

DANTO & COMPANY - CUSTOMER APPLICATION

Please read the following before completing this form: (1) Applicant represents that the information given in this Application is complete and accurate and authorizes us to check with credit reporting agencies, credit references and other sources disclosed herein in investigating the information given. (2) Applicant requests a Credit Account. (3) Married applicants may apply for an individual Account. (4) Applicant represents that this Account will only be used for personal, family, or household purposes.
READ THE ATTACHED CONTRACT AND SIGN BELOW BEFORE SUBMITTING YOUR APPLICATION.

Contract #	Customer #
Date Started	
Applicant <input type="checkbox"/>	COSIGNOR <input type="checkbox"/>

CUSTOMER INFORMATION

NAME (BUYER)		DATE OF BIRTH	DRIVER'S LICENSE & STATE		
ADDRESS - <input type="checkbox"/> ADDRESS MATCHES DRIVER'S LICENSE		APARTMENT #	CITY	STATE	ZIP CODE
PHONE #1	<input type="checkbox"/> CELL <input type="checkbox"/> WIRED	BEST TIME TO CALL	SOCIAL SECURITY	EMAIL ADDRESS	

HOME ADDRESS

LANDLORD NAME / MORTGAGE COMPANY / APARTMENT COMPLEX NAME	PHONE #	PAYMENT AMOUNT	HOW LONG	MONTHLY UTILITIES
PREVIOUS LANDLORD (IF LESS THAN 1 YEAR AT CURRENT HOME)	PHONE #	PAYMENT AMOUNT	HOW LONG	MONTHLY UTILITIES

EMPLOYMENT

EMPLOYER NAME	SUPERVISOR NAME	PHONE	HOW LONG	CONFIRMED <input type="checkbox"/>
ADDRESS	CITY	STATE	ZIP CODE	GROSS WEEKLY WAGE
PREVIOUS EMPLOYER NAME	SUPERVISOR NAME	PHONE	HOW LONG	

REFERENCES

REFERENCE 1	RELATIONSHIP	PHONE	<input type="checkbox"/> CELL <input type="checkbox"/> WIRED	1st _____	CONFIRMED <input type="checkbox"/>
ADDRESS	APARTMENT #	CITY		2nd _____	3rd _____
STATE				ZIP CODE	
REFERENCE 2	RELATIONSHIP	PHONE	<input type="checkbox"/> CELL <input type="checkbox"/> WIRED	1st _____	CONFIRMED <input type="checkbox"/>
ADDRESS	APARTMENT #	CITY		2nd _____	3rd _____
STATE				ZIP CODE	
REFERENCE 3	RELATIONSHIP	PHONE	<input type="checkbox"/> CELL <input type="checkbox"/> WIRED	1st _____	CONFIRMED <input type="checkbox"/>
ADDRESS	APARTMENT #	CITY		2nd _____	3rd _____
STATE				ZIP CODE	
REFERENCE 4	RELATIONSHIP	PHONE	<input type="checkbox"/> CELL <input type="checkbox"/> WIRED	1st _____	CONFIRMED <input type="checkbox"/>
ADDRESS	APARTMENT #	CITY		2nd _____	3rd _____
STATE				ZIP CODE	

CO-BUYER

CO-BUYER NAME		DATE OF BIRTH	DRIVER'S LICENSE & STATE		
EMPLOYER NAME	SUPERVISOR NAME	PHONE	<input type="checkbox"/> CELL <input type="checkbox"/> WIRED	SOCIAL SECURITY #	
EMPLOYER NAME	SUPERVISOR NAME	PHONE	<input type="checkbox"/> CELL <input type="checkbox"/> WIRED	HOW LONG	GROSS WEEKLY WAGE

ALTERNATE ID / BANK / CREDIT CARD

MATRICULA # (MEXICAN ID)	PASAPORTE # (USA OR OTHER)	PIN (MEXICAN WORK#)	DRIVERS LICENSE (USA OR OTHER)		VERIFIED <input type="checkbox"/>
BANK OR CREDIT UNION NAME	STREET ADDRESS	CITY, STATE ZIP	ACCOUNT NUMBER	<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVING	
NAME ON CREDIT/DEBIT CARD	ACCOUNT #	EXPIRATION	V-CODE (3DIGIT)	YEARS	SAVE 3% - AUTO DEBIT ENROLLMENT <input type="checkbox"/> YES - <input type="checkbox"/> NO
					<input type="checkbox"/> CREDIT <input type="checkbox"/> DEBIT

