

RETAIL INSTALLMENT CONTRACT FOR GOODS & SERVICES CREDIT SALE CONTRACT - CONSUMER PAPER; CLOSED-END CREDIT AGREEMENT RETAIL INSTALLMENT SALE AGREEMENT

SUBJECT TO STATE REGULATION

Retail Seller (Creditor): National Academy of Sports Medicine, LLC ("NASM") 355 East Germann Road, Gilbert, Arizona 85297; Tel: (800) 460-6276. "We," "us," "our," and "NASM" mean this retail seller and its successors and assigns.	Buyer: "You" and "your" mean the Buyer shown above. BRIJESH LUCKRIA 40976 MAPLEHURST DR ALDIE VA 20105
Order ID #: ORD-429954-Q9N6D	Contract Date: 2/23/2026
Description of Educational Goods & Services ("Goods & Services"): see page 7 of the Contract	

Your Promises; Joint and Several Liability of Buyer and any Co-signer. You have asked NASM to provide and make the Goods & Services available to Buyer through our websites (www.nasm.org or, as applicable, www.afaa.com), subject to the Terms and Conditions published on our websites (<http://www.nasm.org/landing-pages/terms-and-conditions/> and, as applicable, <http://www.afaa.com/terms-and-conditions>) and, as applicable, our Candidate Handbook. A free demo of the CPT product is available. This Agreement is only cancellable pursuant to our Refund Policy, even if the first payment has not yet been made. Cancellation of this Agreement or a request for a refund, minus fees, is only available if requested within seven (7) days of purchase. No cancellation or refund will be made after the first examination attempt. For a complete description of our Refund Policy, which controls the cancellation of this Agreement, please see the "Refund Policy" section of the Terms and Conditions published on our websites. You acknowledge that you have been given the opportunity to purchase the Goods & Services for the Cash Price or the Total Sale Price (the total price of the Goods & Services if you buy them over time). The Total Sale Price assumes that all payments will be made as scheduled. The actual amount you will pay may be more or less, depending on your payment record. You agree to purchase the Goods & Services from us over time, subject to the terms and conditions of this Retail Installment Contract (the "Contract"). You also agree that you are liable to us for payment of all amounts due under the Contract. You promise to pay us the Amount Financed shown below for these Goods & Services, plus other fees and charges, in the time, manner, and amounts required by this Contract and that at all times until you have completed payment of the amount you owe under this Contract you will ensure that a valid form of payment is made available to NASM. You promise to pay us the principal amount of \$ 1,368.00 (the Amount Financed) and the Finance Charge specified below, if any, plus finance charges accruing on the unpaid balance at the rate of 0% per year from the date of this Contract until it is paid in full. Finance charges accrue on a daily (365/365) simple interest basis. You also agree to pay, on or before the date of this Contract, any cash down payment shown below in the Itemization of Amount Financed.

TRUTH IN LENDING ACT ("TILA") DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
<u>0</u> %	\$ <u>0.00</u>	\$ <u>1,368.00</u>	\$ <u>1,368.00</u>	\$ <u>49.00</u> \$ <u>1,417.00</u>

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
11	114.00	Monthly, beginning 03/25/2026
1	114.00	02/25/2027

Prepayment: If you prepay part or all of the Contract early, you will not have to pay a penalty and, unless otherwise required by applicable law, you will not be entitled to a refund of any part of the finance charge. 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.

Itemization of Amount Financed:

(1) Standard Cash Price of Goods & Services, including shipping & handling of \$ _____ (if any)	\$ 1,417.00
(2) MINUS Seller's Promotional Discount/Rebate (if any)	\$ 0
(3) EQUALS Cash Price	\$ 1,417.00
(4) PLUS Tax (if any)	\$ 0.00
(5) EQUALS Total	\$ 1,417.00
(6) MINUS Cash Down Payment	\$ 49.00
(7) EQUALS Unpaid Balance of Cash Price (Amount Financed)	\$ 1,368.00

See Truth in Lending Disclosures for the Finance Charge, Total of Payments, and Total Sale Price.

Prepayment: You may prepay the amount owed on this Contract in full or in part at any time, without penalty. If you prepay the Contract in full, you will not be entitled to a refund of any part of the finance charge. Any partial prepayment will not excuse any later scheduled payments, until the Contract is paid in full.

Payments: We are not liable to you for any reason related to the fees or charges your financial institution may assess in connection with any Contract payments that you make or attempt (such as over limit fees, non-sufficient funds fees, or returned payment fees). The amounts and dates of your installment payments cannot be modified for any reason. Processing of your payments may begin as early as 12:00 a.m. on your payment due date or any earlier date you authorize. Sufficient funds must be available by this time to avoid declined installment payments.

