Fill in this information to identify the case:

Debtor 1: Body Contour Ventures, LLC

Debtor 2 (Spouse, if filing):

United States Bankruptcy Court for the: Eastern District of Michigan, Detroit Division

Case number: 19-42510-pjs

E-Filed on 03/28/2019
Claim # 333

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to $500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) **that you received.**

Part 1: Identify the Claim

1. **Who is the current creditor?**

   Belinda Shankle
   Name of the current creditor (the person or entity to be paid for this claim)

   Other names the creditor used with the debtor

2. **Has this claim been acquired from someone else?**

   ☑ No
   ☐ Yes. From whom?

3. **Where should notices and payments to the creditor be sent?**

   Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?	**Where should payments to the creditor be sent?** (if different)
Name	Name
10207 Louth Ct Number Street	Number Street
Orlando FL 32836-3731 City State ZIP Code	City State ZIP Code
Contact phone (407) 234-0320	Contact phone
Contact email abbts@aol.com	Contact email

   Uniform claim identifier for electronic payments in chapter 13 (if you use one):

   —

4. **Does this claim amend one already filed?**

   ☑ No
   ☐ Yes. Claim number on court claims registry (if known) _____ Filed on ____ MM / DD / YYYY

5. **Do you know if anyone else has filed a proof of claim for this claim?**

   ☑ No
   ☐ Yes. Who made the earlier filing?

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. **Do you have any number you use to identify the debtor?**

☑ No
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: ____ ____ ____ ____

7. **How much is the claim?** $ 2,750.00 . **Does this amount include interest or other charges?**

☑ No
☐ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. **What is the basis of the claim?**

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.

Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as health care information.

Services Performed

9. **Is all or part of the claim secured?**

☑ No
☐ Yes. The claim is secured by a lien on property.

Nature of property:

☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim.*
☐ Motor vehicle
☐ Other. Describe: _____

Basis for perfection: _____

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: $_____

Amount of the claim that is secured: $_____

Amount of the claim that is unsecured: $_____ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: $_____

Annual Interest Rate (when case was filed)_____%

☐ Fixed
☐ Variable

10. **Is this claim based on a lease?**

☑ No
☐ Yes. **Amount necessary to cure any default as of the date of the petition.** $ 0.00

11. **Is this claim subject to a right of setoff?**

☑ No
☐ Yes. Identify the property: _____

12. **Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☑ No

☐ Yes. *Check one:*

	Amount entitled to priority
☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	$ 0.00
☐ Up to $2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	$ 0.00
☐ Wages, salaries, or commissions (up to $12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	$ 0.00
☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	$ 0.00
☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	$ 0.00
☐ Other. Specify subsection of 11 U.S.C. § 507(a)(__) that applies.	$ 0.00

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to $500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☑ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/28/2019
MM / DD / YYYY

Belinda Shankle
Signature

Print the name of the person who is completing and signing this claim:

Name: Belinda Shankle
First name | Middle name | Last name

Title: _____

Company: _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address: _____
Number Street

_____
City | State | ZIP Code

Contact phone _____ Email _____

Attachment 1 - Light RX supporting documents.pdf
Description -

Professional Services By
LightRx Orlando 8081 Turkey Lake Rd Orlando, FL 32819

Invoice Balance	Invoice Number
$0.00	02615646
Minimum Due	**Amount Enclosed**
$0.00	

For Billing Questions: (407) 930-9211

Payment Due Date	05/18/2018

Belinda Shankle
10207 Louth Court
Orlando, FL 32836

LIGHTRx
FACE & BODY

Date	Description	Charges	Credits	Balance
04/18/2018	Package IPL Photofacial Body 6 Tx 1 @ $2,100.00 - No Tax Sold By: Mary Brooks	$2,100.00		$2,100.00
	Individual Service Discount		$1,500.00	$600.00
04/18/2018	MasterCard Payment		$600.00	$0.00
05/18/2018			Balance:	$0.00

Signature: _____ Date: 04/18/2018

Thank you for your recent purchase at LightRx of Orlando. Please keep this receipt for your records. *LightRx Lifetime Promise ◆ In the event that after 8 Laser Hair Removal treatments you feel additional treatments are needed (in the purchased area) you will receive 2 additional treatments free of charge. Any further treatments, may be purchased at 90% off the current per treatment price. *Cancellation Policy: LightRx requires a 24 hour advance notice to cancel an appointment. Clients who miss an appointment without the required 24 hour notice are subject to a $50 cancellation fee.

IPL Pre & Post Care

PRE CARE

- Avoid sun exposure for 1 to 3 weeks prior to treatment and use SPF 30 daily to ensure coverage against UVB and UBArays.
- Do not use self-tanning products for 1 to 3 weeks prior to and/or post treatment.
- Discontinue use of Tretinoin type products (Renova, Tretinoin, Retin A, Retin A Micro, Tri-Luma, Solage, etc.) at least 2 or 3 days prior to treatment.
- Discontinue use of Hydroquinone 2 or 3 days prior to treatment.
- If you have a history of cold sores, begin prophylactic treatment with Valtrex or similar no later than the day prior to IPL.
- Notify the center if you develop a cold sore, acne, open lesions in the area being treated, or experience any type of illness prior to your treatment.
- Avoid, if possible, Ibuprofen and non-steriodal anti-inflammatories for 3 days prior to and/or post treatment.
- Longevity of Botox and fillers done any time within 6 months prior to face treatment may be affected. Botox and/or fillerswithin 2 weeks prior to IPL is not recommended.

POST CARE

- You may experience a sunburned sensation immediately following treatment. Although rare, some light swelling is possible.
- Darkening of freckles and other areas is normal. If this occurs, do not pick or exfoliate the areas. They will flake off or lighten on their own over the next week if on the face and over the next several weeks if on the body.
- If you experience a burn, gently cleanse the area and use hydrocortisone cream on the area several times a day for the next week. If the mark opens, also use antibiotic ointment over the hydrocortisone cream. Please notify us immediately of any burns.
- Use SPF 30 or higher daily on treated area if exposed.
- You may generally resume normal skin care regimen after three days following treatment (or sooner if advised by your technician).
- Make-up may be applied the day after your treatment (or sooner if advised by your technician).

Please call our office during normal business hours if you have ANY questions or concerns.

I understand that these pre/post care instructions are important to my overall treatment. I agree that I have read and understand what is required of me to have my treatment.

BY SIGNING BELOW, I ACKNOWLEDGE AND CERTIFY THAT I, ***Belinda Shankle*** HAVE READ AND UNDERSTAND THE "CONSENT, RELEASE AND INDEMNITY AGREEMENT" FOR THIS PROCEDURE, AND THAT I AM SIGNING IT VOLUNTARILY.

