision, paragraph, and subparagraph of this Agreement is declared to be severable from every other provision, paragraph, and subparagraph and constitutes a separate and distinct provision.

ATTORNEY'S FEES: The prevailing party in any lawsuit begun with respect to this Agreement shall receive attorney's fees and costs from the losing party; or, the maximum amount allowed by applicable state law, whichever is less.

INTEREST AFTER MATURITY OR INTEREST AFTER DEFAULT: After maturity of this Agreement or after you are in default in the performance of any of the terms and conditions of this Agreement, you agree to continue to pay all the finance charges accrued at the Annual Percentage Rate shown on the page 1 of this Agreement until all sums owed to us are paid in full. Any modification, addition or alteration to this clause shall be in writing and signed by both parties.

BUYER'S RESPONSIBILITY: You will notify us within 30 days time after any change in your name, address or employment. You will send any notification to the address where you make your installment payments.

CREDIT REPORTS: We may release information to others, such as credit reporting agencies or other creditors, about our experience with you and this Agreement. We may obtain a credit report on you at any time in the future to review your information and activity regarding this Agreement.

PAYMENT INSTRUCTIONS: You agree to pay us the amount you owe in U.S. dollars. You agree that you must use a check, money order or electronic debit drawn on funds on deposit at a bank located in the United States. For mailed payments, your billing statement and the envelope it comes in gives you instructions how, when and where to make your installment payments. You agree to follow these instructions. Your payment will not be credited to your account for this Agreement before we receive it at the address we specify for receipt of payments and in accordance with the payment instructions. You acknowledge and agree that if you make a non-conforming payment, we may refuse to accept the payment or, if we do accept it, you agree to pay the costs of processing the non-conforming payment. A non-conforming payment, if accepted by us, will be credited to your account for this Agreement not more than five (5) business days after the date we receive it, unless otherwise required by applicable state law. A non-conforming payment includes, but is not limited to, a payment that is not made in accordance with this paragraph and with the reasonable requirements set forth on the billing statement.

PAYMENT OPTIONS: You can pay by mail or you may use our optional payment services to make payments electronically through our website or our customer service advisors. We will provide the terms and fees for these optional payment services before you use them.

PAYMENT AUTHORIZATION: When you provide a check as payment for your account for this Agreement, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

PAYMENT ALLOCATION: You agree to us reserving the right to select the application method and/or priority by which payment(s) and credit(s) for this Agreement are allocated and/or applied to your account for this Agreement; or, to another account of yours, if you have more than one account agreement with us, as allowed by applicable law.

CONTACT AUTHORIZATION: You authorize us to contact you from time to time regarding your account for this Agreement; and to contact you in any manner we choose unless the applicable law says that we cannot, including but not limited to the following: (1) by mail, telephone, email, fax, recorded message, text message, or personal visit; (2) on your (cellular/wireless) telephone or similar wireless device; (3) using an automated dialing device, a prerecorded message or similar automated contact device ("Auto-dialer"); (4) at your home and at your place of employment; (5) at any telephone number, (cellular/wireless) telephone number, email, social media or other address you provided or is in our records or we reasonably believe we may contact you; (6) at any time as allowed by applicable law, including weekends and holidays; (7) with any frequency; (8) leave prerecorded and other messages on your answering machine/service and with others; and (9) identify ourselves, your relationship with us, and our purpose for contacting you even if others might hear or read it. In addition, you acknowledge and agree to the following: (1) Our contacts with you about your account for this Agreement are not unsolicited and might result from information we obtain from you or others; (2) we may monitor or record any conversation or other communication with you; (3) unless the applicable law says we cannot, we may modify or suppress caller ID as allowed by applicable law and similar services and identify ourselves on these services in any manner we choose; (4) when you give us or we obtain your (cellular) telephone number or similar device number, you authorize us to contact you at that number using an Auto-dialer and we may also leave prerecorded and other messages; (5) you authorize us to do all of these things whether we contact you; or you contact us; and (6) attempting to contact you every day you are in default at each number associated with you is okay and you do not consider that to be harassing, annoying or abusive.

You agree that we are not required to honor your request to terminate any of the above contact authorizations granted unless you clearly express, make and deliver your request to us as required by applicable law. **NOTICE OF BUYER'S RESPONSIBILITY: YOU ARE REQUIRED TO NOTIFY SELLER OF ANY CHANGE IN YOUR NAME, ADDRESS OR EMPLOYMENT WITHIN A REASONABLE TIME AFTER SUCH CHANGE OCCURS.**

NOTICE TO BUYER: YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR AGREEMENT OBLIGATIONS. OTHER AGREEMENT OF BUYER: (1) You agree that if we accept monies in sums less than those due or make extension of due dates of payments under this Agreement, doing so will not be a waiver of any later right to enforce the contract terms of this Agreement as written. (2) We may at your request and at our option add subsequent purchases to this Agreement. (3) You will notify us of any change of your address within 30 days. (4) If you are married, and sign this Agreement, you agree that your separate and community property shall be liable for all unpaid sums due. (5) If we transfer this Agreement to an assignee, you will be given notice thereof and you agree that the assignee will have all our rights and remedies under this Agreement and you agree to pay all that is still owed under this Agreement at all times and in the amounts to the assignee. (6) That all of the agreements between us and you are set forth in this Agreement and no modification of this Agreement shall be valid unless it is made in writing and signed by you and us. (7) You acknowledge and represent your acceptance, receipt and agreement with all of the authorizations, terms and conditions contained within the Credit Application and any Addendum thereto which has been executed by you; and, you agree to comply with all the terms and conditions contained within said Credit Application and any Addendum thereto, which are incorporated herein by this reference. (8) If more than one person or entity is signing this Agreement as Buyer, their liability under this Agreement shall be joint and several.