Consent for Communications: By signing below and providing your telephone number(s) and email address(es) to us at any time, you expressly authorize us and our affiliates, agents, and service providers to use any available written, electronic, or verbal means of contacting you, including text messaging, for any purpose related to the servicing and collection of your Contract and our provision of the Goods & Services (each, a "Communication"). You agree this authorization for Communications includes, but is not limited to, our use of manual calling methods, prerecorded or artificial voice messages, text messages, e-mail messages, and/or automatic telephone dialing systems. You agree that we and our affiliates, agents, and service providers, may contact you and include your personal information for these Communications using any e-mail address or telephone number you provide to us now or in the future, including a number for a cellular telephone or other wireless device, regardless of whether you incur charges as a result. We will not charge you for making a Communication, but your service provider may. You may cancel your consent for our use of automatic telephone dialing systems and prerecorded or artificial voice messages or through text messaging in any reasonable manner (for example, writing to us at our address or calling us at our telephone number shown above or using the opt-out in a text message). You understand and agree that we and our affiliates, agents, and service providers may always communicate with you in any manner permitted by law that does not require your prior consent. You also agree that we can monitor and record telephone calls and other communication to assure service quality and for other legitimate business reasons.

Default; Remedies: Except to the extent restricted by applicable law, we may declare this Contract to be in default if: (a) you do not make the full amount of any payment by its scheduled due date; or (b) any event occurs that, in our reasonable judgment, significantly impairs the prospect of your payment or performance of the Contract. If we determine an event of default has occurred, we may, immediately and without advance notice, suspend or terminate the Buyer's ability to have continued or future access to any Goods & Services we provide through our website. If we determine an event of default has occurred, we may, after we provide any notice and wait any time period required by law, require you to make immediate payment of the full unpaid balance of the Contract, refer your Contract for collection by a third-party collection agency, initiate actions to collect all amounts owed, and/or exercise any other remedies available under law and this Contract. If your account remains past due for more than 90 days during the Term of this Agreement, whether consecutively or cumulatively, we reserve the right to place you in Not in Good Standing status (as further described in the Terms and Conditions published on our websites and incorporated into this Agreement) and thereafter you will no longer have access to NASM products or services, you will not be permitted to purchase additional materials from NASM, you will not be permitted to recertify or renew your credentials and your NASM and AFAA credentials will be noted as Suspended, unless or until you have resolved your obligations under this Agreement. Buyer and any co-signer who sign this Contract understand and agree that our rights and remedies under the Contract are cumulative. Each of you agrees that we may pursue our rights and remedies against any of you individually, or against both of you collectively, in any order or combination we choose, except to the extent prohibited by law.

Other Contract Terms: We do not intend to charge or collect, and you do not agree to pay any finance charge that is more than the maximum amount permitted for this sale by applicable law. If you pay a finance charge or fee that is more than allowed by applicable law, we will apply it first to reduce the principal balance and, when the principal has been paid in full, refund it to you. You agree to notify us in writing at our address provided above within thirty (30) days after any change in your address. This Contract contains all of the terms of your agreement with us related to the subject matter of this Contract. This Contract may be modified only in a writing signed by you and by our duly authorized representative. You understand and agree that, for purposes of evaluating, reviewing, servicing, or collecting this Contract, we may: (a) obtain and use credit information and other information about you provided by third parties and consumer reporting agencies; and (b) provide information about you and the status of this Contract to third parties and consumer reporting agencies. We will, upon request, inform you whether we obtained a consumer report about you and, if we did, inform you of the name and address of the reporting agency that provided the consumer report. **We may report information about your Contract to credit bureaus. Late payments, missed payments, or other defaults on your Contract may be reflected in your credit report. You agree to provide us with your Social Security Number and/or Date of Birth solely for the purpose of credit bureau reporting.** If we elect to delay or not enforce any of our rights under this Contract on any occasion, you agree that we have not waived our right to enforce these and other rights against you on any future occasion. If a court holds that any part of this Contract cannot be enforced according to its terms, you and we agree that the court may strike any invalid or unenforceable portions but must give full force and effect to all other portions of the Contract as written.

NOTICE TO THE BUYER: (1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO AN EXACT AND COMPLETELY FILLED-IN COPY OF THE CONTRACT WHEN YOU SIGN IT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. (3) UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF THE FULL UNPAID BALANCE DUE UNDER THIS CONTRACT AT ANY TIME AND WITHOUT PENALTY. IN DOING SO, YOU MAY OBTAIN A PARTIAL REFUND OF ANY UNEARNED FINANCE CHARGE UNDER CERTAIN CONDITIONS. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT WHICH IS OUTSTANDING WILL BE FURNISHED UPON REQUEST. CAUTION – IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

By signing, you agree that you received a completely filled-in copy of this Contract and that you are subject to and bound by all of the terms and conditions set forth in this Contract.