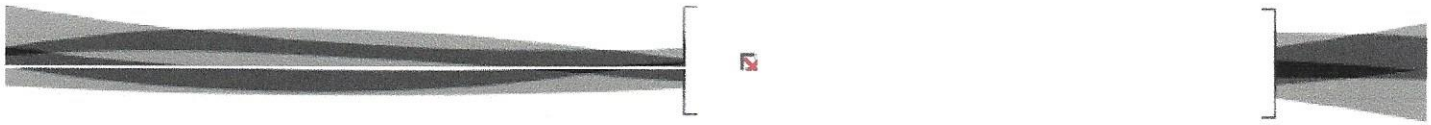
PLEASE SIGN YOUR FULL NAME BELOW IF YOU AGREE

Belinda Shankle

Client Signature

02/27/2017

Date



Lumecca Consent

Medical History – Please inform technician prior to treatment if you have any of the following conditions that may make you unsuitable for LUMECCA™ treatments.

- Pregnancy
- Under 18 years of age (unless there is parents consent)
- Pacemaker or internal defibrillator
- Permanent implant in the treated area such as metal plates and screws, silicone implants or an injected chemical substance
- Current or history of cancer, especially skin cancer, or pre-malignant moles
- Impaired immune system due to immunosuppressive diseases such as AIDS and HIV, or use of immunosuppressive medications
- Severe concurrent conditions such as cancer, cardiac disorders, epilepsy, uncontrolled hypertension, and liver or kidney diseases
- A history of diseases stimulated by heat, such as recurrent Herpes Simplex in the treatment area (prophylactic treatment may be given)
- Any active condition in the treatment area, such as sores, psoriasis, eczema and rash as well as excessively/freshly tanned skin
- History of skin disorders such as keloid scarring, abnormal wound healing, as well as very dry, cracked, ulcerated, infected and fragile skin
- Tattoos, permanent make-up, pigmented lesions (to be kept)
- Any medical condition that might impair skin healing
- Poorly controlled endocrine disorders, such as diabetes or thyroid dysfunction
- Any surgical, invasive, ablative procedure in the treatment area in the last 3 months or before complete healing
- Use of Isotretinoin (Accutane) within 6 months prior to treatment
- Use of topical productucts such as Retinol, glycolic acid, hydroquinone, and other aging and acne products including over the counter and perscription

This form is designed to give you the information you require to make an informed choice of whether or not to undergo treatment withLUMECCA™ technology. If you have any questions before your treatment please feel free to ask.

- I hereby authorize my technician to perform the LUMECCA™procedure.
- I have given my complete medical history and will update my technician shoudl any changed arise during the course of my treatments.
- I have received the following information about the technology:I understand that taking the treatment course is my choice and that I am free to withdraw at any time, without giving any reason. The fee structure has been fully explained and I understand that I am required to pay for a course of treatments prior to any procedures taking place. I am fully aware that should I wish to cancel the course, a full refund will be issued if I have not used any of the treatments. If I have used any of the treatments, the full treatment price for treatments provided will be deducted from the discounted package price, and the resulting difference will be the amount refunded.
  - LUMECCA™ is a non-invasive IPL (Intense Pulse Light) technology that utilizes the technology for Skin Rejuvenation, Pigmented and Vascular lesions improvement.
  - Pigmented lesions will become darker for a period of 1-2 weeks before

starting to lighten. Local inflammation around the lesions, manifested as some redness and swelling may accompany the response, as part of the healing process.

- Blood capillaries will clot and appear darker for 1-2 weeks before disintegration. Some redness and swelling may accompany the response, as part of the healing process.
- Some skin tightening may occur immediately, which may decline for 1-2 months, but will improve then, as new collagen fibers are produced.
- All 3 lesions: brown, red and loose skin may improve simultaneously.
- No complete clearance is guaranteed
- Treatment requires a number of sessions
- Exact number of sessions is individual
- There may be some discomfort and transient redness and/or swelling associated with treatment
- There is a small risk of adverse reactions

- I understand that taking the treatment course is my choice and that I am free to withdraw at any time, without giving any reason.
- I was told about the possible side effects of the treatment including: local pain, skin redness (erythema), swelling (edema), damage to the natural skin texture (crust, blister, burn), change of pigmentation (hyper- or hypo-pigmentation), and scarring. Although these effects are rare and expected to be temporary, any adverse reaction should be reported immediately
- I understand that I have to comply with treatment schedule, otherwise results may be compromised
- I recognize that during the course of the procedure unforeseen conditions may necessitate different procedures than this above and I authorize the physician or assistants to perform such other procedures if they find them professionally desired
- I understand that not everyone is a candidate for this treatment and results may vary therefore, there is no guarantee as to the results that may be obtained

The procedures to be used to treat my conditions have been explained to me

1. I have had sufficient opportunity to discuss my condition and treatment. I believe I have adequate knowledge upon which to base an informed consent
2. Any questions I may have asked have been answered to my satisfaction
3. I authorize before, during and after the procedure(s) the taking of photographs to be part of my patient profile that may be used for scientific or marketing purposes without disclosing my identity, not exposing my face

BY SIGNING BELOW, I ACKNOWLEDGE AND CERTIFY THAT I, ***Belinda Shankle*** HAVE READ AND UNDERSTAND THE "CONSENT, RELEASE AND INDEMNITY AGREEMENT" FOR THIS PROCEDURE, AND THAT I AM SIGNING IT VOLUNTARILY.

PLEASE SIGN YOUR FULL NAME BELOW IF YOU AGREE

Belinda Shankle

Client Signature

02/27/2017

Date

Professional Services By
LightRx Orlando 8081 Turkey Lake Rd Orlando, FL 32819

Invoice Balance	Invoice Number
$0.00	02367486
Minimum Due	**Amount Enclosed**
$0.00	

For Billing Questions: (407) 930-9211

Payment Due Date	01/04/2018

Belinda Shankle
10207 Louth Court
Orlando, FL 32836

LIGHTRx
FACE & BODY

Date	Description	Charges	Credits	Balance
12/05/2017	Full Face 8 Tx + 2 Free + Promise 1 @ $2,800.00 - No Tax Sold By: Stephanie Morton	$2,800.00		$2,800.00
	Individual Service Discount		$2,800.00	$0.00
12/05/2017	Bikini Extended 8 Tx + 2 Free + Promise 1 @ $2,400.00 - No Tax Sold By: Stephanie Morton	$2,400.00		$2,400.00
12/05/2017	Underarms 8 Tx + 2 Free + Promise 1 @ $1,600.00 - No Tax Sold By: Stephanie Morton	$1,600.00		$4,000.00
	Individual Service Discount		$1,600.00	$2,400.00
12/05/2017	SD:$250 Off - Same Day Discount		$250.00	$2,150.00
12/05/2017	UGA Payment		$1,750.00	$400.00
12/05/2017	MasterCard Payment		$400.00	$0.00
01/04/2018			Balance:	$0.00

Signature: _____ Date: 12/05/2017

Thank you for your recent purchase at LightRx of Orlando. Please keep this receipt for your records. *LightRx Lifetime Promise ♦ In the event that after 8 Laser Hair Removal treatments you feel additional treatments are needed (in the purchased area) you will receive 2 additional treatments free of charge. Any further treatments, may be purchased at 90% off the current per treatment price. *Cancellation Policy: LightRx requires a 24 hour advance notice to cancel an appointment. Clients who miss an appointment without the required 24 hour notice are subject to a $50 cancellation fee.

