

RENTAL-PURCHASE AGREEMENT

Lease Company (Lessor): SNAP RTO LLC P.O. Box 26561 Salt Lake City, UT 84126 Phone: (877) 557-3769	Lessee: Jackson Louismarc 6239 N Miami Ave Miami, FL 33150 louismarc33138@yahoo.com	
Application ID: 200324008XFL	Lease Date: 03/26/2020 10:27 AM	Property Condition: New
Description of goods being purchased from the Retailer (the "Property") further explained in Exhibit A: Rack And Pinion		

FORMATION OF AGREEMENT. By signing this Rental-Purchase Agreement, also known as a Lease Agreement with Option to Purchase (this "Agreement"), you, the Customer(s) ("you" and "your") choose to lease the Property from the Lease Company ("we," "us," and "our") according to the terms of this Agreement. The term "Retailer" means Midas #6. You have the right, but not the obligation, to acquire ownership of the Property as described herein.

ACQUISITION OF PROPERTY AS AGENT; NEW CONDITION; DESCRIPTION. You are obtaining the Property as our agent. We own the Property unless and until you make the payments necessary to acquire ownership. You agree to obtain from the Retailer only new goods for personal, family or household purposes.

IMPORTANT RENTAL-PURCHASE DISCLOSURES - INCLUDING COST AND PAYMENT

THIS TRANSACTION IS A LEASE AGREEMENT WITH OPTION TO PURCHASE. YOU WILL NOT OWN THE PROPERTY UNTIL YOU HAVE PAID THE TOTAL PAYMENTS NECESSARY TO ACQUIRE OWNERSHIP AND COMPLY WITH THE OWNERSHIP TERMS. YOU ARE NOT OBLIGATED TO PAY A SUM GREATER THAN THE TOTAL PAYMENTS FOR A SINGLE LEASE TERM.

Cash Price of Property. The Cash Price of the Property is \$ 1,468.50, which is the amount you would have paid if you had purchased the Property from the Retailer with cash on the day of this Agreement, inclusive of any applicable sales or use tax.

Total Cost of Lease; Periodic Payments; Processing Fee; Initial Payment; Cost of Rental. Unless you exercise your 100-Day Option or Early Buy-Out Option set forth below, the "Total Cost" of the Property under this Agreement will be \$ 3,196.28. The Total Cost is based on an Initial Payment of \$ 0.00 payable on the date of this Agreement (the "Required Initial Payment"), if any, a processing fee (which is not a payment towards the cost of your rental) of \$ 39.00 (the "Processing Fee"), if any, 26 additional payments of \$ 121.44 (as adjusted, a "Regular Payment") each, payable every other week. The Total Cost also reflects any additional cash paid today, if any. Your total initial payment due today is \$ 39.00, which is the sum of the Required Initial Payment, if any, Processing Fee, if any, and any additional cash paid today. If you do not remit any applicable Processing Fee or Initial Payment at the time of purchase, it is included in the Regular Payments set forth above. The Total Cost does not include late payment, nonsufficient funds, default, pickup, reinstatement, or other fees, if any, disclosed below. The cost of your rental ("Cost of Rental") is the difference between the Total Cost and Cash Price, and will be \$ 1,727.78.

Expected Delivery Date; First Regular Payment. The Required Initial Payment, if any, covers the rental period that begins on the date you receive the Property and ends on your first Regular Payment date. Your first Regular Payment date will be at least seven days after the later of (i) 03/26/2020 (the "Expected Delivery Date"), and (ii) the date on which the Property is provided or delivered to you.

100-Day Option. At any time during the first 100 from the Expected Delivery Date, the "100-Day Option" applies, and you may acquire ownership of the Property by paying us the amount by which (i) the sum of the 100 - Day Amount, the Processing Fee, if any, applicable sales or use taxes, and any unpaid fees we have charged, exceeds (ii) the amount of any Initial Payment and Regular Payments you have made. The 100 Day Amount is \$ 1,468.50

Early Buy-Out Option. After your 100-Day Cash Payoff Option has expired, the "Early Buy-Out Option" applies and you may purchase the Property by paying us the sum of (1) any past due Regular Payments, unpaid fees and sales/use taxes, (2) 70.00% of the amount by which the Total Cost exceeds the Initial Payment, if any, and scheduled Regular Payments through the date you exercise your option and (3) applicable sales or use taxes.