DUE DATE DEFERRAL, PAYMENT ADJUSTMENT OR EXTENSION CHARGE: If you request a due date deferral, payment adjustment or extension for a scheduled installment payment payable under this Agreement, which is subsequently approved and granted by the Seller, or its assignee; you hereby agree to pay the Seller, or its assignee a charge for the time and amount of the granted deferral,

payment adjustment or extension equal to fifteen dollars (\$15.00), or ten percent (10%) of the deferred or extended scheduled installment payment payable under this Agreement, or the maximum amount allowed to be charged by applicable state law, whichever is less. Any modification, addition or alteration to this clause shall be in writing and signed by both parties.

ELECTRONIC FUNDS TRANSFER or CREDIT/DEBIT CARD PAYMENT AUTHORIZATION: Upon any payment default by you under the terms of your account for this Agreement, you authorize us to initiate and use EFT over the ACH network (or any other network we choose), or initiate and use your Credit/Debit Card, to charge (debit) your Bank Account, or charge (debit) your Credit/Debit Card Account, identified in your Credit Application and/or has been submitted to us by you or your agent for payment or any substitute Bank Account or Credit/Debit Card Account of yours or which you are authorized to use, for any and all payments you owe under the terms and conditions of your account for this Agreement on or after the default of a payment due on a scheduled payment due date. You also authorize us to initiate and use a separate EFT or Credit/Debit Card to charge (debit) your Bank Account or Credit/Debit Card Account for any late fees, return item charge fee (the maximum permitted by this Agreement or the maximum permitted by applicable state law, whichever is less) for each returned EFT transaction (rejected for Non-Sufficient Funds, submission error, or other bank related return reasons) or other charges required by the terms and conditions of your account for this Agreement. You agree that we may resubmit any returned EFT or Credit/Debit Card transaction as permitted by applicable law and network rules. We are not responsible for any Bank fees or Credit/Debit Account fees you incur in connection with returned payments. Instead of or in addition to any of the EFT or Credit/Debit Card transactions described in this Paragraph, you also authorize us to process any EFT or Credit/Debit Card you subsequently authorize by phone, text message, email or other electronic communication. In the event that we make an error in processing an EFT or Credit/Debit Card, you authorize us to initiate an EFT or Credit/Debit Card to (credit) or from (debit) your Bank Account or Credit/Debit Card Account to correct the error. You may terminate or update this authorization to initiate EFT or Credit/Debit Card or update the Bank Account information or Credit/Debit Card information so long as you make and deliver the termination or update request to us in writing or notify us orally, at least three (3) business days before the scheduled payment. You are required to deliver a written confirmation to us of any oral request to terminate or update your authorization within fourteen (14) days of when you made the oral request, otherwise your oral request will be void. If at the time you opened your account for this Agreement you authorized the payments on that account to be by EFT or Credit/Debit Card and you subsequently terminate that original authorization without providing any replacement authorization, your account may then be subject to default. If any payment cannot be obtained by EFT or Credit/Debit Card, you remain responsible and liable for any such payment. You authorize us to create and process drafts against the Bank Account, instead of an EFT, if you terminate this authorization to initiate an EFT. You understand and agree that terminations must be made or confirmed in writing. You agree not to dispute any EFT we have initiated with your bank or Credit/Debit Card, so long as the transaction(s) correspond(s) to the terms indicated in this authorization and your account for this Agreement was credited with the amount of the EFT or Credit/Debit Card transaction(s). If you do dispute the EFT or Credit/Debit Card transaction(s), you agree this paragraph may be submitted as conclusive evidence of your authorization. You acknowledge that you are the owner or authorized signer/user on the Bank Account information or Credit/Debit Card Account information entered in your Credit Application or submitted by you or your agent to us. Your proof of payment will be sent and/or emailed to you along with your periodic billing statement upon request.

NOTICE TO CO-SIGNER (Traducción en Inglés Se Requiere Por La Ley): You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

AVISO PARA EL FIADOR (Spanish Translation Required By Law): Se le está pidiendo que garantice esta deuda. Piénselo con cuidado antes de ponerse de acuerdo. Si la persona que ha pedido este préstamo no paga la deuda, usted tendrá que pagarla. Esté seguro de que usted podrá pagar si sea obligado a pagarla y de que usted desea aceptar la responsabilidad. Si la persona que ha pedido el préstamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, mas los cargos por tardarse en el pago o el costo de cobranza, lo cual aumenta el total de esta suma. El acreedor (financiero) puede cobrarle a usted sin, primeramente, tratar de cobrarle al deudor. Los mismos metodos de cobranza que pueden usarse contra el deudor, podran usarse contra usted, tales como presentar una demanda en corte, quitar parte de su sueldo, etc. Si alguna vez no se cumpla con la obligación de pagar esta deuda, se puede incluir esa información en la historia de credito de usted. Este aviso no es el contrato mismo en que se le echa a usted la responsabilidad de la deuda.