Credit Sale Contract; Retail Installment Sales Contract; Closed-End Credit Agreement; Nonnegotiable Consumer Note

Buyer Name: BRIJESH LUCKRIA

National Academy of Sports Medicine, LLC

DocuSigned by:
Brijesh Luckria
084BCF70B95E449...

By:



Name & Title: David Correia, Vice President Sales

Cardholder Name: (if different from Buyer): _____

X

NOTICE: ANY HOLDER OF THIS 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.

Iowa & Kansas Residents: IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

Missouri Residents: Oral agreements or commitments to loan money, extend credit or forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forbear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Texas Residents: For questions or complaints about this Contract, contact NASM at (800) 460-6276. The Office of Consumer Credit Commissioner, (OCCC) is a state agency and it enforces certain laws that apply to this contract. If a complaint or question cannot be resolved by contacting the creditor, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

Married Wisconsin Residents: Wisconsin law provides that no agreement, unilateral statement or court decree relative to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision. If any or both of you are married Wisconsin residents, each of you must provide us with your spouse's name and address, so we can provide your spouse with the notice required by Wisconsin law.

Authorization for Automatic Card Payments Multiple Payments Will Occur as Per Table Below			
Cardholder Name ("you" and "your"): On Behalf of Buyer (name): BRIJESH LUCKRIA Order ID #: <u>ORD-429954-Q9N6D</u>			
By signing and submitting this Authorization for Automatic Card Payments, you authorize National Academy of Sports Medicine, LLC to charge (debit) the payment card ending in <u>7957</u> and issued by your financial institution ("Bank"), in the following amounts and at the following times:			
Number of Payments		Amount of Payments	When Payments Are Due
11		\$ 114.00	<i>Monthly, beginning 03/25/2026</i>
1		\$ 114.00	
You also authorize your Bank to accept and pay these entries when charged to your designated payment card. You also authorize us to charge your card at any time to collect any late charges or other costs you owe related to your Account. You certify that you are authorized to make payments with this payment card and that the payments you authorize comply with applicable law. You understand and agree that this authorization will remain in full force and effect until it is cancelled by you or by NASM. You may cancel this authorization by notifying your Bank or NASM but you must allow the notified party up to three (3) business days to process your cancellation request. Cancellation notices to NASM must be mailed to: National Academy of Sports Medicine, LLC at 355 East Germann Road, Gilbert, Arizona 85297. Please note that cancellation of this payment authorization does not cancel Buyer's obligations under the Contract. Non-payment will jeopardize the Buyer's certification status and access to products and services. Furthermore, you agree that we are not obligated to send you a bill or any additional statement of what you owe, except as otherwise required by law. We may accept late or partial payments or any payments marked as being payment in full or bearing any other restrictive endorsement without losing any of our rights. Our acceptance of any such payments does not mean we agree to change this Agreement or your Account in any way. <i>Print or save a copy of this document for your records or the copy we send to your email address of record.</i>			
<div style="display: flex; justify-content: space-between;"> <div> Cardholder Signature: <small>DocuSigned by: Brijesh Luckria 084BCF70B95E449...</small> </div> <div> Date: 2/23/2026 </div> </div> <div style="margin-top: 10px;"> Payment billing address: 40976 Maplehurst Dr Aldie </div> <div style="margin-top: 10px;"> Cardholder Telephone: 9193485580 </div> <div style="margin-top: 10px;"> Cardholder Email: brijesh.luckria@gmail.com </div>			

FACTS**WHAT DOES NASM DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and employment information
- credit history and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons NASM chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NASM share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 1-800-460-6276	

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Who we are	
Who is providing this notice?	National Academy of Sports Medicine, LLC ("NASM")
What we do	
How does NASM protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does NASM collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for financing or provide account information ▪ give us your contact information or pay your bills ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>NASM does not share with its affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>NASM does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>NASM does not jointly market.</i>

Product Order

<u>Product Name</u>	<u>Price Per Unit</u>	<u>Quantity</u>	<u>Discount</u>	<u>Extended Amount</u>
Certified Nutrition Coach 2	899.00	1	529.33	369.67
NASM/AFAA CPR	49.99	1	29.43	20.56
CPT Gymternship	599.00	1	599.00	0.00
CPT Practical Skills Workshop	199.00	1	117.17	81.83
CPT Premium Self-Study Program	1,399.00	1	823.73	575.27
NLS 12 payment Installment Plan, 0.00% I...	0.00	1	0.00	0.00
CES Self-Study	899.00	1	529.33	369.67