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Credit Application / Retail Installment Credit Agreement

Light RX Face & Body

8081 Turkey Lake Road #550

Orlando, FL 32819

Seller

("You and "your" mean each applicant (as an individual) and all applicants (together) shown below. "We," "us," and "our" mean the merchant or service provider shown here that is accepting your account application (the "Seller") and any of the Seller's assigns and successors.

Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. Read each instruction carefully before completing this form.

For Seller Use		
ID #	Account #	Application Date
	3FBB9B8	12/5/2017

1. Applicant Information **

Full Name (First, Middle, Last) Belinda A Shankle			Primary Phone # (407) 234-0320	Primary Phone Type Cell
Soc. Sec. No. **********	Date of Birth 11/6/1963		Secondary Phone #	Secondary Phone Type
Email Address abbts@aol.com			Own/Rent Own	
Present Address 10207 Louth Ct Orlando, FL 32836 UNITED STATES			Mortgage Company or Landlord	Mortgage or Lease /Mo. $ 1560.00
Employment Status Employed	Current Employer Name Quality 1st Builders		Position/Title Office Manager	Date of Employment 5/10/2010
DBA (if Self Employed)			Work Phone # (407) 236-0920	Work Ext.
Gross Monthly Income $ 4400.00	Other Income Source * husband		Other Income per Mo. $ 5835.00	

3. Co-Applicant Information **

Full Name (First, Middle, Last)			Primary Phone #	Primary Phone Type
Soc. Sec. No.	Date of Birth		Secondary Phone #	Secondary Phone Type
Email Address			Own/Rent	
Present Address ,			Mortgage Company or Landlord	Mortgage or Lease/Mo. $ 0.00
Employment Status	Current Employer Name		Position/Title	Date of Employment
DBA (if Self Employed)			Work Phone #	Work Ext.
Gross Monthly Income $ 0.00	Other Income Source *		Other Income per Mo. $ 0.00	

* Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the account.

** You authorize us and our service providers to use this information to call you, and to send electronic mail and text messages to you, about your application and account. You agree that we may contact you by using automatic dialing devices, prerecorded messages, and any other technology or means we choose, for purposes that include gathering information, providing service, collecting your account, or investigating suspected fraud or identity theft.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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4. Notices

You understand and agree that we are allowed to request a consumer credit report about you to process your application and, after that in connection with any extension of credit, any request for a credit limit increase, any renewal or update of your account, to take collection action, or to investigate account disputes. If you ask or if the law requires, we will tell you if we requested credit reports about you and tell you the name and address of any credit reporting agencies that provided the reports.

California Residents. Each applicant, if married, may apply for a separate account. After credit approval, each applicant will have the right to use the account up to its credit limit and each applicant may be liable for all account credit extended to any joint applicant.

Maryland. This agreement is made pursuant to the Credit Grantor Retail Installment Credit Provisions, Md. Comm. Law, Title 12, Subtitle 9.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied. If you are denied for credit and upon your request, we will furnish you with a statement of the specific reasons why we denied your application for credit.

Ohio Residents. The Ohio laws against discrimination require all sellers make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Oklahoma Residents. The Buyer should refer to the contract for any information about nonpayment, default, and acceleration of maturity of debt.

Oregon Residents. NOTICE: The seller intends to sell this contract to Universal Guardian Acceptance, LLC, which if it buys the contract, will become the owner of the contract and your creditor. After the sale of this contract, all questions concerning either terms of the contract or payments should be directed to the buyer of the contract at the address indicated below.

Texas Residents. To contact Universal Account Servicing, LLC about this account call (888) 233-2302. This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207; (800) 538-1579; www.occc.state.tx.us, and can be contacted relative to any inquiries or complaints

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisconsin Statutes § 766.59 or a court decree under Wisconsin Statutes § 766.70 adversely affects the interests of the Seller unless the Seller, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Seller is incurred.

For Married Wisconsin Residents. You agree that the credit being applied for, if granted, will be incurred in the interest of your marriage or family. We are required to ask married Wisconsin residents for the name and address of their spouses and notify them about any account we may open for you. If you are a married Wisconsin resident, the name and address of your spouse is: _____

5. Certifications, Authorizations and Signatures

BY SIGNING BELOW BUYER AGREES TO THE TERMS ON THIS PAGE AND ALL SUBSEQUENT PAGES (INCLUDING THE TERMS AND CONDITIONS) OF THIS CONTRACT AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS CONTRACT. THE TERMS OF THIS CONTRACT ARE CONTAINED ON MORE THAN ONE PAGE.

NOTICE TO BUYER:

1. **DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES.**
2. **YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.**
3. **YOU MAY AT ANY TIME PAY MORE THAN THE MINIMUM PAYMENT OR YOUR ENTIRE BALANCE IN FULL WITHOUT INCURRING ANY ADDITIONAL CHARGE FOR PREPAYMENT.**
4. **IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT WHICH IS OUTSTANDING WILL BE FURNISHED UPON REQUEST.**

You intend to apply for [X] individual credit [ ] joint credit. BLS (Initials of Applicant) _____ Initials of Co-Applicant (if any)

DocuSigned by:

Belinda A Shankle	12/5/2017		
Applicant Signature	Date	Co-Applicant Signature	Date

NOTICE: 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.

6. For Seller Use

Date Received	Received By	Client No.	Program No.	Location	Location No.
12/5/2017	LRX-Orlando	7ABA	4AFA5	Light RX Face & Body - Orlando FL	

Reference Code	Reference Group	Reference ID		Reference Employee	

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Retail Installment Credit Agreement Terms and Conditions
Section I: Rates and Fees Table

Consumer Interest Rates & Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0%** If paid in full by the end of the promotional period After that your APR will be 17.90 %
How to Avoid Paying Interest	Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance on or before the due date each month.

Fees	
Origination Fee	$0.00
Annual Fee	$0.00 *
Penalty Fees	
• Late Payment	**Up to $**
• Returned Payment	$ 25.00
	The amount of these fees varies by state. See your account agreement for more details about the fees that apply to your account.

How We Will Calculate Your Balance: We use a method called "daily balance." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

***Annual Fee:** Waived for the first year. We will also waive part of the Annual Fee for account holders who authorize us to initiate recurring payment (AutoPay) by electronic fund transfers. We will also waive part of the Annual Fee if you authorize us to send your periodic statements electronically.