No Security Deposit Required. No security deposit is required under this Agreement.

Lease Term, Subsequent Terms; Renewal. Your initial lease term expires 60 days from the later of the Expected Delivery Date or the date on which the Property is provided or delivered to you. Until (i) you obtain ownership the Property as provided in this Agreement, (ii) you terminate this Agreement as permitted hereunder and surrender the Property in its original condition, less reasonable wear and tear, as of the end of a lease term, or (iii) we terminate this Agreement in a manner permitted hereunder, this Agreement will automatically and repeatedly renew for additional lease terms, each 60 days in length.

Maintenance of the Property. You are responsible for maintaining or servicing the property while it is being leased. In accordance with this Agreement, you will conduct all maintenance, repairs, upkeep and care. If any manufacturer's or

seller's warranty is in force when you acquire the Property, it shall be transferred to you if allowed by the terms of the warranty.

Lost, Stolen, Damaged, or Destroyed Property. If the Property is lost, stolen, damaged or destroyed, you agree to pay us at once an amount equal to the lesser of: (1) the Property's fair market value, as of the time it is lost, stolen, damaged or destroyed (determined by us, using an industry value guide we select, if any is available); or (2) the amount you would need to pay at such time to exercise the 100-Day Option or Early Buy-Out Option, as applicable.

Reinstatement Rights. If you are in default and/or the Property is surrendered or repossessed, you may reinstate this Agreement without losing any rights or options by paying: (i) all past due charges; and (ii) if allowed by applicable law, the reasonable costs of pickup and redelivery. You may exercise your reinstatement right within 180 days of your default or surrender/repossession of the Property or such longer period provided to you under applicable law.

Right to Terminate. You may terminate your lease payment obligations under this Agreement without penalty by paying all Regular Payments, fees and charges that are due or past due and voluntarily surrendering or returning the Property in its original condition, less reasonable wear and tear at the expiration of any lease term.

Late Fees. We reserve the right to charge a late fee for past due payments, after allowing for any grace period, of the lesser of (i) the rate allowed by applicable law or (ii) \$2.00 for weekly, biweekly, or semi-monthly payments, or \$5.00 for monthly payments.

Other Important Terms. See the other parts of this Agreement for additional important information on termination procedures, purchase option rights, responsibilities for loss, damage or destruction of the Property, actual or implied warranties, taxes, other charges and penalties you may incur, and other important information. You acknowledge that we provided you with a completed copy of this Agreement. You acknowledge that we made the disclosures at or before the consummation of the Agreement.

All other fees which may be charged, include fees for:

- (1) Returned Payments or Nonsufficient Funds Fee: \$ 20.00
- (2) Reinstatement Fees: None (other than pickup and redelivery charges allowed by law)

NOTICE TO CONSUMER

Do not sign this Agreement before you read it or if it contains any blank spaces. You are entitled to an exact copy of this Agreement. Keep it to protect your legal rights.

By signing, you agree that you received a legible copy of this Agreement. You agree to the terms of this Agreement on all 6 pages, including the "Customer Authorization for Payments via ACH," the "Arbitration Clause and Waiver of Jury Trial," and the other terms below.

Customer Signature:

DocuSigned by:

 B70E73AFB1E340F...

The Lease Company's authorized signature indicates the Lease Company has accepted the terms, conditions and obligations of the Agreement and that the Lease Company agrees to this Agreement.



Snap RTO LLC By: Matt Browning
Title: COO

NOTICE TO THE CONSUMER: YOU HAVE NO OWNERSHIP RIGHTS IN THE PROPERTY UNLESS AND UNTIL YOU ELECT TO BECOME THE OWNER OF THE PROPERTY AFTER MAKING THE NECESSARY PAYMENTS TO ACQUIRE OWNERSHIP, AND YOU HAVE THE LEGAL AUTHORITY TO ACCEPT TITLE TO THE PROPERTY. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ ALL PAGES OF IT OR IF IT CONTAINS ANY BLANK SPACE TO BE FILLED IN. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT WHEN YOU SIGN IT.

