

SELLER: STEMPLE MUSIC, INC.

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your benefit.	<b>TOTAL OF INSTALLMENTS</b> The amount you will have paid after you have made all payments as scheduled.	<b>TOTAL SALE PRICE</b> The total cost of your purchase on credit, including your down payment of \$
\$0.00	\$0.00			

You have a right to receive at this time an itemization of the amount financed.

I want an itemization  I do not want an itemization.

Your payment schedule will be:

Number of Installments	Amount of Installments	When installments are due
		Monthly starting

**Insurance**

No credit life insurance is provided in regard to this credit transaction.

**Security:** You are giving a security interest in:

The goods being purchased.

\_\_\_\_\_

Late Charge: If a payment is late, you will be charged.

Prepayment: If you pay off early, you

may  will not have to pay a penalty.

may be entitled to an early payoff discount.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

**ALL ACCOUNTS ARE SUBJECT TO CREDIT HISTORY INVESTIGATION!!**

I have received a copy of this statement.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date