Section II: RATES, FEES AND PAYMENT INFORMATION

How Interest is Calculated	
Your Interest Rate	We use a daily periodic rate to calculate the interest on the balance on your account each day. The daily rate for purchases is the APR time 1/365. The daily periodic rate for purchases is 0.049041% (APR 17.90%). Interest will be imposed in amounts or rates not in excess of those permitted by applicable law.
When We Charge Interest	Unless the law or our Agreement with you requires otherwise, there is a grace period for new purchases. We will begin accruing interest on your purchase from the date it is made. However, if you pay the entire amount due on the new purchase by the due date each month, then you will not have to pay interest charges. For promotional purchases please refer to Section 7A (APRs Applied to Different Balances) and the specific promotional terms outlined on the Charge Slip.
How We Calculate Interest	We calculate the finance charges for each Account balance by applying the "daily periodic rate" for that balance to the "daily balance" of that balance. We do this for each day in the billing cycle and then add together the resulting finance charges. This gives us the total finance charges for that balance for that billing cycle. We calculate the "daily balance" for each balance. We do this by starting with the beginning amount of that balance. We add any new purchases for that day and subtract any unpaid interest and payments or credits. This gives us the "daily balance." We may exclude new purchases from the daily balance that is subject to finance charges, if the law, our Agreement or the Promotional Terms require us to do so. If this happens, we will include these purchases in the daily balance subject to finance charges as soon as the law, our Agreement or the Promotional Terms allow.

How Fees Work	
Late Payment Fee	If you do not pay at least the minimum payment due for a billing cycle by its due date or any later date that may be established by applicable law, we will charge the following late payment fee to your Account: If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of 5% of the unpaid amount of the payment due, but not exceeding $10 on each scheduled payment.

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Returned Payment Fee	If any Account payment you make or attempt is returned unpaid to us for any reason, we will charge a returned payment fee of $ 25.00 to your Account, subject to any legally required notices and any limitations of applicable law.
Annual Fee	The Annual Fee will be waived for the first year. Thereafter you will be charged this annual fee on or about the anniversary of the first charge to your Account (your "Anniversary Date"), so long as your Account has an unpaid balance or remains open for new purchases. We will notify you about this annual fee before each Anniversary Date. Our notice will explain when and how you may close your Account to future purchases and pay the full unpaid balance, if you do not want to be charged this annual fee on an Anniversary Date. If you authorize us to provide periodic statements electronically (e-statements) you will not be charged $ 0.00 of this annual fee on an Anniversary Date. If you authorize us to use "AutoPay" (an enrollment in a recurring payment method) to pay your monthly payments, you will not be charged $ 0.00 of this annual fee on an Anniversary Date.
Origination Fee	Account holder agrees to pay us a one-time Origination Fee of $ 0.00 upon the execution of this agreement. You understand that this fee is non-refundable

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: **Universal Account Servicing, LLC, Attn: Billing Errors and Disputes, 7505 NW Tiffany Springs Pkwy Ste 400, Kansas City, MO 64153.** In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of Problem*: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

1. *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
2. *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

RETAIL INSTALLMENT CREDIT AGREEMENT

This Retail Installment Credit Agreement contains the general terms and conditions that will govern your retail installment credit account (the "Account") we may provide for your use, with the assistance of our service provider, Universal Account Servicing, LLC, if we approve your Account application. The Account application you signed or otherwise submitted to us (including its federal and state notices), and any written materials we provide to you as a supplement or amendment to this Retail Installment Credit Agreement, are part of and incorporated into Retail Installment Credit Agreement by reference (together, our "Agreement" with you).

In this Agreement, the words "you" and "your" mean each applicant (as an individual) and all applicants (as a group) shown on the Account application. The words "we", "us" and "our" mean the merchant or service provider receiving your Account application (the "Seller"), and any of the Seller's assigns and successors. When the Agreement states that we "may" take an action, this means that we are allowed and have the sole discretion to take that action, subject only to any limitations or notices expressly required by law or this Agreement.

You accept and agree to be bound by all terms and conditions in this Agreement, including its arbitration provision, the first time you use your Account. Your signature (including any digital or electronic signature) on the Account application, or an Account sales slip or other evidence of Account indebtedness, represents your signature to this Agreement, and is part of and incorporated by reference into this Agreement.

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Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of debt, including promises to extend or review such debt, are not enforceable. To protect you and us from misunderstanding or disappointment, any agreements we reach covering such matters are contained in writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

1. **USE OF ACCOUNT:**

A. You may use the Account from time to time to make purchases from us, as permitted by this Agreement and applicable law. The amount of credit that may be extended to you while the Account is open, up to its credit limit, is generally made available to the extent the outstanding balance is repaid. We may restrict or delay the availability of Account credit, to protect you and us against potential fraud, unauthorized transactions, Account misconduct or misuse, or for other risk management reasons. In addition, Account services may be unavailable to you from time to time, due to circumstances beyond our control, such as system failures, fires, floods, natural disasters or other unpredictable events. We will not be responsible or liable to you if this happens. You agree not to use, try to use, or permit use of the Account for any transactions that are illegal or not permitted by us. If you do so, you must still pay us for these transactions and they remain subject to all other terms of our Agreement. Except as otherwise required by law, you agree to be bound by any policy we disclose at the time of an Account purchase, such as "no returns," "no refunds," "no return or credit without receipt," "as is," "store credit only," "all sales final," or similar statements.

B. **Charge Slip**: Every purchase made with this account will result in the creation of a charge slip that must be signed by an Account Holder to authorize the charge. On the Charge Slip the Credit Limit, Highest Account Balance, Available Credit Balance, APR, Finance Charge, Amount Financed, and a revised Payment Schedule will be disclosed. Each purchase may or may not have promotional terms, please refer to "Balance Categories" for more information. If the purchase has promotional terms; the specific promotional term will be disclosed on the Charge Slip along with any applicable expiration date of the promotion. Each additional purchase made using your account will contain a revised version of all the disclosures referenced in this section.

2. **YOUR PROMISES TO US:** You promise to do everything the Agreement requires of you, for as long as your Account has an unpaid balance, remains open to future purchases, or both. Each of you and all of you promise, individually and together, to pay us all amounts due on your Account, now and in the future. The amounts due on your Account include the unpaid balance of all purchases any of you make with the Account, plus all fees and all interest charges, as described in this Agreement. You agree to pay for amounts due for any charges over your Account credit limit. You promise to pay at least the minimum payment due for each billing cycle by its payment due date, as shown on the Account statement for that cycle.

3. **ACCOUNT BILLING STATEMENTS AND NOTICES; ADDRESS ON FILE:** If you have a credit or debit balance on the Account of $1 or more at the end of any billing cycle, we will send a periodic Account statement (a "bill") showing what you owe us as of the end of that billing cycle. We may not send you a statement, however, if we have decided your Account is uncollectible, if we have initiated Account collection proceedings against you, or if the law does not require or permit us to send the statement. The billing cycle is the fixed period of time covered by the statement we send you. Each statement that we send will identify the billing cycle that it covers. The statement will show your new charges, including your purchases, interest charges and fees, and any payments that posted to your Account during that billing cycle. It will also show you the minimum payment you must make to us by the due date shown on the statement. You agree to examine each statement and notify us immediately of any item you may dispute. The billing error rights notice in this Agreement and on your statements provide more information about how you may notify us about any disputed items or billing errors. We will mail or deliver your statement only to one address. If your Account is a joint Account or more than one person is permitted to use the Account, you agree that we may send all Account statements and other Account notices solely to your address on file, as shown in our billing records. Your address on file is the address you provided in your Account application, unless: (a) we have received and processed a notice of a change in address that you provided in accordance with this Agreement or your most recent bill; or (b) we are notified by the U.S. Postal Service of an address correction for you and we decide, in good faith, to rely on the address correction notice we receive from the Postal Service. You agree to notify us immediately of any change in your mailing address, telephone numbers, or other contact information, such as your email addresses.