TERMINATION. You may terminate (end) this Agreement at the end of any lease term by satisfying the requirements of this paragraph. You must promptly return the Property to us in accordance with our directions and pay amounts accrued. We may terminate this Agreement at any time if you are in default of your payment or other obligations. You must return the Property to the place we designate. Upon termination, you agree to pay the following charges: Any unpaid Regular Payments, fees and charges, plus any official fees and taxes imposed in connection with termination, including, but not limited to any applicable fines, surcharges, and taxes. You must also pay any excessive wear and use fees as provided in this Agreement, subject to limitations of applicable law.

MAINTENANCE. You will keep the Property in good working order and repair. You will pay any operating costs. You will, at your expense, service the Property in accordance with manufacturer standards. If the Property is recalled, you will have the recall repairs or service performed. In the event the Property has mechanical problems, you agree to return the Property to us for evaluation, and, if necessary, repair.

STANDARDS FOR WEAR AND USE. You may be charged for excess wear and use when you return the Property to us. The following standards apply for determining unreasonable or excess wear and use: You will not paint or letter the Property or modify any identification number of the Property. You will not add, remove or modify any accessories, equipment or parts without our prior written permission. The Property will not: Have damage, mechanical or electrical malfunction as applicable; be torn, burned, stained or shredded; have any dents, mold, or damage from water, sand, or freezing; or have inoperable parts. You must return the Property with all of its original parts.

WARRANTIES. We make no express warranty on the Property, and, unless prohibited by law, the following sentences apply. YOU ARE LEASING THE PROPERTY "AS IS". WE MAKE NO EXPRESS WARRANTIES ON THE PROPERTY. WE DISCLAIM ANY WARRANTIES IMPLIED BY LAW, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR ANY PARTICULAR PURPOSE.

DEFAULT, REPOSSESSION, AND OTHER REMEDIES. You will be in default of this Agreement if:

- You do not pay any payment or other amount under the Agreement as provided or when we make demand.
- You give us any false or misleading information.
- You lose possession of the Property by confiscation, forfeiture or other involuntary transfer regardless of whether the Property is the subject of judicial or administrative proceedings.
- You die and there is no surviving customer.
- The Property is lost, stolen or damaged beyond repair.
- You assign the Agreement or transfer the Property.
- Unless prohibited by law, you violate any Agreement term.

If this Agreement is in default, we may at our election, and subject to any waiting period imposed by law, take any actions permitted by law, including without limitation one of the following actions, none of which will cure your default:

- Until you purchase the Property as provided in this Agreement, or the Property is repossessed or surrendered, in each case as permitted under this Agreement, this Agreement shall continue to renew, and we may continue to charge you rent under the terms of this Agreement.
- We may take any action we believe to be necessary or advisable to protect our interest in the Property.

We may peacefully repossess the Property wherever we may find it. We will give any repossession notices required by law. After repossession or surrender, we will hold the Property, subject to any right you may have under applicable law to cure the default or recover the Property.

- Sums we spend taking any permitted action will be added to the amount accrued, unless prohibited by law.

TAXES. You must immediately pay or reimburse us if we pay for you all government charges relating to the Property, including, but not limited to fees, taxes, fines and surcharges, whether assessed on you, us, or the Property. We may add the amount to what you owe us if you do not pay us when we make demand. If you do not pay such amounts when they are assessed (unless such results from our negligence), you must pay any penalties when due or reimburse us if we pay them. **You must pay the charges in this paragraph even if such charges are not billed to us or to you until after the end of the Agreement term, as long as such charges are applicable to some part of the Agreement term. You will not have to pay our income taxes.**

TITLE. We retain title to the Property for the term of the lease and until you acquire ownership.

PAYMENTS. We have scheduled debits from your checking account, as provided below:

CONSUMER AUTHORIZATION FOR PAYMENTS VIA ACH (ACH DEBITS)

ACH Debits for Payment(s) and Range of Debits. You authorize us to debit funds from your bank account for the amount of the lease payments and all other amounts accrued as provided in this Agreement, in the following range of amounts \$1.00 - \$500.00. You authorize us to debit lesser amounts than your payment, based on your payment history. Our debits will be in such range, unless we notify you.

ACH Debits for Returned Payment Fee. You authorize us to debit \$ 20.00 for any returned payment fee.

Notice of Variation. If a debit falls outside the specified range, we will email you notice of the amount and date on or after which we will debit such amount. You will get at least 10 calendar days' notice.