You, the Co-Signer, agree to pay the debt identified on page 1 hereinabove although you may not personally receive any property, services, or money. You may be sued for payment although the person who receives the property, services, or money is able to pay. You should know that the Total of Payments listed on page 1 hereinabove does not include finance charges resulting from delinquency, late charges, repossession or foreclosure costs, court costs or attorney's fees, or other charges that may be stated in the note or contract. You will also have to pay some or all of these costs and charges if the note or contract, the payment of which you are guaranteeing, requires the borrower to pay such costs and charges. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the note, contract, or other writing that obligates you to pay the debt. Read that writing for the exact terms of your obligation.

DEFAULT: Subject to applicable state law, you agree to all of the following: 1) You are in default if: (a) You fail to perform and/or comply with any and/or all of the terms and conditions you agreed to in this Agreement, including but not limited to; (b) you fail to make any installment payment when it comes due; (c) you become insolvent or the subject of bankruptcy proceedings; (d) or you die; (e) or the goods you purchased are damaged or destroyed. 2) Upon default, we may at our option and without notice to you; (a) declare all unpaid sums due under this Agreement immediately due and payable; (b) file suit against you for all unpaid sums due under this Agreement; (c) without prior demand, we may lawfully take immediate possession of the goods wherever the same may be found. Within 10 days of taking such possession, we shall give written notice to you: (i) of our intention to retain the goods in satisfaction of all unpaid sums due under this Agreement; or (ii) that the goods will be sold at public sale. In either event, you shall have the right to redeem the goods within 10 days by paying or tendering all unpaid sums due under this Agreement, together with delinquency and extension charges, plus any expense reasonably incurred by us in good faith for repairing, reconditioning, or preparing the goods for sale, and if such redemption is not made, said amounts and the expense of the subsequent sale shall be payable from the proceeds thereof. 3) If you default or breach this Agreement you agree to continue to pay all the finance charges accrued at the Annual Percentage Rate shown on page 1 of this Agreement until all sums owed to us are paid in full. Any modification, addition or alteration to this clause shall be in writing and signed by both you and us. 4) In the event that any action to enforce the terms or conditions of this Agreement is brought, the prevailing party shall be entitled reasonable attorney's fees and court costs as allowed and authorized by applicable state law.

The Annual Percentage Rate may be negotiable with the Seller.

ORAL AGREEMENTS (for Washington Residents Only): ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON STATE LAW.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT AGREEMENT 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 DEBTOR HEREUNDER.

TEXAS OCCC NOTICE (for Texas Residents Only): For questions or complaints about this Agreement, contact the Seller at the Seller's phone number and/or address shown at the top of page 1 of this Agreement; or, Seller's Assignee if you received a Notice of Assignment from the Seller's Assignee, at the Assignee's phone number and/or address shown on the Notice of Assignment mailed to you. The Texas Office of Consumer Credit Commissioner (OCCC) is a state agency, and it enforces certain laws that apply to this Agreement. If a complaint or question cannot be resolved by contacting the Seller; or, Seller's Assignee (if applicable), consumers can contact the Texas OCCC to file a complaint or ask a general credit-related question. Texas OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

ELECTRONIC SIGNATURE ACKNOWLEDGMENT: You agree that (i) you viewed and read this entire Agreement before signing it, (ii) you signed this Agreement with one or more electronic signatures, (iii) you intend to enter into this Agreement and your electronic signature has the same effect as your written ink signature, (iv) you received a paper copy of this Agreement after it was signed, and (v) the authoritative copy of this Agreement shall reside in a document management system held by the Seller, or its assignee, in the ordinary course of business. You understand that Seller may transfer and/or assign this Agreement to another company in the electronic form or as a paper version of that electronic form which would then become the authoritative copy. Seller or that company may enforce this Agreement in the electronic form or as a paper version of that electronic form. You may enforce the paper version of the Agreement copy that you received.

YOU MAY CANCEL THIS AGREEMENT IF IT IS SOLICITED IN PERSON, AND YOU SIGN IT, AT A PLACE OTHER THAN THE SELLER'S BUSINESS ADDRESS SHOWN ON THIS AGREEMENT, BY SENDING A WRITTEN NOTICE OF SUCH CANCELLATION TO THE SELLER AT HIS OR HER ADDRESS SHOWN ON THIS AGREEMENT WHICH NOTICE SHALL BE SIGNED, DATED AND POSTED NOT LATER THAN MIDNIGHT OF THE THIRD BUSINESS DAY (EXCLUDING SUNDAY AND HOLIDAYS) FOLLOWING YOUR SIGNING THIS AGREEMENT. IF YOU CHOOSE TO CANCEL THIS AGREEMENT, YOU MUST RETURN OR MAKE AVAILABLE TO THE SELLER AT THE PLACE OF DELIVERY ANY MERCHANDISE, IN ITS ORIGINAL CONDITION, RECEIVED BY YOU UNDER THIS AGREEMENT. PLEASE SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

NOTICE TO THE BUYER: (1) DO NOT SIGN THIS AGREEMENT ("LIEN CONTRACT") BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO A READABLE, EXACT, COMPLETELY FILLED-IN COPY OF THIS AGREEMENT AT THE TIME YOU SIGN IT, KEEP IT TO PROTECT YOUR LEGAL RIGHTS. (3) THE SERVICE CHARGE (FINANCE CHARGE) DOES NOT EXCEED ____% (MUST BE FILLED IN) PER ANNUM COMPUTED MONTHLY. (4) YOU CAN PREPAY THE FULL AMOUNT DUE UNDER THIS AGREEMENT AT ANYTIME. (5) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT WHICH IS OUTSTANDING WILL BE FURNISHED UPON REQUEST. (6) KEEP THIS AGREEMENT TO PROTECT YOUR LEGAL RIGHTS.