4. **SECURITY INTEREST: We will take a security interest in any goods you purchase with the Account.** To the extent permitted by law, you grant to us and we will retain a purchase-money security interest under the Uniform Commercial Code in each item you purchase with the Account and its proceeds, until the unpaid balance of that item is paid in full. For purposes of determining at any time which items remain subject to our security interest, payments on your Account will be applied according to any requirements of law or, if the law does not require otherwise, in the following order: first, to Account interest charges; then to Account fees; and then to the items charged to your Account in the order each item was charged, beginning with the oldest item purchased. If several items are charged to your Account on the same date, the lowest priced items will be considered to be paid for first. Down payments will be applied in full to the item for which the down payment was made. You agree that we may, at our option, record financing or security documents without your signature, as permitted by law and solely to evidence and perfect our security interest in the items purchased with the Account. If the law requires your signature on any financing or security documents, you agree to cooperate with us and sign these documents at our request for purposes of recording and perfecting our security interest in the items purchased with the Account. No security interest is or will be retained or acquired by us in the principal dwelling of any consumer. This does not apply to a lien created by a court judgment. In the event of a default, you agree that we shall have all of the rights of a secured party under applicable law, including the right to repossess and sell items that remain subject to our security interest, to the extent and in the manner permitted by law.

5. **BALANCE CATEGORIES:** We put each Account purchase into a balance category. We use the different balance categories to calculate the correct interest charges on your Account. If any type of charge is subject to a separate promotional plan; we will put the Promotional Balance into a separate balance for the time period you qualify for the special promotional terms ("Promotional Terms").

6. **PAYMENTS:**

A. ***Payment Due Date; Payment Requirements.*** The due date is the date by which we must receive your payment for it to be on time. Your Account statement will list the due date. Your due date will generally be at least 25 days after the end of the most recently ended billing cycle, unless the law requires otherwise. To be on time, we must receive your payment on or before the due date at the place and by the time stated on your statement. Unless a statement states a different place for payments, your payments must be sent to: Universal Account Servicing LLC, P.O. Box 901571, Kansas City, MO 64190 (regular mail); or Universal Account Servicing LLC, Attn: Payments, 7505 NW Tiffany Springs Pkwy Ste 400, Kansas City, MO 64153 (overnight courier). Unless an Account statement shows a different time, your payment is on time if we receive it by 5:00 p.m. Central Time on the due date. This 5:00 p.m. deadline is measured by the time zone in which we receive the payment, which may not be your time zone. If we do not receive or accept payments by mail on the due date, your payment will be on time if it is received by the next day that we accept or receive payments by mail.

You must pay in U.S. dollars. You must not mail or deliver payments to us in cash. Your payment must be drawn on a U.S. deposit account or by a cashier's check drawn on a U.S. bank or a foreign bank branch in the U.S. You must not attach or include any restrictive language to any payment you send to the address for payments shown in the Agreement or on an Account statement. **Any check or money order you send that has restrictive words, conditions, limitations, or special instructions to us, including those marked with the words "paid in full" or similar language, must be mailed to: Universal Account Servicing, LLC, Attn: Billing Errors and Disputes, 7505 NW Tiffany Springs Pkwy Ste 400, Kansas City, MO 64153.** If you make payment in a paper form (such as a check, money order, or cashier's check), you must include the payment coupon from your statement or write your Account number on the payment. If we decide, in our discretion, to accept a form of payment that does not meet these payment instructions, you agree that we are not waiving our right to require you to make or continue making payments that comply with these instructions and are otherwise required by the Agreement. The credit available on your Account will be increased by the amount of your payment within 14 days after we receive your payment.

B. ***Minimum Payment Due; New Balance of Account.*** The statement we send to you will show the minimum amount you must pay by the due date shown on the statement (your "minimum payment" or the "minimum payment due" in this Agreement and on your statement). The statement will also show you the full unpaid balance of your Account that is outstanding as of the end of each billing cycle covered by an Account statement (the "New Balance"). Paying your entire New Balance or paying more than your minimum payment due will help reduce your interest charges. **YOU MAY PAY THE NEW BALANCE OF YOUR ACCOUNT IN FULL AT ANY TIME WITHOUT PENALTY OR PAY IT IN INSTALLMENTS.**

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However, for each statement, you must pay at least the minimum payment by the due date shown on the statement. If you do not pay the minimum payment by its due date, we may charge you a late payment fee in accordance with state law. You will also be in breach of this Agreement. If any Promotional Terms apply that change the payment requirements for a Promotional Balance, then those Promotional Terms will explain how we determine the minimum payment due for these Promotional Balances.

As of the end of the billing cycle covered by the statement, we start by determining a minimum payment amount that is equal to 9.16 % of your highest Account balance or $27.49; whichever is greater (excluding any Promotional Balances whose Promotional Terms make those Promotional Balances subject to different payment requirements). Then, we determine the minimum payment due for any Promotional Balances whose Promotional Terms change the payment requirements for these Promotional Balances. Then, we determine whether there are any Account payments that are past due or balances that exceed the credit limit of your Account. Finally, we calculate your minimum payment due by adding together all of the amounts described in this paragraph and rounding the result up to the nearest whole dollar. If you pay more than the minimum payment due after the end of any billing cycle, you must still pay at least the minimum payment due after the end of each billing cycle after that.

C. ***Payment Allocation.*** You agree that we may choose which Account balances to pay first with your payments, unless the law or our Agreement otherwise requires us to apply payments in a particular order. Payments will be applied first to outstanding finance charges, fees and any past-due amounts. After outstanding fees and past –due amounts are paid, the Minimum Monthly Payment as well as any excess over the Minimum Monthly Payment, will be applied as follows: First to promotional "Deferred Interest" or "Same as Cash" amounts in the order of expiration, soonest first, next to interest-bearing amounts, in interest rate order, higher rates first (if applicable).

7. **INTEREST RATES AND INTEREST CHARGES:**

A. ***APRs Applied to Different Balances.*** The "annual percentage rate" or "APR" is an annualized interest rate. We use the APR that applies to each balance to calculate the interest charges that you owe us on the Account. Different APRs may apply to different balances on your Account, such as the purchases that are subject to the standard APR and other purchases that qualify for Promotional Terms. Any Promotional Terms we offer will explain which purchases qualify as a Promotional Balance, how long the Promotional Terms apply, and whether the standard APR or a promotional APR applies to these Promotional Balances. The Promotional Terms we offer may include deferred interest programs, where you may not have to pay the interest charges that accrue on a Promotional Balance if it is paid in full before expiration of the time period we specify in our Promotional Terms on the Charge Slip.