Payment Dates. You authorize debits on or after the dates for payment provided in the Agreement, unless you otherwise direct us in writing. We will debit on or after every payment provided in this Agreement; provided, however, that we reserve the right to debit on the banking day immediately preceding your regular payment date if the payment date falls on a non-banking day (i.e., a holiday or weekend day).

Corrections. You authorize us to debit and credit your account to correct errors.

Effective Date. The transaction's effective date is the Agreement Date provided above.

Account and Routing. You authorize the debits to this account: Number *****5373 Routing Number *****4131.

Change in Account Information: You authorize us to debit any new account you give us information for. If any account is rejected we will debit any account we have on file.

Stop Payments. You may stop payment at least three banking days before a payment.

Revocation, Cancellation, Termination. This authorization applies until you revoke it. You must provide at least three days' notice to cancel. Call at (877) 557-3769 at least three days before the proposed effective date of the termination.

Other Changes. Notify us at least five business days before the next billing date if your account information changes.

Acknowledgments. You read this authorization in print, on a computer screen, or other visual display. You acknowledge and agree to the following: this ACH Debit Authorization is not an instrument governed by Article 3 of the Uniform Commercial Code. Print and retain a hard copy or electronic copy of this ACH Debit Authorization.

NON-WAIVER. We do not waive our rights or remedies under this Agreement by failing to exercise them at any time.

COMMUNICATING WITH YOU; CALL RECORDING: You authorize us (which for purposes of this Section also includes our affiliates, and our and their respective service providers, successors and assigns) to use automated telephone dialing, text messaging and e-mail systems to communicate with you at the telephone number(s) and e-mail address(es) you have provided in this Agreement or in any application for a lease with or through us and at any telephone numbers or email addresses that you subsequently provide to us with information relating to this Agreement, your other agreement(s) or account(s) held now or in the future by or through us and other important information regarding your relationship with or through us ("Communications"). Communications might include, for example, messages relating to scheduled or missed payments. You also agree that Communications to your phone may contain prerecorded or artificial voice messages. (877) 557-3769

ENTIRE AGREEMENT, NO ADDITIONAL PROMISES, WRITTEN AND SIGNED CHANGES ONLY. This Agreement, together with the other documents referred to herein, including but not limited to your purchase receipt and final payment amount and schedule, is our entire agreement. We have made no promises to you not contained in this Agreement or in such other documents. Any change to this Agreement must be written and signed by you and us.

CUSTOMER MODIFIED PAYMENT DATES AND FREQUENCY. The dates for, frequency of, number of and amount of Regular Payments in this Agreement are based upon the payday information you provided with your application. You may contact our customer service department or, if available use automated means, if available, to request a change of the scheduled dates for and frequency of Regular Payments. If we accept a change in the scheduled dates for or frequency of Regular Payments, the amount of each Regular Payment will automatically be modified so that that Total Cost, and the period over which the Total Cost is paid, will remain the same as prior to the requested change. Any references in this Agreement to the number, frequency, timing and amount of Regular Payments refers to such number, frequency, time and amount as may be modified by Snap at your request.

SEVERABILITY. If a court or other dispute resolution body finds any part of this Agreement to be void or unenforceable, this Agreement is to be read as if that part were never a part of this Agreement. The rest of the Agreement will be enforceable.

PROHIBITED ACTS. You will keep the Property free from any liens or claims. You will not pawn or pledge the Property. You will not move the Property outside of the address you provided to us, and as updated, unless it is to return the Property to us, or our designee. To the extent use of the Property requires any minimum criteria for use, including for example a permit, license, or minimum age, you will not allow any improper use of the Property. As applicable, for any boat, motorized vehicle, or otherwise applicable, you will not permit any person, including yourself, to operate the Property while such person is impaired by drugs, alcohol or from any other cause. You will not use the Property for commercial purposes.

WARNING: Unless you have acquired ownership of the Property, attempting to sell, pawn, or lien the Property violates state law.

ASSIGNMENT. You may not assign this Agreement or transfer the Property without our prior written permission. We may assign all of our rights under this Agreement. Any person we assign it to may reassign it.

ACCORD AND SATISFACTION. Any statement accompanying your payment to the effect that your balance is paid in full will not bind us. Our deposit of any such payment will not constitute an accord and satisfaction, and we may apply the payment to your account.

INSURANCE. We do not require you to purchase insurance from us and we have not provided any insurance to you.