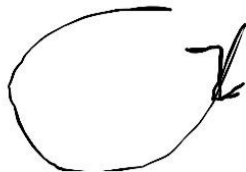
BY SIGNING BELOW, YOU AGREE TO THE TERMS ON PAGES 1 THROUGH 4 OF THIS AGREEMENT ("LIEN CONTRACT"). YOU CONFIRM THAT BEFORE YOU SIGNED THIS AGREEMENT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ THE ENTIRE AGREEMENT (ALL 4 PAGES) BEFORE SIGNING BELOW. BY SIGNING BELOW, YOU CONFIRM AND ACKNOWLEDGE THE DELIVERY AND RECEIPT OF A COMPLETELY FILLED-IN AND EXECUTED COPY OF THIS AGREEMENT AT THE TIME YOU SIGNED IT AND THE ORAL SALES PRESENTATION AND SALE NEGOTIATION WAS IN ENGLISH; AND, YOU ALSO ACKNOWLEDGE DELIVERY AND RECEIPT OF A COPY OF ANY OTHER DOCUMENT(S) YOU SIGNED DURING AGREEMENT NEGOTIATION.

DOOR TO DOOR SALE: If this transaction is a door-to-door or home solicitation sale as defined by the Federal Trade Commission Trade Regulation Rules or State law, YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. YOU ACKNOWLEDGE THAT THE SELLER ORALLY INFORMED THE BUYER OF BUYER'S RIGHT TO CANCEL. PLEASE SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

Signature of Seller:

Signature of Buyer:

Omar Misael Torres Jauregui



NOTICE TO BUYER: THE PROVISIONS CONTAINED IN THIS BOX ARE NOT PART OF THE AGREEMENT BETWEEN BUYER AND SELLER.

SELLER'S ASSIGNMENT: FOR VALUABLE CONSIDERATION, (the receipt and adequacy of which is hereby acknowledged) SELLER hereby assigns all of its rights, title and interest in the foregoing Agreement to **Omar Misael Torres Jauregui** (Assignee"), its successors and assignees, with the following warranties and agreements.

SELLER hereby warrants and agrees: Seller has not made any of the payments required by the Buyer under the Agreement. Seller has not helped the Buyer get a loan to make any of the payments required under the Agreement. Seller has complied with all laws and/or regulations applicable to the Agreement. The Agreement evidences a bona fide sale agreement by the Seller to provide good and/or services to the Buyer; and, shows all the terms and conditions of the Agreement, and is not rescinded except if Assignee and Buyer mutually and voluntarily so agree. Seller represents and warrants that the sale of goods and/or services identified in this Agreement was made at Seller's business premises and the Amount financed as shown on the Agreement for the goods and/or services sold is equal to or less than the cash price at which Seller offers those goods and/or services and that absent the sale of this Agreement Seller accepts its terms as full payment for the goods and/or services. The goods and/or services have been delivered and performed to the industry standards set by the applicable state & federal authority, are not deficient and/or defective in any way, have been completely delivered to and performed for the Buyer. Buyer is bound to all of the terms and conditions of the Agreement, and has no claims against Seller that Seller has breached the Agreement or violated any laws and/or regulations applicable to the Agreement. All persons who will be registered owners of the property have signed the Agreement. The information contained in Buyer's Application for Credit is true and correct and Seller has no information or reason to believe that the property will be used in connection with any violation of federal or state law. If any of the warranties are breached as a result of any contention, valid or otherwise Seller will repurchase the Agreement from Assignee, on Assignee's demand, paying Assignee the then unpaid balance (which includes any amount advanced by Assignee in connection with the Agreement), if any of the warranties are breached Seller will indemnify and hold Assignee harmless from all claims, suits, costs, expenses, (including legal expenses) losses, damages and liabilities. Seller also agrees to repurchase the Agreement, on assignee's demand, paying assignee the then unpaid balance (which includes any amounts advanced by assignee in connection with the Agreement) if the Buyer does not make any or all payments under the Agreement as agreed. Assignee may grant extension as to the time and amounts of payments due from Buyer, without affecting Seller's liability to assignee and without Seller's consent. Assignee does not have to take any action against the Buyer before calling on Seller to carry out Seller's obligations to Assignee.

SELLER'S Name: Home & Media Products LLC Signed By: one salesperson

Dated

RECURRING PAYMENT AUTHORIZATION

Save Time and Money

NO Checks to write! NO bills to open! NO stamps to lick!

Complete the information below for the recurring Payment Authorization and we will automatically debit (deduct) your **MONTHLY payment** from your Bank Account or debit (charge) your Credit/Debit Card Account on the same day same day of each monthly period your payment is due until your **RETAIL INSTALLMENT CONTRACT / RETAIL INSTALLMENT SALE AGREEMENT / SECURITY AGREEMENT / CONSUMER CREDIT SALE AGREEMENT** is paid in full.