8. **CREDIT LIMIT:** We will establish a credit limit for your Account. You agree that you will not use or permit others to use your Account to obtain credit if it would cause the outstanding balance of your Account to exceed its credit limit. However, we may, at our option, without waiving any of our rights, permit charges to your Account, even if those charges would cause your outstanding Account balance to exceed its credit limit. We will not assess a fee if we elect to honor charges that cause your Account to exceed its credit limit.

9. **EVENTS OF DEFAULT; REMEDIES:** To the extent permitted and in accordance with applicable law, we may consider your Account to be in default if: (a) you do not make at least the minimum payment due for a billing cycle by its due date; (b) you break any other promise you made in this Agreement; (c) you have supplied us with misleading or false information on your application; (d) you die or become the subject of a bankruptcy or insolvency proceeding. If this happens, we may, after we provide any notice and wait any time period that the law requires, do one or more of the following: (i) reduce your credit limit and refuse to approve any new purchases attempted on your Account; (ii) close or suspend your Account; (iii) require immediate payment of your entire Account balance; (iv) bring an action to collect all amounts owed for the Account; (v) repossess goods in which we retain a security interest and otherwise seek self-help or judicial remedies available to us as a secured creditor; and/or (vi) take any action otherwise allowed to Sellers by law. Our rights and remedies are cumulative and we may pursue them in any order or combination we consider appropriate, subject only to any limitations or notices that may be expressly required by applicable law. We will notify you in advance and/or give you an opportunity to cure your default only if applicable law requires us to do so.

10. **COLLECTION COSTS:** To the extent permitted by law, you promise to pay all of the costs we incur to collect your Account after an event of default, including reasonable and allowable fees payable to an attorney who is not our salaried employee.

11. **JOINT ACCOUNTS:** If this is a joint Account, each of you is responsible as an individual and all of you are responsible as a group for all amounts that are owed in connection with the Account. Each of you is responsible, even if the Account is used by only one of you. You will continue to be liable for the entire balance of the Account, even if your co-applicant or co-buyer is ordered by a court to pay us. You will remain liable to us if your co-applicant or co-buyer fails to pay as ordered by the court. Your Account status will continue to be reported to the credit bureau under each of your names. The delivery of Account notices or bills to any of you serves as delivery of those notices and bills to all of you. We may rely on and comply with instructions given by any of you with respect to the Account. We are not liable to any of you for relying on or complying with instructions given by any of you.

12. **NOTICES, CHANGES OF ACCOUNT INFORMATION, AND METHODS OF CONTACT:** You agree that you and we have an established business relationship and we are authorized to contact you by telephone from time to time about your Account. We can include numbers and addresses from which you contact us as numbers and addresses provided by you. We may obtain address corrections from the US Postal Service and telephone numbers and other contact information from third party sources. You agree to pay any fees or charges for which you may become responsible as a result of our attempts to communicate with you and we will not reimburse you for such costs. You authorize us or third parties acting on our behalf to send text messages to numbers you provide or to other numbers where we have reason to believe we can reach you. This includes attempts to contact you on cellular phones or other such phones and you agree that we can use automatic dialers, leave pre-recorded messages, and send emails to an email address at which we have reason to believe you can be reached. We can make such calls, within the confines of applicable law, for purposes that include, but are not limited to, gathering information, providing service, collecting on your Account, or investigating suspected fraud or identity theft. You agree that we may, from time to time and at our option, monitor and/or record telephone calls between you and us to assure the quality of our customer service and for other legitimate business reasons. You agree that monitoring and/or recording may be done and that no additional notice to you or additional approval from you is needed.

13. **INVALIDITY:** If one or more provisions of this Agreement are declared invalid or unenforceable by a court or arbitrator with jurisdiction, you and we agree that the remaining conditions and terms will not be affected. If any interest charges or fees we assess in connection with this Agreement is finally determined by a court or arbitrator to exceed the amounts allowed by applicable law, you and we agree that any such excess amount may be applied to reduce the outstanding balance of your Account or, if there is no outstanding balance, refunded to you.

14. **CHANGING OUR AGREEMENT:** Subject to notice requirements and limitations of applicable law, we may change the terms of this Agreement at any time, and the new terms that apply to your Account will take effect on the day we specify in our notice to you. If the law requires us to notify you in a certain way, or limit the effect of any change in Account or Agreement terms, we will comply. You may not change the terms of this Agreement, unless you and one of our duly authorized representatives each sign a written document modifying specified terms of the Agreement.

15. **INFORMATION FURNISHED ABOUT YOUR ACCOUNT:** You understand and agree that we may furnish information about you and the status and payment history of your Account to credit bureaus and other sellers as permitted by law, but are not legally required to do so. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. **If you believe we have reported inaccurate information about you to a consumer reporting agency, and unless a statement advises you to notify us at a different place, you agree to notify us in writing at the following address: Universal Account Servicing, LLC, Attn: Billing Errors and Disputes, 7505 NW Tiffany Springs Pkwy Ste 400, Kansas City, MO 64153.** In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please send a copy of that report to us as well.

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16. **CREDIT INVESTIGATION:** You authorize us to investigate your credit history. You agree that we are allowed to request a consumer credit report about you in connection with processing your Account application, and subsequently in connection with any extension of credit, any request to increase your credit limit, any renewal or update of your Account, to take collection action on the Account, or to investigate disputes about the Account. If you ask, we will tell you if we requested credit reports and the name and address of any credit bureaus that provided the reports.

17. **ASSIGNMENT:** We have the right to assign and transfer any amounts you owe us in connection with the Account, the Account itself, and any of our rights under this Agreement. We assign this Agreement if we sell or pass to a third party any or all of our rights or obligations under the Agreement, including any amount that you owe under the Agreement. Depending on what we may assign, any party to which we assign this Agreement will enjoy all our rights under the Agreement, including the contractual rights to collect amounts you owe on the Account. You are not allowed to assign or transfer this Agreement or any of your rights or duties to anyone else. It is expected that this Agreement will be assigned to Universal Guardian Acceptance, LLC.

18. **CANCELLATION:** We may cancel your Account at any time. You have the right to close your Account to future purchases at any time, if you send a written cancellation notice to: Universal Account Servicing, LLC, Attn: Consumer Help Desk, 7505 NW Tiffany Springs Pkwy Ste 400, Kansas City, MO 64153. Even if you close your Account to future purchases, you must pay all outstanding amounts on the Account and your Account will remain subject to interest and fees as provided in this Agreement until it is paid in full.

19. **INFORMATION SHARING:** You authorize us to share information about you as permitted by law. This includes information we get from you and others. It also includes information about your transactions with us. Please see our Privacy Notice for details about our information sharing practices.

20. **GOVERNING LAW:** This Agreement and all transactions under it will be governed by the laws of the State in which you reside. The open end rules to Regulation Z apply to this contract.