RECEIPT. Upon your request, we are required to provide you with a written receipt for each payment made.

GOVERNING LAW. The law of the state in which you reside when you signed this Agreement and applicable federal law will govern the Agreement and the interpretation of it, except that the Federal Arbitration Act expressly governs the Jury Trial Waiver and Arbitration Clause. You acknowledge that you reside at the address listed above on the Agreement Date.

CONSUMER REPORT. You have authorized us to obtain one or more consumer reports on you in connection with this transaction.

CREDIT REPORTING. We may report information to credit bureaus or other third-parties about your account, including late or missed payments, and any positive or negative account information may be reflected in your credit report.

INDEMNIFICATION. You agree to indemnify us and hold us and our assignees, agents, and insurers harmless from all damages, injuries, claims, demands, and expenses, including reasonable attorney's fees to the extent permitted by law, arising out of the condition, maintenance, use or operation of the Property, including a claim under the strict liability doctrine.

NOTICES. Notices may be given personally or sent by first class mail. Notice mailed to us must be sent to the address shown in this Agreement, or as we otherwise direct from time to time. Notices to us are deemed given when they are personally given or actually received at our address. Notices are deemed given to you when they are personally given or when placed in the mail, addressed to you at your address then shown on our records, even though you might not actually receive our mailed notice. You agree that 30 days' notice is reasonable, unless state law requires a longer period, in which case you agree that the state-required period is reasonable. You authorize us to send notices to your email address unless prohibited by law.

JURY TRIAL WAIVER AND ARBITRATION CLAUSE. By signing, you agree to this Jury Trial Waiver and Arbitration Clause ("Clause").

Background and Scope		
What is arbitration?	An alternative to court.	In arbitration, a third party ("Arbiter") solves Disputes in a hearing ("hearing"). You, related third parties, and we, waive the right to go to court. Such "parties" forgo jury trials.
Is it different from court and jury trials?	Yes.	The hearing is private and less formal than court. Arbiters may limit pre-hearing fact finding, called "discovery." The decision is final. Courts rarely overturn Arbiters.
Who does the Clause cover?	You, Us, and Others.	This Clause governs the parties, their heirs, successors, assigns, and third parties related to any Dispute.
Which Disputes are covered?	All Disputes.	In this Clause, the word "Disputes" has the broadest possible meaning. This Clause governs all "Disputes" involving the parties. This includes all claims even indirectly related to your application and agreements with us. This includes claims related to information you previously gave us. It includes all past agreements. It includes, as may be applicable, any additional periods, extensions, renewals, and plans. It includes claims related to damaged property, buyout, reinstatement, loss, damage, warranty, maintenance, collection, possession, privacy, and customer information. It includes claims related to setting aside this Clause. It includes claims about the Clause's validity and scope. It includes claims about whether to arbitrate.
Are you waiving rights?	Yes.	You waive your rights to: 1. Have juries solve Disputes. 2. Have courts, other than small-claims courts, solve Disputes. 3. Serve as a private attorney general or in a representative capacity. 4. Be in a class action.
Are you waiving class action rights?	Yes.	COURTS AND ARBITERS WON'T ALLOW CLASS ACTIONS. You waive your rights to be in a <u>class action</u> , as a representative and a member. Only individual arbitration, or small-claims courts, will solve Disputes. You waive your right to have representative claims. Unless reversed on appeal, if a court invalidates this waiver, then the agreement to arbitrate will be void, and Disputes will be resolved by a judge, but not a jury.
What law applies?	The Federal Arbitration Act ("FAA").	This transaction involves interstate commerce. Thus, the FAA governs. If a court finds the FAA doesn't apply, and the finding can't be appealed, then the state law where you were when you signed, governs. The Arbiter must apply substantive law consistent with the FAA. The Arbiter must follow statutes of limitation and privilege claims.
Can the parties try to solve Disputes first?	Yes.	We can try to solve Disputes if you call us at (877) 557-3769 . If this doesn't solve the Dispute, mail us written notice, within 100 days of the Dispute date. In your notice, tell us the details and how you want to solve it. We will try to solve the Dispute. If we make a written offer ("Settlement Offer"), you can reject it and arbitrate. If we don't solve the Dispute, either party may start arbitration. To start arbitration, contact an Arbiter or arbitration group listed. No party will disclose settlement proposals to the Arbiter during arbitration.
How should you contact us?	By mail.	Send mail to: Snap RTO LLC Attention: Arbitration. P.O. Box 26561, Salt Lake City, UT 84126. You can call us or use certified mail to confirm receipt.
Can small-claims court solve some Disputes?	Yes.	Each party has the right to arbitrate, or to go to small-claims court if the small-claims court has the power to hear the Dispute. Arbitration will solve all Disputes that the small-claims court does not have the power to hear. If there is an appeal from small-claims court, or if a Dispute changes so that the small-claims court loses the power to hear it, then the Dispute will only be heard by an Arbiter.
Do other options exist?	Yes.	Both parties may use lawful self-help remedies. This includes set-off or repossession and sale of the Property. Both parties may seek remedies which don't claim money damages. This includes pre-judgment seizure, injunctions, or equitable relief.
Will this Clause continue to govern?	Yes, unless otherwise agreed.	The Clause stays effective, unless the parties sign an agreement stating it doesn't. The Clause governs if you rescind the transaction. It governs if you default, renew, prepay, or pay. It governs if you terminate, if you reinstate, and if you return the Property. It governs if your Agreement is impacted by bankruptcy. The Clause remains effective, despite a transaction's termination, amendment, expiration, or performance.