NOTICE TO APPLICANT/CO-APPLICANT: DO NOT SIGN BELOW BEFORE YOU HAVE RECEIVED AND READ THE ATTACHED COPY OF THE CONTRACT. You acknowledge that you have kept the Copy of the attached Contract and you agree to be bound by its terms and conditions, which are hereby incorporated by reference and made a part of this Application. The person(s) signing below agree that there is no binding contract between us until Danto & Company approves and accepts this agreement at its offices in Detroit, Michigan. **The applicant agrees to a fee of \$10 to process this credit application. The \$10 fee is non-refundable. The \$10 fee can be incorporated into the down payment of an approved credit account, cash purchase, or layaway purchase.**

SIGN HERE

X _____
Applicant's Signature

_____ Date

AUTHORIZATION TO RELEASE CREDIT AND EMPLOYMENT INFORMATION

The undersigned has recently applied for credit with DANTO FURNITURE & APPLIANCE (DANTO) located at 7701 W. Vernor Hwy., Detroit, MI 48209. The undersigned has been requested to provide information concerning current and prior credit and employment history. Therefore, as the undersigned I authorize the investigation of my credit and employment information.

I hereby release you, the information report source, be it my employment, financial institution, credit, or other entity for any and all information provided whether such information is of record or not.

I do hereby release you, the information report source and all persons, agencies, agents, employees, firms, companies, or parties affiliated with you from any damages resulting from providing such information.

The authorization is valid for a period of 10 years from the date of my signature below. Please keep a copy of my release request for your files.

Thank you for your cooperation.

X _____
Signature

X _____
Print Name

X _____
Tax Payer Identification Number (SS)

X _____
Date

IMPORTANT NOTICES (PLEASE READ CAREFULL)

A consumer report may be requested in connection with this application and for the purpose of an update, renewal, or extension of credit for which the application has been made. Upon your request, we will in form you whether a consumer report was requested, and if such report was requested, we will inform you of the name and address of the consumer reporting agency that furnished the report.

Danto - Southwest Detroit
7701 W. Vernor Highway
Detroit, MI 48209 - (313) 841-1200

DANTO & COMPANY

www.dantos.com - dantocompany@aol.com

Danto Warehouse Clearance Center
7741 Dix (Corner of Central & Dix)
Detroit, MI 48209 - (313) 841-1200

RETAIL WEEKLY INSTALLMENT CONTRACT - SECURITY AGREEMENT - Terms and Conditions

Buyer Name	Co-Buyer Name
Street Address	Street Address
City, State & Zip	City, State & Zip

CONTRACT TERMS

The Buyer and Co-Buyer, hereafter called Buyer agrees to purchase goods and services, hereafter called "Property" from Seller (Danto Furniture Company (dba Danto & Company, 7701 W. Vernor Highway, Detroit, MI 48209). The property purchased by Buyer is established in the Seller's Sales Contract(s) with the Buyer. The Sales Contract will determine the Buyers financing obligation Balance from the sum of the Property purchase price, state sales tax, and any deposits made by the Buyer.

Buyer promises to pay Seller the Balance plus interest charges, late fees and collection expenses in consecutive weekly or monthly payments as determined in this contract. The minimum number of consecutive weekly or monthly payments are determined from the Seller and Buyer's most recently executed Sales Contract or prior Retail Installment Contract are hereby referred to as the finance charge period.

The sum of the Buyer's Balance(s) from one or more Sales Contract(s) shall be called the Balance Due. Interest shall accrue at the highest lawful contract rate authorized by the state of Michigan. **The initial interest rate of this contract is a maximum of 34.98% annually.** Interest charges on the Balance Due are computed daily according to the average daily balance held during the previous finance charge period.