21. **ARBITRATION: PLEASE READ THIS SECTION CAREFULLY. IF YOU DO NOT REJECT IT, THIS SECTION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (A) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (B) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (C) LESS INFORMATION WILL BE AVAILABLE; AND (D) APPEAL RIGHTS WILL BE LIMITED.**

- **What claims are subject to arbitration**

1. If either you or we make a demand for arbitration, you and we must arbitrate any dispute or claim between you or any other user of your Account and us, our affiliates, our agents, our service providers, and/or our predecessors and successors in interest (including any dealer, merchant, or retail seller that allows use of the Account and any assignee of the Agreement), if the dispute or claim relates to your Account, except as noted below.
2. All parties agree that no party has to initiate an arbitration proceeding before exercising remedies of self-help repossession, non-judicial foreclosure, replevin or other similar remedies.
3. We will not require you to arbitrate: (a) any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court; or (b) a case we file to collect money you owe us. However, if you respond to the collection lawsuit by claiming any wrongdoing, we may require you to arbitrate.
4. Notwithstanding any other language in this section, only a court, not an arbitrator, will decide disputes about the validity, enforceability, coverage or scope of this section or any part thereof (including, without limitation, the next paragraph of this section and/or this sentence). However, any dispute or argument that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator, not a court, to decide.

- **No Class Actions**

YOU AGREE NOT TO PARTICIPATE IN A CLASS, REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL ACTION AGAINST US IN COURT OR ARBITRATION. ALSO, YOU MAY NOT BRING CLAIMS AGAINST US ON BEHALF OF ANY ACCOUNTHOLDER WHO IS NOT AN ACCOUNTHOLDER ON YOUR ACCOUNT, AND YOU AGREE THAT ONLY ACCOUNTHOLDERS ON YOUR ACCOUNT MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.

If a court determines that this paragraph is not fully enforceable, only this sentence will remain in force and the remainder will be null and void, and the court's determination shall be subject to appeal. This paragraph does not apply to any lawsuit or administrative proceeding filed against us by a state or federal government agency even when such agency is seeking relief on behalf of a class of borrowers, including you. This means that we will not have the right to compel arbitration of any claim brought by such an agency.

- **How to start an arbitration, and the arbitration process**

1. The party who wants to arbitrate must notify the other party in writing. This notice can be given after the beginning of a lawsuit or in papers filed in the lawsuit. Otherwise, your notice must be sent to UNIVERSAL ACCOUNT SERVICING, LLC ATTN: ARBITRATION DEMAND, 7505 NW Tiffany Springs Pkwy Ste 400, Kansas City, MO 64153. The party seeking arbitration must select an arbitration administrator, which can be either the American Arbitration Association (AAA), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org, (800) 778-7879, or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, (800) 352-5267. If neither administrator is able or willing to handle the dispute, then the court will appoint an arbitrator.
2. If a party files a lawsuit in court asserting claim(s) that are subject to arbitration and the other party files a motion with the court to compel arbitration, which is granted, it will be the responsibility of the party asserting the claim(s) to commence the arbitration proceeding.
3. The arbitration administrator will appoint the arbitrator and will tell the parties what to do next. The arbitrator must be a lawyer with at least ten years of legal experience. Once appointed, the arbitrator must apply the same law and legal principles, consistent with the Federal Arbitration Act ("FAA"), that would apply in court, but may use different procedural rules. If the administrator's rules conflict with this Agreement, this Agreement will control.
4. The arbitration will take place by telephone or at a reasonably convenient location. We will always pay arbitration costs, as well as your legal fees and costs, to the extent you prevail on claims you assert against us in an arbitration proceeding which you have commenced.

- **Governing Law for Arbitration**

This Arbitration section of your Agreement is governed by the Federal Arbitration Act (FAA). The law of the state where you reside shall apply solely to the extent that such State law is relevant under the FAA. The arbitrator's decision will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award.

- **How to reject this section.**

You may reject this Arbitration section of your Agreement. If you do that, only a court may be used to resolve any dispute or claim. To reject this section, you must send us a notice within 60 days after you open your Account or we first provided you with your right to reject this section. The notice must include your name, address and Account number, and must be mailed to UNIVERSAL ACCOUNT SERVICING, LLC, ATTN: COMPLIANCE DEPT, 7505 NW Tiffany Springs Pkwy Ste 400, Kansas City, MO 64153. This is the only way you can reject this section.

CAUTION: It is important that you read this arbitration agreement thoroughly before you sign this Contract. By signing it, you are accepting that you have read and understand this arbitration agreement, and have received a copy of it. If you do not understand something in this arbitration agreement, do not sign this Contract; instead ask your lawyer.

Your signature (including any digital or electronic signature) on the Account application, or an Account sales slip or other evidence of Account indebtedness, represents your signature to this Agreement, and is part of and incorporated by reference into this Agreement.

DocuSign Envelope ID: 7AE57F13-782E-4474-81B7-93F184A28C85

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Charge Slip

ACCT #: 3FBB9B8

Buyer: Belinda A Shankle
10207 Louth Ct
Orlando, FL 32836
UNITED STATES

Seller: Light RX Face & Body
8081 Turkey Lake Road #550
Orlando, FL 32819

Sold By: LRX-Orlando

Date of Purchase: 12/5/2017

Description of Goods and Services: 1hr

Cash or Retail Price: $2150.00

Down Payment: $400.00

Amount of Charge: $1750.00

NOTICE: By signing this document you are also agreeing to a minimum payment amount that is equal to 9.16 % of your highest account balance or $27.49 ; whichever is greater. This minimum payment due notice amends and replaces the minimum payment due disclosure in your original agreement.

New Highest Account Balance: $1750.00

New Minimum Payment: $160.30

Next Payment Due Date: 1/14/2018

Promotion Days: 185

Expiration Date: 6/8/2018

All terms and conditions shown below and in your Retail Installment Credit Agreement apply to any Deferred Interest Promotional Plan.

NOTICE – SPECIAL PROMOTIONAL TERMS: "DEFERRED INTEREST" "No Interest if Paid in Full Within 185 Days": If this promotional purchase is not paid in full before the Expiration Date (specified above) or if you make a late payment; interest will be imposed from the date of the purchase at 17.900 % APR (Annual Percentage Rate). Minimum monthly payments are required. Some or all of the minimum payment based on the promotional balance may be applied to other account balances. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases. Offers are subject to credit approval. These promotional offers may not be available at all times for all purchases.

DS BAS

You understand that this is Promotional Plan in which interest is DEFERRED for the promotional period only. Failure to pay the full balance by the end of the promotional period will result in the interest accrued from the purchase date being applied to your account balance. This IS NOT a No-Interest Loan.

DS BAS

You have read the Promotional Terms Notice and understand that any verbal representation of the promotional terms are superseded by the written notice on this charge slip.

X DocuSigned by: Belinda A Shankle
5B01DF77D96E476... Authorized Buyer's Signature

12/5/2017
Date Signed

Amount of Charge: $1750.00

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UNIVERSAL ACCOUNT SERVICING, LLC
PO BOX 901571 KANSAS CITY, MO 64190
PHONE: 1-888-233-2302 FAX: 816-891-9802

AutoPay (Recurring Payment) Authorization Form

Merchant Name: Universal
NOTE: This is the name you will see on your checking/savings account or credit card statement (depending on the method you selected).