AUTHORIZATION FORM & AGREEMENT FOR PREAUTHORIZED RECURRING PAYMENTS

To take advantage of this service, please complete this authorization form:

* Buyer 1's * SSN# * Date:

Name:

* Buyer 2's * SSN# * Date:

Name:

**RETAIL INSTALLMENT CONTRACT / RETAIL
INSTALLMENT SALE AGREEMENT / SECURITY
AGREEMENT / CONSUMER CREDIT SALE
AGREEMENT**

hereinafter referred to as "Contract", Dated

10/20/2020

ELECTRONIC FUNDS TRANSFER ("EFT") or CREDIT/DEBIT CARD RECURRING PAYMENT AUTHORIZATION: By completing and signing this recurring payment authorization form, I (we), the Buyer 1 and Buyer 2 identified above (hereinafter individually and collectively referred to as "Buyer"), hereby, authorize SELLER, its agents or assigns (hereinafter collectively "Account Holder") to initiate and use EFT over the ACH network (or any other network Account Holder chooses, or to initiate and use Buyer's Credit/Debit Card Account, to

charge (debit) Buyer's Bank Account, or charge (debit) your Credit/Debit Card Account, identified below or any substitute bank account or credit/debit card account of Buyer's, or which Buyer is authorized to use, for any and all payments Buyer owes under the terms and conditions of the Contract (identified above) between Buyer and Account Holder, on or after the scheduled payment due date. Buyer also authorizes Account Holder to initiate and use a separate EFT or Credit/Debit Card to charge (debit) Buyer's Bank Account or Credit/Debit Card Account for any late fee(s), return item charge fee (\$15.00 or the maximum permitted by state law) for each returned EFT transaction (rejected for Non Sufficient Funds, submission error, or other bank related return reasons) or other charges authorized by the terms and conditions of Buyer's Contract with Account Holder. Buyer agrees that Account Holder may resubmit any returned EFT or Credit/Debit Card transactions as permitted by law and network rules. Account Holder is not responsible for any Bank fees or Credit/Debit Card fees Buyer incurs in connection with returned payments. Instead of or in addition to any of the EFT or Credit/Debit Card transactions described in this Paragraph, Buyer also authorizes Account Holder to process any EFT or Credit/Debit Card Buyer subsequently authorizes by phone, text message or email or other electronic communication. In the event that Account Holder makes an error in processing an EFT or Credit/Debit Card, Buyer authorizes Account Holder to initiate an EFT or Credit/Debit Card transaction to (credit) or from (debit) Buyer's Bank Account or Credit/Debit Card Account to correct the error. Buyer may terminate or update this authorization to initiate EFT or Credit/Debit Card or update the Bank Account information or Credit/Debit Card information so long as Buyer makes and delivers the termination or update request to the Account Holder **in writing or notifies the Account Holder orally, at least three (3) business days before the scheduled payment. Buyer is required to deliver a written confirmation to the Account Holder of any oral request to terminate or update Buyer's authorization within fourteen (14) days of when Buyer made the oral request, otherwise Buyer's oral request will be void.** If any payment cannot be obtained by EFT or Credit/Debit Card, Buyer remains responsible and liable for such payment(s). Buyer authorizes Account Holder to create and process drafts against the Bank Account, instead of an EFT, if Buyer terminates this authorization to initiate an EFT. Buyer understands and agrees that terminations must be made or confirmed in writing. Buyer agrees not to dispute any EFT or Credit/Debit Card transaction Account Holder has initiated with Buyer's Bank Account or Credit/Debit Card Account, so long as the transaction(s) correspond(s) to the terms indicated in this authorization and Buyer's Contract with Account Holder, and Buyer's Contract account was credited with the amount of the EFT or Credit/Debit Card transaction(s). If Buyer does dispute the EFT or Credit/Debit Card transaction(s), Buyer agrees this authorization may be submitted as conclusive evidence of Buyer's authorization of such transaction(s). Buyer acknowledges that Buyer is the owner or authorized signer/user on the Bank Account information or Credit/Debit Card Account information Buyer entered below or submitted to the Account Holder by Buyer or Buyer's agent. Buyer acknowledges and authorizes the proof of payment to be emailed to Buyer along with Buyer's periodic billing statement

* MONTHLY:

* EFFECTIVE START DATE:

* DEBIT (PAYMENT) DAY OF EACH

MONTHLY PERIOD:

BANK ACCOUNT

TYPE of Account:

 Checking Savings

* Bank Name:

* Account Holder's Name:

* Bank Address:

* ABA (Routing)

Number:

* Account Number:

CREDIT/DEBIT CARD ACCOUNT

Select Option:

 VISA MC AMEX DISCOVER

* Cardholder

Name:

* Account #:

* Exp. Date:

* Billing

Address:

* CVV2 Code (3

digit number on
back of card):

* City, State, Zip:

* Phone#: * For American Express (The

CVV2 code is 4 digits printed on the front of the card, above and to the right of the raised credit card number:

This Recurring Payment Authorization will remain in full force and effect until all amounts due and payable to Account Holder have been paid in full or until cancelled as hereinabove provided. Buyer acknowledges that Buyer is the owner or authorized signer/user on the account information entered above on this form.