Account Statements detailing prior payments, interest, and current Balance Due are issued weekly or monthly according to the Buyer's assigned billing Cycle Day, hereafter known as Cycle Day. The Cycle Day is derived by adding 1 week to the Property delivery date and adjusting to the nearest regular Billing Cycle statement day either the 1st, 8th, 15th, or 22nd day of the month. The Cycle Day will not necessarily change should a previous Balance Due for the Buyer exist. Cycle Day's are established or modified only when the Buyer's Balance Due was previously \$0.00.

The minimum weekly or monthly payment amount, hereafter called, "Payment" is calculated by summing the Balance Due plus Interest then dividing the result by the number of payments agreed on the most recent Sales Contract. The result is then adjusting to the nearest whole base five number under \$100 or base ten number over \$100. (Example: Balance Due(\$950) + Interest(\$133.22) divided by the minimum number of Payments(12) yields a standard loan payment of \$90.27. The nearest five base number is \$90. Therefore the Buyer's minimum weekly or monthly payment amount would be \$90 until the Balance Due is paid or the Buyer and Seller enter into a new Sales Contract.

A security interest in the property shall remain in Seller or his assignee under the Uniform Commercial Code until this Security Agreement is fully performed. Buyer hereby acknowledges delivery and possession of the property. The property shall remain personal property and shall not become real property no matter how affixed thereto.

Buyer also promises to pay to Seller or other holder of this Security Agreement delinquency and collection charges. Payments are due on the calculated Cycle Day. A payment is considered late and in default if it is not paid by or on the Cycle Day. Payment Delinquency results in a maximum Late Payment charge of \$49 which will be added to the outstanding balance of the Buyer's Account Balance and incur Interest Chares accordingly.

Buyer's that are not current and have outstanding payments may incur additional Collection Charges as determined by the Seller. Each Collection Phone Call or

SMS/MMS Text message made by the Seller to collect an outstanding balance will incur a \$1.00 (text) or \$2.00 (phone) charge per day. Each Collection Letter made by Seller to collect an outstanding balance will incur a \$5.00 charge per week. **Each collection visit made by the Seller's collection representative to the Buyer's home, employment, or reference will incur a \$30 charge.** These Collection Charges will be added to the Buyer's Outstanding Account Balance and incur Interest Charges accordingly.

Buyer agrees to provide and maintain a mobile phone number and device capable of receiving SMS/MMS text messages. Buyer agrees and authorizes Seller to communicate via text messaging any communication notices.

Time is of the essence hereof and if Buyer fails to observe any provisions of this Security Agreement or if there is a default in payments because of the Buyer's failure to pay when due any payment or part thereof, Seller may declare the unpaid balance hereunder immediately due and payable and may at its option, and in addition to and without prejudice to any other remedy, take possession of the property wherever it may be located. Seller may sell the property at public or private sale at which sale Seller may become the purchaser. Each party hereunder shall have the rights and privileges with respect to repossession, resale and disposition of proceeds thereof as are accorded by the Uniform Commercial Code of the State of Michigan. Any personal effects in or upon the property at the time of retaking may be taken and such property may be held without liability until demanded by the Buyer. Buyer shall be liable for the remaining unpaid balance of the indebtedness plus reasonable expenses incurred in the repossession and disposition of the property. In the event the proceeds of resale exceed the unpaid balance, the surplus shall be paid to the Buyer.

Buyer agrees to pay such collection costs, attorney's fees and court costs as are permitted by law in the event this Security Agreement is breached for collection or repossession of the property described herein.

All risk of loss to the property shall be that of Buyer. During the term of this Security Agreement, Buyer shall procure and maintain, at his expense, to protect the interests of Buyer and Seller in the property, insurance against all physical damage risks in such form and for the actual cash value of the property with such deductible and written by such insurance carrier as Seller may accept.

Buyer hereby assigns to Seller all refunds of unearned insurance premiums hereunder and hereby authorizes and empowers Seller to collect the unearned premiums in its name of Buyer's. Such refunds shall be credited to the final installment of Buyer's obligation security hereunder Extension of the time of an installment payment shall not constitute a waiver of interest charges under this agreement. The Buyer agrees that these transactions are subject to the Terms and Conditions of this Installment Contract.

Buyer hereby authorizes Seller to prepare and file a Financing Statement on his behalf.