Process

How does arbitration start?	Mailing a notice.	Either party may mail the other a request to arbitrate, even if a lawsuit has been filed. The notice should describe the Dispute and relief sought. The receiving party must mail a response within 20 days. If you mail the demand, you may choose the arbitration group. Or, your demand may state that you want the parties to choose a local Arbitrator. If related third parties or we mail the demand, you must respond in 20 days. Your response must choose an arbitration group or propose a local Arbitrator. If it doesn't, we may choose the group.
Who arbitrates?	AAA, JAMS, or an agreed Arbitrator.	You may select the American Arbitration Association ("AAA") (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com . The parties may also agree in writing to a local attorney, retired judge, or Arbitrator in good standing with an arbitration group. The Arbitrator must arbitrate under AAA or JAMS consumer rules. You may get a copy of these rules from such group. Any rules that conflict with any of our agreements with you, don't apply. If these options aren't available, and the parties can't agree on another, a court may choose the group. The parties will then obtain an Arbitrator under such group's rules. Such Arbitrator must enforce your agreements with us, as they are written.
Will the hearing be held nearby?	Yes.	The Arbitrator will order the hearing within 30 miles of your home or where the transaction occurred.
What about appeals?	Appeals are limited.	The Arbitrator's decision will be final. A party may file the Arbitrator's award with the proper court. Arbitration will solve appeals of a small-claims court judgement. A party may appeal under the FAA. If the amount in controversy exceeds \$1,500.00, a party may appeal the Arbitrator's finding. Such appeal will be to a 3-Arbitrator panel from the same arbitration group. The appeal will be de novo, and solved by majority vote.

Arbitration Fees and Awards

Will we advance Arbitration Fees?	Yes, but you may pay costs.	We advance your "Arbitration Fees" if you ask us to. This includes filing, administrative, hearing, and Arbitrator's fees. You pay your attorney fees and other expenses.
Are damages and attorney fees possible?	Yes, if allowed.	The Arbitrator may award the same damages as a court. Arbitrators may award reasonable attorney fees, and expenses, if allowed by law.
Will you pay Arbitration Fees if you win?	No.	If the Arbitrator awards you funds, you don't reimburse us the Arbitration Fees.
Will you ever pay Arbitration Fees?	Yes/No.	If the Arbitrator doesn't award you funds, then you may repay the Arbitration Fees. The Arbitrator will decide whether you'll pay. If you must pay Arbitration Fees, the amount won't exceed state court costs.
What happens if you win?	You could get more than the Arbitrator awarded.	If an Arbitrator's award to you exceeds our last Settlement Offer, we will pay 3 amounts. We will pay the greater of the award amount or \$500.00 ("bonus payment"). We will pay your attorney twice the attorney fees conferred ("attorney premium"). If the Arbitrator orders, we will pay reasonable expert witness costs and other costs you incurred ("cost premium"). If we never made a Settlement Offer, we will pay the bonus payment, attorney premium, and any cost premium. The Arbitrator may order the process for payment. If a law allows you more, this Clause won't prevent such award. We won't seek attorney fees and expenses.
Can an award be explained?	Yes.	A party may request details from the Arbitrator, within 14 days of the ruling. Upon such request, the Arbitrator will explain the ruling in writing.

