

Notice: Please provide requested information on co-applicant if answer is "yes" to one or both of the following questions:

1. Will co-applicant sign the contract or use this account? Yes No 2. Is applicant relying on co-applicant's income for repayment? Yes No

Application

For Dealer Use Only		Dealer FITNESS EQUIPMENT	Dealer number 6210	Store 383	Branch	<input type="checkbox"/> 1 - Renting	<input type="checkbox"/> 2 - Buying	Cost	Value	
First name - applicant		Initial	Last name			<input type="checkbox"/> 3 - Own	<input type="checkbox"/> 4 - Buying mbl. home	\$	\$	
First name - co-applicant		Initial	Last name			Mortgage company/landlord		Balance	Payment/rent	
Social Security number - applicant		Social Security number - co-applicant		Marital Status - if purchase is of services only, purchaser does not need to indicate marital status. <input type="checkbox"/> 1-Married <input type="checkbox"/> 2-Unmarried <input type="checkbox"/> 3-Separated		Auto - 1		Model	Clear <input type="checkbox"/> Not Clear <input type="checkbox"/>	
Phone number		Birthdate - applicant		Birthdate - co-applicant		Auto - 2		Model	Clear <input type="checkbox"/> Not Clear <input type="checkbox"/>	
Present address - Street, box, RR		City	State	ZIP	Date of address					
Employer - applicant		Position	Employer phone	Date of employment	Monthly take home pay		Date			
Employer - co-applicant		Position	Employer phone	Date of employment	Monthly take home pay		Cash price			
Other income (source)		Nearest relative (not living with applicant)		Phone number		Cash down		Amount requested		
						Merchandise purchased				

Alimony, child support or separate maintenance income need not be revealed if purchaser does not wish to have it considered as a basis for repaying this obligation.

Disclosures for Revolving Charge Agreement

Annual Percentage Rate for Purchases	Grace Period for Repayment of Balances for Purchases	Method of Computing the Balance for Purchases	Minimum Finance Charge	Late Payment Fee
18.00 %	You have until the close of the billing cycle in which purchases are posted to your account to repay your balance before a finance charge on purchases will be imposed.	Average daily balance (excluding new purchases).	\$0.50	10% of the outstanding balance or \$10.00, whichever is less.

PERIODIC RATE. The periodic rate used in figuring the finance charge and the corresponding annual percentage rate are shown below:

Monthly Periodic Rate 1.50 % **ANNUAL PERCENTAGE RATE** 18.00 %

AMOUNT OF MINIMUM PAYMENT. The minimum payment each billing cycle will be

1/20 1/30

of the highest unpaid balance of your account, rounded to the nearest \$5.00, or \$25.00, whichever is greater.

INSURANCE STATEMENT. YOU CANNOT BE DENIED CREDIT SIMPLY BECAUSE YOU CHOOSE NOT TO BUY CREDIT INSURANCE. CREDIT LIFE INSURANCE, CREDIT ACCIDENT AND HEALTH AND INVOLUNTARY UNEMPLOYMENT INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT. INSURANCE WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL CHARGE. You may obtain property insurance from anyone you want. The coverages included in this insurance are joint credit life, accident and health, involuntary unemployment and property. Accident and health insurance and involuntary unemployment cover only the principal income earner. The cost of insurance is \$ NONE per \$100.00 of the previous month's balance of your account each month. We may be retaining a portion of this amount.

I want insurance.

Principal income earner Age

Co-Applicant Age

I do not want insurance.

**SELLER SIGN HERE:
FITNESS EQUIPMENT**

Seller

By 196 BOSTON TPKE, SHREWSBURY, MA 01545 Date

Seller's Address

BUYER(S) SIGN HERE:

SIGNATURE: Your signature means that you have read and agree to the terms of our Revolving Charge Agreement and you promise to pay for all purchases on your account plus any finance charge and any other charges that may be assessed. It also means that you have compared the filled-in blanks above with the next panel, and agree that both sets of blanks are filled in the same. We will retain a purchase-money security interest in goods sold under this agreement.

YOU ACKNOWLEDGE RECEIPT OF A COPY OF OUR REVOLVING CHARGE AGREEMENT.

YOU ALSO ACKNOWLEDGE THE EXISTENCE OF THE ARBITRATION AGREEMENT CONTAINED HEREIN, AND YOU SPECIFICALLY AGREE TO BE BOUND BY ITS TERMS.

Notice to Buyer: (1) Do not sign this agreement if any of the spaces intended for the agreed terms are left blank. (2) You are entitled to a copy of this agreement at the time you sign it. (3) You may at any time pay off the full unpaid balance under this agreement. (4) You may under certain circumstances redeem the property if repossessed. (5) The seller has no right to unlawfully enter your premises or commit any breach of the peace to repossess goods purchased under this agreement.

Buyer's Signature

Date

Buyer's Signature

Date

1191 01/99 (MA)

Seller's Copy - Tear at Perforation