This contract is governed by the state laws of Michigan.

ANY HOLDER OF THE CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Seller Retains a Security Interest In The Subject Matter Of This Agreement.

NOTICE TO THE BUYER:

1) Do Not Sign This Contract Before You Read It Or If It Contains Blank Spaces. 2) You Are Entitled To A Copy Of The Contract You Sign. The Undersigned Buyer(s) Acknowledge Receipt Of This Contract At The Time Of Execution.

BUYER _____ Date _____ BUYER _____ Date _____

BUYER _____ Date _____ BUYER _____ Date _____

SELLER _____ Date _____
Danto Representative

CUSTOMER PURCHASE AGREEMENT

Customer Number	Buyer Name	Sales Contract Number	Salesman	Sales Contract Date
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Delivery: Wayne/Oakland/Macomb County - Single Item \$30.00 _____
 Wayne/Oakland/Macomb County - Multiple Items \$40.00 _____
 Outside of Wayne/Oakland/Macomb County \$1/per mile _____
 Distant Delivery / Extended Delivery Time \$ _____
 Priority Delivery Time Stop(Before 4pm: \$10), (After 4pm \$30) _____

Setup: Each Appliance/Electronics Setup \$20 _____
 Each Furniture Group Setup (3 pieces of less) \$20 _____
 Each Furniture Group (5 pieces of less) \$30 _____
 Each Furniture Group Setup(6 pieces of more) **minimum \$40** _____

➤ :Pickup :Delivery **Total Delivery & Setup \$** _____

Delivery with Setup Includes:

- Complete unpacking, removal of shipping materials.
- At the customer's discretion mattresses and appliances will be moved to another room in the house, out to the garage, or to the street curb.
- Assistance with Manufacturers Warranty including in home service and support by Danto & Company.
- Setup does not include installation of electrical, gas, building construction, or other home remodeling.

Merchandise Purchase Amount \$ _____
20% Return/Exchange Restocking Fee \$ _____

Extended Warranties:

2 Year Extended Furniture Defect Warranty \$125.00 _____
 3 Year Extended Furniture Defect Warranty \$275.00 _____
 Piedmont/United 1st Year Defect Warranty \$100.00 _____

Customer Initial: _____ Minimum "Out of Warranty" Service Fee: \$30
 _____ "Not Home" Redelivery Fee: \$30
 _____ Pickup (Return or Exchange) Shipping: \$60
 _____ Window Delivery or Furniture Disassembly: \$120

Manufacturer defect warranty starts on: "Delivery Date"
and warranty ends on _____ ,
or warranty extended to _____ .

*Piedmont/United Upholstery Furniture is sold as delivered - the manufacturer provides no warranty. After delivery warranty from Danto & Company is available for an additional charge.

ON YOUR DELIVERY DAY - STAY AT HOME: Our Delivery Coordinator can be reached by calling 313-841-1200 and asking for the "Front Desk". The Delivery Coordinator may be able to give you an approximate time when the truck will reach your house. You must be available for all calls on your delivery day. You agree to provide and maintain a mobile phone number and device capable of receiving SMS/MMS text messages. You agree and authorize Danto Furniture to communicate via text messaging any communication notices. Please note that a commercial delivery truck operated by two drivers and supervised by a delivery coordinator carries a very high operating costs. Deliveries are typically verified three times before the truck will come to your house. The **1st** call is made the day before. The **2nd** call is made in the morning of delivery. A **3rd** call is made when the truck is on it's way to your home. Our delivery coordinator will call by phone and verify that you or your "adult" representative is at home prior to directing the truck to proceed with delivery. **If the delivery coordinator can not verify that someone is waiting at home then the delivery will be canceled for that day.** If you claim to be home and the driver arrives and finds no one home then you must come to the store and pay the \$30 redelivery charge. If you cancel a sale where a delivery was attempted and you were not home the \$30 fee will be charged against your deposit regardless of any other cancellation charges.

CUSTOM ASSEMBLY and SETUP: We can provide assembly, setup and installation of all our merchandise. Such services are available at an additional cost. The amount of time and effort required varies with the project. Your sales person can provide you with the cost for these additional services.

