



INSTRUMENT TRIAL PURCHASE CREDIT/DEBIT CARD

ACCOUNT SERVICES COPY

MN, ND, SD, IA, NE, MO, KS, WI

CREDITOR: Paul A. Schmitt Music Company Website: schmittmusic.com

2400 Freeway Blvd., Brooklyn Center MN 55430-1799

Tel: (763)398-5000 Toll-Free: 1(800)920-9540

Notice: This agreement has been assigned as security to First Business Specialty Finance, LLC. as secured party.

Table with customer information: Customer Name (Marie Philippi), Telephone (Home: 651-329-5310, Work: 612-501-9100), Home Address (3202 Sprague Ave, Anoka, MN 55303), Account # (1156450-2), Ref # (4494978), Store (15 Anoka), Salesperson (428), Date Signed (2/28/2022)

Table with student and instrument details: Student Name (Emma Philippi), School (ANOKA FRED MOORE MS), School District (MN11FM), Instrument Description (Backun Beta Bb Clarinet - Nickel Keys), Condition (N), Model # (BCLBBETA-NK), Serial# (BA-2541), Monthly Maintenance Plan?, Customer Must Initial Answer (Yes mp No), Schedule of Charges (The cost of this Monthly Maintenance Plan is \$9.99 per month.)

Table with pricing details: A) Cash Price (2,071.00), B) Allowance (0.00), C) Net Cash Price (A-C) (2,071.00), D) Sales Tax (147.56), E) Total Cash Price (C+D) (2,218.56), F) Trial Period Maintenance plan (0.00), G) Sales Tax (0.00), H) Total w/ Maintenance (2,218.56), I) Down Payment (123.25), J) Unpaid Cash Balance and Amount Financed (2,095.31), Delivery Date (2/28/2022), Monthly Payment (133.24), 1st Payment Date (3/28/2022)

I authorize Schmitt Music to charge my credit/debit card or checking account (or any replacement credit/debit card or checking account) as permitted by this agreement.

I acknowledge receipt of the TRUTH IN LENDING DISCLOSURE and TERMS AND CONDITIONS on the date stated above.

By this agreement, the customer immediately owns the instrument described above upon delivery of instrument.

CUSTOMER: After your Trial Period ends, your credit/debit card or checking account will be charged monthly on the anniversary date of the delivery of the instrument. If your delivery date falls on the 29th, 30th or the 31st of the month, your credit/debit card or checking account will be charged on the 28th of each month. If for any reason, you are late in paying any amounts, your credit/debit card or checking account will be charged at any time to cure such default.

NOTICE TO BUYER: (1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (2) YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. (3) UNDER THE LAW YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND ON THE TIME CHARGE. The time or interest charge under the agreement is \$0.00 and therefore, the refund of a time charge would be inapplicable.

You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See the attached Notice of Cancellation form for an explanation of this right.

Borrower/Customer accepts the terms of this Agreement and acknowledges receipt of a true copy of this Agreement. Signature must match borrower's name. By signing this Agreement, you authorize Schmitt Music to run a credit check on you, including obtaining a credit report and/or credit score.

X Marie Philippi Signature of Borrower/Customer