

TIME INVESTMENT COMPANY, INC.

NOTICE TO FORMER FAIR FINANCE CUSTOMERS

CHANGE OF TERMS EFFECTIVE IMMEDIATELY

REVOLVING CREDIT AGREEMENT TERMS

MONTHLY BILLING You will be billed monthly for credit purchases from us, as shown on Sales/Purchase Order signed by you (or completed at your direction) unless Seller has started collection proceedings against you.

PROMISE TO PAY You agree to pay all amounts owing under this Agreement, including the **Finance Charge**.

OTHER CHARGES	Buyer's State of Residence	No. Of Days Before Late Charges Imposed	Amount
	AL	10	\$10.00 or 5% of unpaid installment or whichever is greater or max of \$100.00
	AZ,CA,FL,GA,IL,KY,MO	10	\$10.00
	AR,MI,NV,NE,NM,MY,WA,WI,UT	10	\$25.00
	IN	10	\$15.50
	DC,IA,LA	10	\$15.00
	MN	10	5% of unpaid amount
	OK	10	\$17.50 or 5% of unpaid installment, or whichever is greater
	SD	10	\$5.00 or 5% of unpaid installment, or whichever is greater
	TX	21	\$10.00
	CT,DE,HI,ID,KS,MD,ND,NH,NJ OH,OR,PA,RI,SC,VA,CO,MS,TN VT,WY,AK,WV,MA,ME,NC,MT	15	\$5.00 or 5% of unpaid installment; or whichever is less

APPLICATION OF PAYMENTS Payments, except downpayments, shall be applied first to any unpaid late charges or other fees, then to the unpaid FINANCE CHARGE and then to the payment of the UNPAID BALANCE of each item of merchandise in the order of their purchase. Downpayments will be credited in full to the items to which they apply.

AMENDMENTS Seller may amend this Agreement from time to time by sending you advance written notice as required by law. To the extent the law permits, and the Seller indicates in its notice, amendments will apply to existing loan balances as well as to future transactions.

DEFAULT If you fail to pay the minimum amount due when due on two occasions within any 12 month period, you will be in default, unless otherwise provided by law. If you do not cure the default following written notice of default, if any is required by law, the entire balance, at Sellers option, becomes due and payable. To the extent not prohibited by applicable law, you agree to reimburse the Seller for its costs of collection, including attorneys' fees and legal expenses. Seller's waiver of any default shall not operate as a waiver of any other default.

SECURITY INTEREST To secure this Agreement, you grant Seller a purchase money security interest in the merchandise purchased under this Agreement, unless prohibited by law. No security interest or lien is retained in your principal residence.

TERMINATION Seller may limit or cancel your right to make further purchases under this Agreement at any time.

FINAL AGREEMENT This Agreement is a final expression of the agreement between the parties and may not be contradicted by the evidence of any prior agreement or any contemporaneous oral agreement between the parties.

RETURN ITEM FEES Return items will be charged a \$20 fee.

YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This Notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill. If you think your billing is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

*Your name and account number.

*The dollar amount of the suspected error.

* Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about. If you have authorized us to pay your bill automatically from your savings or checking account, you can stop payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

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