SI ESTA TRANSACCIÓN FUE HECHA EN ESPAÑOL, CERTIFICO QUE YO HE RECIBIDO UNA COPIA DE ESTE ACUERDO EN ESPAÑOL

Sign Section

* BUYER 1's

sign

Signature:

* Date: * BUYER 1's Printed Name:

* BUYER 2's

sign

Signature:

* Date: * BUYER 2's Printed Name:

READ CAREFULLY

ADDENDUM to the AGREEMENT

THIS ADDENDUM hereby supplements and adds to the Credit Application, submitted concurrently with this Addendum, of the undersigned **Applicant(s)** (hereinafter referred to as Applicant, You, Your and Yours) made and submitted to Seller (or any assignee, transferee, or successor of **Seller**, including, specifically, HOME AND MEDIA PRODUCTS) hereinafter referred to as Seller, We, Us and Our. Upon submitting your Credit Application for credit approval or upon opening an open-end credit account or entering into a closed-end credit contract or executing any other type or form of financing agreement (credit account, credit contract and financing agreement hereinafter referred to as "ACCOUNT"); which are all incorporated and made a part of this Addendum by this reference (collectively the "Agreement"). **You hereby intend to be legally bound by this Addendum. You agree that we are not required to honor your request to terminate any of the authorizations granted below unless you clearly express, make and deliver your request to us as required by law. You hereby acknowledge and represent your acceptance, agreement and authorization of all the following:**

COMMUNICATION WITH YOU: You authorize us to contact you from time to time regarding your ACCOUNT and/or other marketing purposes; and to contact you in any manner we choose unless the law says that we cannot, including but not limited to the following: (1) by mail, telephone, email, fax, recorded message, text message, or personal visit; (2) on your (cellular/wireless) telephone or similar wireless device; (3) using an automated dialing device, a prerecorded message or similar automated contact device ("Auto-dialer"); (4) at your home and at your place of employment; (5) at any telephone number, (cellular/wireless) telephone number, email, social media or other address you provided or is in our records or we reasonably believe we may contact you; (6) at any time as allowed by law, including weekends and holidays; (7) with any frequency; (8) leave prerecorded and other messages on your answering machine/service and with others; and (9) identify ourselves, your relationship with us, and our purpose for contacting you even if others might hear or read it. In addition, you acknowledge and agree to the following: (1) Our contacts with you about your ACCOUNT are not unsolicited and might result from information we obtain from you or others; (2) we may monitor or record any conversation or other communication with you; (3) unless the law says we cannot, we may modify or suppress caller ID as allowed by law and similar services and identify ourselves on these services in any manner we choose; (4) when you give us or we obtain your (cellular) telephone number or similar device number, you authorize us to contact you at that number using an Auto-dialer and we may also leave prerecorded and other messages; (5) you authorize us to do all of these things whether we contact you; or you contact us; and (6) attempting to contact you every day you are in default at each number associated with you is okay and you do not consider that to be harassing, annoying or abusive.

CHECK 21" AUTHORIZATION: When you provide a check as payment on your ACCOUNT, you authorize us either to use information from your check to make a one-time Electronic Fund Transfer ("EFT") from your bank account or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution

ELECTRONIC FUNDS TRANSFER or CREDIT/DEBIT CARD PAYMENT AUTHORIZATION: Upon any Account payment default, you authorize us to initiate and use: EFT over the ACH network or your Credit/Debit Card to charge (debit)(or credit if we make an error): your Bank account, or your Credit/Debit Card account, identified in your Credit Application and/or that has been submitted to us by you

or your agent for payment or any substitute Bank account or Credit/Debit Card account of yours or which you are authorized to use, for any and all payments you owe on a scheduled payment due date and for any late fees, return item charge fee (\$25.00 or the maximum permitted by applicable state law, whichever is less..) for each returned EFT transaction (rejected for Non-Sufficient Funds, submission error, or other bank related return reasons) or other charges required by the terms and conditions of your ACCOUNT. You agree that we may resubmit any returned EFT or Credit/Debit Card transaction as permitted by law and network rules. We are not responsible for any Bank fees or Credit/Debit Card account fees you incur in connection with returned payments. Instead of or in addition to any of the EFT or Credit/Debit Card transactions described in this Paragraph, you also authorize us to process any EFT or Credit/Debit Card you subsequently authorize by phone, text message, email or other electronic communication. You may terminate or update this authorization so long as you make and deliver the termination or update request to us **in writing or notify us orally**, at least three (3) business days before the scheduled payment. You are required to deliver a written confirmation to us of any oral request to terminate or update your authorization within fourteen (14) days of when you made the oral request, otherwise your oral request will be void. If at the time you opened or entered into your ACCOUNT you authorized the payments on that ACCOUNT to be by EFT or Credit/Debit Card and you subsequently terminate that original authorization without providing any replacement authorization, your ACCOUNT may then be subject to default. If any payment cannot be obtained by EFT or Credit/Debit Card, you remain responsible and liable for any such payment. You authorize us to create and process drafts against the Bank account, instead of an EFT, if you terminate this authorization to initiate an EFT. You understand and agree that terminations **must be made or confirmed in writing**. You agree not to dispute any EFT we have initiated with your bank or Credit/Debit Card, so long as the transaction(s) correspond(s) to the terms indicated in this authorization and your ACCOUNT was credited with the amount of the EFT or Credit/Debit Card transaction(s). If you do dispute the EFT or Credit/Debit Card transaction(s), you agree this paragraph may be submitted as conclusive evidence of your authorization. You acknowledge that you are the owner or authorized signer/user on the Bank account information or Credit/Debit Card account information entered in your Credit Application or submitted by you or your agent to us. Your proof of payment will be sent and/or emailed to you along with your periodic billing statement upon request.

