

Addendum To Contract

PROMOTIONAL PERIOD OFFER

This Promotional Period offer provides an optional repayment program that allows you to avoid Finance Charge (Interest) under the Contract executed on the same day as this Addendum. You are not required to participate in this Promotional Period Offer. If you do not elect to participate in this Promotional Period Offer, the terms of your Contract govern, and payments must be made in accordance with those terms.

This is a No Interest No Payment (“NINP”) promotional offer. If you elect to participate in the promotion, Finance Charges (Interest) will not accrue, and you will not be required to make payments of Interest or Principal during the Promotional Period. The Promotional Period begins on the date Service Finance Company purchases the Contract and terminates (12th) months later. You will receive a monthly Billing Statement (“Statement”) and the exact date the Promotional Period terminates (the “Promotional Expiration Date”) will be set forth on the Statement. If you pay the entire Amount Financed on or before the Promotional Expiration Date, you will not have to pay any Interest. However, if you elect to participate in the No Interest No Payment promotion and do not pay the entire Amount Financed on or before the Promotional Expiration Date, then you will be responsible for paying Interest, which will accrue as of the first calendar day following the Promotional Expiration Date. In that case, your first payment of Principal and Interest will be due thirty calendar days after the Promotional Expiration Date. Late charges will apply as set forth in the Truth and Lending Disclosures as of the Promotional Expiration Date.

Your signature(s) below means that you (1) Agree that this Addendum attached to the Contract is a part of the Contract and that the terms and conditions of the Contract are supplemented by the terms and conditions of this Addendum. To the extent any terms and conditions of this Addendum contradict any terms and conditions of the underlying Contract, the terms and conditions of this Addendum will govern the issue and override the Contract as to that issue; (2) Have read, understand and agree to the terms of this Addendum to the attached Contract and the Promotional Period Offer described herein; and (3) **Acknowledge that you have been informed of the consequences of choosing not to pay the entire Amount Financed on or before the Promotional Expiration Date. Those consequences include: (a) Commencement of Interest accrual on the unpaid Amount Financed as of the first calendar day after the Promotional Expiration Date shown on your Statement, at the Contract Rate described in the attached Contract (APR%); and (b) Commencement of required monthly payments of Principal and Interest in the amount shown in the Truth in Lending Disclosures that are part of the attached Contract, beginning thirty**

calendar days after the Promotional Expiration Date. In addition, if any required monthly payments of Principal and Interest due after the Promotional Period are not paid when due, you also acknowledge that you will be in Default under the Contract and may owe late charges as described in the Contract.

Buyer Date

Buyer Date