COMPLEX DELIVERY: Most merchandise can easily be moved into the house. There are exceptions, but for the most part our delivery staff is prepared to handle your delivery. Due to the size and configuration of some merchandise it may be necessary to disassemble the merchandise and/or parts of your home. It may be necessary to use special equipment, additional manpower, and special techniques to bring the merchandise into the house. Our delivery staff will advise you of any special circumstance and if there will be additional delivery costs.

COD (Cash on Delivery) is paid with US currency - not checks, not credit card, not money order, or other bank drafts. Payment is made before any merchandise is placed in the house or setup. Merchandise can be inspected outside the house before final payment is made.

SPECIAL ORDERS are defined as any merchandise that is not maintained in stock or normally carried as part of the Danto inventory. **Special Orders are considered Final Sale - there is no refund. Customers are responsible for the entire purchase once the order is processed.** Any cancellation refund is limited to that provided from the manufacturer. Within 24 hours of receiving the required deposit Danto will order the merchandise. You acknowledge that Danto has no control over the Manufacturer's actual delivery time and that Danto will not be responsible for any suggested, promised, predicted, or hopeful delivery date. _____ (Customer Initials)

RETURN POLICY: If you are unsatisfied for any reason do not hesitate to contact your sales person or the sales manager within 7 days of your delivery. You can receive a full refund for furniture returns or exchanges within 7 days minus any delivery and setup charges. There is no refund for delivery and setup. There is a \$60 minimum shipping

pickup fee for refund returns. The furniture must be in "New Condition". Unless defective upon unpacking Special Orders, Appliances and Electronics are not returnable and cannot be exchanged. Please be careful with your selection.

DELIVERY DAMAGE - Customer Home: Every effort is made to prevent damage to your house and the merchandise. The merchandise we sell is often large, heavy, and difficult to maneuver. It is inevitable that accidents will occur. We assume no responsibility or obligation for such accidents. It is your responsibility to supervisor the delivery, setup, and installation process in your home.

RESTOCKING FEE: All returns or exchanges that are opened, unpacked, missing documentation or accessories, or not in new condition are subject to a minimum restocking fee of at least 20%. The restocking fee may be greater than 20% should the returned merchandise not be in "new condition". You must obtain a Return Merchandise Authorization before any return or exchange transaction is possible. All returns and exchange requests after 7 days are subject to an inspection. If the merchandise is to be picked up we must send our serviceman to inspect the merchandise. There is a minimum \$30 inspection fee payable in advance. Return and restocking does not include pickup by Danto truck. The customer can minimize shipping/pickup costs by returning the merchandise on their own to our warehouse

MERCHANDISE DEFECTS: Our products are conditioned by nature, transportation, and manufacturing variances. We and the manufacturer make our best efforts to see that there is little variation in color, condition, feel, operation, or performance. It is important for your satisfaction to moderate and condition your expectations to such variations.

WARRANTY - Appliances, Electronics, PC Computer: These manufacturer's have specific terms and conditions. They prefer to deal directly with the consumer. We do not have the special training and equipment to provide repair services. If the manufacturer fails to support you or does not meet your expectations please contact our Service Coordinator at 313-841-1200. We will try to assist if possible but please realize the warranty is from the manufacturer and not from Danto. A word of caution - manufacturers will not provide any warranty support for issues of negligence, abuse, or as a result of a defect in another manufacturer's product.

WARRANTY - Furniture, Bedding, Flooring, Jewelry: We do not provide any warranty guarantees beyond that provided by the manufacturer. The manufacturer typically expects us to supervisor, coordinate, and in other words, "facilitate" warranty claims. Each manufacturer has their own guarantee, term's, and conditions. Furniture and bedding warranty claims are serviced at our warehouse. Please understand that few repair service requests can be completed in the home. If you cannot bring the merchandise to our warehouse service center we offer reasonable fees to transport the merchandise. To learn more about warranty services please contact our Service and Delivery Coordinator at 313-841-1200.

I have read and do acknowledge the terms, conditions, and charges as outlined in this agreement as well as that provided to me on the back of my "pink" Sales Contract - Customer Copy.

Customer/Buyer Signature

Date