LATE CHARGE: If we do not receive an installment payment in full within ten (10) days [or fifteen (15) days if required by applicable state law] after the date your ACCOUNT installment payment is due, you hereby agree to pay a late charge amount of **\$25.00** or the maximum amount permitted by applicable state law whichever is less.

RETURNED CHECK OR RETURNED ACH PAYMENT CHARGE: If a payment on your ACCOUNT is made by a check or an ACH (electronic payment authorization) which is returned to us unpaid by your bank, you agree to pay us a charge equal to **\$25.00** or the maximum permitted by applicable state law, whichever is less

APPLICANT INFORMATION: You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you.

MARYLAND STATE RESIDENTS - RELEASE OF SECURITY INTEREST: If you are a resident in the state of Maryland; and, HOME AND MEDIA PRODUCTS is the Assignee of your ACCOUNT, HOME AND MEDIA PRODUCTS hereby waives, releases, disclaims and terminates any and all security interests any and all of its rights and/or claims related to any and all security interests given to the Seller in all of the goods described and purchased by you, the Applicant, in your ACCOUNT.

INTEREST AFTER MATURITY: If you have not paid off your Account by the final due date or upon your default on your ACCOUNT, you agree to pay us finance charges at either the Annual Percentage Rate shown on the front page of your ACCOUNT or an amount equal to the maximum Annual Percentage Rate permitted by applicable state law, whichever is greater, until all sums owed to us by you on your ACCOUNT are paid in full.

SEVERABILITY and CONTROLLING PROVISION: If any provision, section, subsection, paragraph, or subparagraph of the Credit Application, this Addendum or your ACCOUNT (collectively the "Agreement") is adjudged by any court of law to be void or unenforceable in whole or in part, such adjudication shall not be deemed to affect the validity of the remainder of the Agreement, including any other provision, paragraph, or subparagraph. Each provision, paragraph, and subparagraph of the Agreement is declared to be severable from every other provision, paragraph, and subparagraph and constitutes a separate and distinct provision. We may delay or refrain from enforcing any of our rights under this Addendum or on your ACCOUNT without waiving them. Wherever the terms of this Addendum conflict with the terms of the ACCOUNT or the Credit Application, the terms of this Addendum shall control.

MISCELLANEOUS: NOTICE OF APPLICANT'S RESPONSIBILITY: UNDER SECTION 1788.21 OF THE CALIFORNIA CIVIL CODE (or, if applicable, a similar statute in your State), YOU ARE REQUIRED TO NOTIFY Seller OF ANY CHANGE IN YOUR NAME, ADDRESS OR EMPLOYMENT WITHIN A REASONABLE TIME AFTER SUCH CHANGE OCCURS.

AUTHORIZATION TO RELEASE CREDIT, EMPLOYMENT & CONTACT INFORMATION: By your signature below, you: certify and represent that the information disclosed in the Credit Application is true, complete and accurate to the best of your knowledge; and you agree and acknowledge that the information disclosed therein is material to the Seller's decision with respect to granting or denying your Credit Application to open or enter into an ACCOUNT and you also hereby authorize and consent to a credit check and employment verification and authorize the Seller (or any assignee, transferee, or successor of Seller, including, specifically, HOME AND MEDIA PRODUCTS) to periodically order, gather, update and review as they consider necessary and appropriate your credit history, employment history/status and investigate the accuracy of the information contained in your Credit Application. By providing your Email address, you hereby consent to receive E-mail communications about your ACCOUNT and you authorize us

to provide your E-mail address to our assignee. Until your ACCOUNT is paid in full, you authorize all banks, credit bureaus, Sellers, employers, references and any and all other persons and information sources to provide and release to the Seller or its assignee any and all information concerning your credit, financial, employment and contact information.

THE UNDERSIGNED APPLICANT(S) hereby acknowledges and represents his/her acceptance and agreement with all of the authorizations, terms and conditions contained within the Credit Application, this Addendum and your ACCOUNT. Applicant(s) agrees to comply with all the terms and conditions contained within the Credit Application, this Addendum and your ACCOUNT. Each undersigned Applicant(s) acknowledges having filled-out, read and understood the Credit Application, the ACCOUNT and this Addendum. In addition each undersigned Applicant(s) acknowledges receiving a true and correct copy of this Addendum and all other ACCOUNT related documents they signed and that no promises, representations or agreements were made to Applicant(s) that were not in writing on any of the ACCOUNT related documents Applicant(s) signed.

SI ESTA TRANSACCIÓN FUE HECHA EN ESPAÑOL, CERTIFICO QUE YO HE RECIBIDO UNA COPIA DE ESTE APNDICE EN ESPAÑOL AL DORSO.

* Applicant

sign

* Date:



* Initials:

Signature:

* Print Applicant's Name:

* Co-Applicant

sign

* Date:



* Initials:

Signature:

* Print Co-Applicant's Name:

NOTICE OF CANCELLATION

SELLER'S NAME: Omar Misael Torres Jauregui

BUYER 1's NAME: Omar Misael Torres Jauregui

SELLER 2's NAME: Omar Misael Torres Jauregui

Buyer acknowledges receipt of two (2) copies of this Notice of Cancellation: El Comprador acepta la recepción de dos (2) copias de esta Notificación de Cancelación:

DATE OF TRANSACTION: Omar Misael Torres Jauregui

* Signature:

sign

* Date:



* Signature:

sign

* Date:



NOTICE OF BUYER'S RIGHT TO CANCEL

YOU, THE BUYER, MAY CANCEL THIS AGREEMENT (TRANSACTION) WITHOUT ANY PENALTY, CANCELLATION FEE OR OTHER FINANCIAL OBLIGATION, BY MAILING OR DELIVERING A NOTICE TO THE SELLER WITHIN THREE (3) BUSINESS DAYS FROM THE ABOVE DATE

IF YOU CANCEL:

ANY PROPERTY YOU TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE SALES CONTRACT, CONTRACT OR SALE, AND ANY CHECKS NOTES OR NEGOTIABLE INSTRUMENT YOU SIGNED OR WAS EXECUTED BY YOU WILL BE RETURNED WITHIN TEN (10) BUSINESS DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR NOTICE OF CANCELLATION; AND, ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELLED.