Billed to: Belinda A Shankle
10207 Louth Ct
Orlando, FL 32836

Phone: (407) 234-0320
Email: abbts@aol.com

Pay to: 3FBB9B8

Pay From Account: VISA

Account Ending in: 3313

Payment Amount: 160.30

Payment Date: Payments will be made out automatically on your payment due date
Next Due Date: 1/14/2018

I understand that this authorization to charge my account ending in 3313 will remain in effect until I cancel it in writing, verbally or via online portal. I agree to notify Universal Account Servicing, LLC, hereinafter referred to as "UAS", in writing, verbally or via online portal, of any changes in my account information or termination of this authorization at least 15 days prior to the next billing date. If the above noted payment dates falls on a weekend or holiday, I understand that the payments may be executed on the next business day. If my account is past due, the amount deducted will include the current minimum payment due which includes all past due payments and applicable late fees. Thus, the amount of the payment may vary each month and my monthly billing statement will be my only notice of the deducted amount. For ACH debits to my checking/savings account, I understand that because these are electronic transactions, these funds may be withdrawn from my account the day the payment is processed. I certify that I am an authorized user of this credit card/bank account and agree not to dispute these scheduled payments with my credit card company or bank; provided the transactions correspond to the terms indicated in this authorization form and the terms of my agreement. Further, I agree not to hold UAS responsible for any delay or loss of funds due to incorrect or incomplete information supplied by me or by my financial institution. In the case of a failure, I understand that UAS may either attempt to retry my recurring payment "AutoPay" or UAS may cancel my enrollment AutoPay. I understand that if my credit card company/bank rejects my payment, my account may be subject to a Late Payment Fee.

I Belinda A Shankle authorize Universal Account Servicing, LLC to charge my account per the terms of my agreement.

SIGNATURE DocuSigned by: Belinda A Shankle 5B01DF77D96E476... **DATE** 12/5/2017

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NOTICE OF RIGHT TO CANCEL Regarding Retail Installment Contract No.3FBB9B8	Seller: Light RX Face & Body 8081 Turkey Lake Road #550 Orlando, FL 32819 "Seller" means the above-named party, its successors and assigns	Buyer: Belinda A Shankle 10207 Louth Ct Orlando, FL 32836 UNITED STATES "You" and "your" mean each Buyer above, jointly and individually.

This NOTICE OF RIGHT TO CANCEL describes your rights under the Retail Installment Contract ("Contract") that you have signed, or will sign, on the "date of transaction" given below in the NOTICE OF CANCELLATION.

You acknowledge that you have received two copies of the NOTICE OF CANCELLATION, both completed with the Seller's name and address, the date of the Retail Installment Contract and the date by which you give notice if you choose to cancel the contract. You acknowledge that the Seller has orally explained your right to cancel.

Buyer(s):

DocuSigned by:
Belinda A Shankle 12/5/2017
5B...
Signature Date Signature Date

NOTICE OF CANCELLATION

Date of Transaction: 12/5/2017

You may CANCEL this transaction, without any Penalty or Obligation, within 3 **BUSINESS DAYS** from the above date.

If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within **TEN BUSINESS DAYS** following receipt by the Seller of your cancellation notice, and any security interest arising out of the transaction (if any) will be cancelled.

If you cancel, you must 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 and the seller does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the Seller, or if you agree to return the goods to the Seller and fail to do so, then you remain liable for performance of all obligations under the contract.

To cancel this transaction, mail or deliver a signed and dated copy of this Cancellation Notice or any other written notice, or send a telegram, to Light RX Face & Body
at 8081 Turkey Lake Road #550
Orlando, FL 32819
NOT LATER THAN MIDNIGHT OF 12/8/2017 **(date).**

I HEREBY CANCEL THIS TRANSCTION.

(Buyer's Signature) **(Date)**

[Buyer – Complete this form and send a copy to the Seller. Keep a copy for your records]

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Buyer(s):

DocuSigned by:
Belinda A Shankle 12/5/2017
Signature Date

Signature Date

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UNIVERSAL ACCOUNT SERVICING, LLC

PO BOX 901571 KANSAS CITY, MO 64190

PHONE: 1-888-233-2302 FAX: 816-891-9802

12/5/2017

Belinda A Shankle
10207 Louth Ct
Orlando, FL 32836
UNITED STATES

Account Number:	3FBB9B8
Access Code:	368030
Balance:	$ 1750.00
1st Payment Due Date:	1/14/2018
Monthly Payment Amount:	$ 160.30

Dear Belinda

Universal Account Servicing, LLC, hereinafter referred to as "UAS", offers our warmest welcome on behalf of Light RX Face & Body and we look forward to servicing your account.

You may be required to visit our online portal at https://www.uServicePortal.com to activate your account. You will need your Account Number and Access code listed above. Our online portal can be used at any time to manage your account.

Your payments are due Monthly on the 14th. You have the option to modify your due date by using our contact number below.

UAS strives to provide the highest level of service in the industry and we know that you will be extremely satisfied with the quality we provide our customers. Our employees are committed to assisting with any questions/inquiries you may have about your account. Accordingly, your feedback and comments are invaluable in evaluating our customer satisfaction goals and taking corrective action when necessary.

On your bank account or credit card statement (depending on your payment method) you will see Universal in the transaction details. Monthly statements will be delivered to you.

If you have any questions, please contact us at **1-888-233-2302**. Hours of Operation are as follows:

Monday – Thursday:	7:00 am – 9:00 pm CST
Friday:	7:00 am – 5:30 pm CST
Saturday:	7:00 am –12:00 pm CST

Sincerely,
Universal Account Servicing, LLC

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Privacy Policy

Rev Jan 2014

FACTS	WHAT DOES Light RX Face & Body DO WITH YOUR PERSONAL INFORMATION? & UNIVERSAL ACCOUNT SERVICING, LLC

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • account balances and payment history • credit history and credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.

How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Light RX Face & Body & Universal Account Servicing, LLC choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Light RX Face & Body & Universal Account Servicing, LLC share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For nonaffiliates' to market to you	No	We don't share

Questions?	Call 1-888-233-2302

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Who we are	
Who is providing this notice?	Light RX Face & Body & Universal Account Servicing, LLC
What we do	
How does Light RX Face & Body & **Universal Account Servicing, LLC protect my personal information?**	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Light RX Face & Body & **Universal Account Servicing, LLC collect my personal information?**	We collect your personal information, for example, when you • apply for a loan or open an account • give us your contact information or pay your bills • make purchases with credit proceeds We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Light RX Face & Body & Universal Account Servicing, LLC does not share with their affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Light RX Face & Body & Universal Account Servicing, LLC does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Light RX Face & Body & Universal Account Servicing, LLC does not jointly market.

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Other Important Information

For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

For our everyday business purposes, we may share your personal information with the merchants and service providers where you use your Account and their related companies. You cannot limit this sharing.