Other Options

If you don't want to arbitrate, can you still get a transaction?	Yes. You can get our services and decide not to arbitrate.	Consider these choices: 1. Informal Dispute Resolution. Contact us, and attempt to settle any Disputes. 2. Small-claims Court. Seek to solve Disputes in small-claims court, within state law limits. 3. Get a Lease Without the Clause. Write to us and ask for an Agreement without the Clause. 4. Opt-Out of Arbitration. Sign and then timely opt-out.
Can you opt-out of the Clause?	Yes. Within 60 days.	Write us within 60 calendar days of signing your agreement to opt-out of the Clause for that agreement. List your name, address, account number and date. List that you "opt out." If you opt out, it will only apply to that agreement.

Snap RTO LLC

Your Consumer Report and the Price You Pay for a Lease-Purchase Agreement.

What is a consumer report?	A consumer report is a record of transactions that you have initiated with others and your performance with respect to those transactions. It can include information about whether you pay your bills on time, your bank account history and/or how much you owe to others.			
How did we use your consumer information?	We used information from your consumer report(s) to set the terms of the lease-purchase we are offering you, such as the rental fees, and length of term. The lease-purchase terms offered to you may be less favorable than the lease-purchase terms offered to consumers who have better transaction histories.			
What if there are mistakes in your consumer report?	You have the right to dispute any inaccurate information in your consumer report(s). If you believe there are mistakes on your consumer report(s), you may contact Data X, Clarity Services and/or CoreLogic, which is/are the consumer reporting agency(ies) from which we obtained your consumer report(s). It is a good idea to check your consumer report to make sure the information it contains is accurate.			
How can you obtain a copy of your consumer report?	Under Federal law, you have the right to obtain a copy of your consumer report(s) without charge for 60 days after you receive this notice. To obtain your free report, contact: <table data-bbox="342 793 1611 1010"> <tr> <td data-bbox="342 793 781 1010"> Data X Consumer Reporting Division 325 E Warm Springs Road STE 202 Las Vegas, Nevada 89119 Phone: 800-295-4790 Fax: 702-853-6969 http://consumers.datax.com </td> <td data-bbox="781 793 1219 1010"> Clarity Services, Inc. PO Box 5717 Clearwater, FL 33758 Phone: 866-390-3118 Fax: 727-712-9040 http://clarityservices.com/support/ </td> <td data-bbox="1219 793 1611 1010"> CoreLogic Consumer Relations Department P.O. Box 509124 San Diego, CA 92150 1-800-815-8664 </td> </tr> </table>	Data X Consumer Reporting Division 325 E Warm Springs Road STE 202 Las Vegas, Nevada 89119 Phone: 800-295-4790 Fax: 702-853-6969 http://consumers.datax.com	Clarity Services, Inc. PO Box 5717 Clearwater, FL 33758 Phone: 866-390-3118 Fax: 727-712-9040 http://clarityservices.com/support/	CoreLogic Consumer Relations Department P.O. Box 509124 San Diego, CA 92150 1-800-815-8664
Data X Consumer Reporting Division 325 E Warm Springs Road STE 202 Las Vegas, Nevada 89119 Phone: 800-295-4790 Fax: 702-853-6969 http://consumers.datax.com	Clarity Services, Inc. PO Box 5717 Clearwater, FL 33758 Phone: 866-390-3118 Fax: 727-712-9040 http://clarityservices.com/support/	CoreLogic Consumer Relations Department P.O. Box 509124 San Diego, CA 92150 1-800-815-8664		
How can you get more information about consumer reports?	For more information about consumer reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .			

Print and retain a hard copy or electronic copy

Exhibit A

Invoice # 162250

Products				
Model	Description	Qty	Price	Extended Price
NISSAN MURANO	Rack And Pinion	1	\$ 1,372.43	\$ 1,372.43

Sub Total: \$ 1,372.43

Sales Tax: \$ 96.07

Total Invoice: \$ 1,468.50

Amt Due Today (w/o Proc Fee): \$ 0.00

Addl Cust Cash Pd Today: \$ 0.00

Snap Cash Used: \$ 1,468.50

Proc Fee Collected (by Merchant): \$ 39.00