IF YOU CANCEL, YOU MUST TAKE REASONABLE CARE OF ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE. YOU MAY EITHER 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 MAKE THE GOODS AVAILABLE TO THE SELLER AT YOUR RESIDENCE AND THE SELLER DOES NOT PICK UP THE GOODS WITHIN TWENTY (20) DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY KEEP, RETAIN, DISPOSE OR DISCARD THE GOODS WITHOUT ANY FURTHER OBLIGATION.

IF YOU DO NOT MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND YOU DO NOT RETURN THE GOODS, THEN YOU REMAIN LIABLE FOR AND MUST PERFORM ALL OF YOUR OBLIGATIONS UNDER THE SALES CONTRACT, CONTRACT OR SALE.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS NOTICE OF CANCELLATION OR ANY OTHER WRITTEN EXPRESSION OF YOUR INTENTION TO CANCEL, OR SEND A TELEGRAM TO: THE SELLER (NAMED BELOW) AT THE ADDRESS OF THE SELLER'S PLACE OF BUSINESS (NOTED BELOW) NOT LATER THAN 12 MIDNIGHT ON THE DATE LISTED BELOW, THE THIRD BUSINESS DAY AFTER YOU SIGNED THE WRITTEN AGREEMENT OR OFFER TO PURCHASE:

NAME OF SELLER: Omar Misael Torres Jauregui

At: Omar Misael Torres Jauregui

NOT LATER THAN MIDNIGHT OF 10/23/2020

I HEREBY CANCEL THIS TRANSACTION:

* Date:

* BUYER'S SIGNATURE:

* PRINT BUYER'S NAME:

* Address:

NOTICE OF CANCELLATION

SELLER'S NAME: Omar Misael Torres Jauregui

BUYER 1's NAME: Omar Misael Torres Jauregui

SELLER 2's NAME: Omar Misael Torres Jauregui

Buyer acknowledges receipt of two (2) copies of this Notice of Cancellation: El Comprador acepta la recepción de dos (2) copias de esta Notificación de Cancelación:

DATE OF TRANSACTION: Omar Misael Torres Jauregui

* Signature:

* Date:

* Signature:

* Date:

NOTICE OF BUYER'S RIGHT TO CANCEL

YOU, THE BUYER, MAY CANCEL THIS AGREEMENT (TRANSACTION) WITHOUT ANY PENALTY, CANCELLATION FEE OR OTHER FINANCIAL OBLIGATION, BY MAILING OR DELIVERING A NOTICE TO THE SELLER WITHIN THREE (3) BUSINESS DAYS FROM THE ABOVE DATE

IF YOU CANCEL:

ANY PROPERTY YOU TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE SALES CONTRACT, CONTRACT OR SALE, AND ANY CHECKS NOTES OR NEGOTIABLE INSTRUMENT YOU SIGNED OR WAS EXECUTED BY YOU WILL BE RETURNED WITHIN TEN (10) BUSINESS DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR NOTICE OF CANCELLATION; AND, ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELLED.

IF YOU CANCEL, YOU MUST TAKE REASONABLE CARE OF ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE. YOU MAY EITHER 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 MAKE THE GOODS AVAILABLE TO THE SELLER AT YOUR RESIDENCE AND THE SELLER DOES NOT PICK UP THE GOODS WITHIN TWENTY (20) DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY KEEP, RETAIN, DISPOSE OR DISCARD THE GOODS WITHOUT ANY FURTHER OBLIGATION.

IF YOU DO NOT MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND YOU DO NOT RETURN THE GOODS, THEN YOU REMAIN LIABLE FOR AND MUST PERFORM ALL OF YOUR OBLIGATIONS UNDER THE SALES CONTRACT, CONTRACT OR SALE.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS NOTICE OF CANCELLATION OR ANY OTHER WRITTEN EXPRESSION OF YOUR INTENTION TO CANCEL, OR SEND A TELEGRAM TO: THE SELLER (NAMED BELOW) AT THE ADDRESS OF THE SELLER'S PLACE OF BUSINESS (NOTED BELOW) NOT LATER THAN 12 MIDNIGHT ON THE DATE LISTED BELOW, THE THIRD BUSINESS DAY AFTER YOU SIGNED THE WRITTEN AGREEMENT OR OFFER TO PURCHASE:

NAME OF SELLER: Omar Misael Torres Jauregui

At: Omar Misael Torres Jauregui

NOT LATER THAN MIDNIGHT OF 10/23/2020

I HEREBY CANCEL THIS TRANSACTION:

* Date:

* BUYER'S SIGNATURE:

* PRINT BUYER'S NAME:

* Address: