

Fill in this information to identify the case:

Debtor 1 CHRISTINA ALEXANDRA MORENO

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN District of TEXAS
(State)

Case number 17-52057-CAG

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?		<u>Conn Appliances, Inc. d/b/a Conn's HomePlus as servicer-in-fact and attorney-in-fact for Conn Credit I, LP</u> Name of the current creditor (the person or entity to be paid for this claim)	
		Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent?		Where should payments to the creditor be sent? (if different)
	<u>Becket and Lee LLP</u> Name		_____ Name
	<u>PO Box 3002 Dept. Conns</u> Number Street		_____ Number Street
	<u>Malvern</u> <u>PA</u> <u>19355-1245</u> City State ZIP Code		_____ City State ZIP Code
	Contact phone <u>610-228-2570</u>		Contact phone _____
	Contact email <u>proofofclaim@becket-lee.com</u>		Contact email _____
	Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____		
4. Does this claim amend one already filed?		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes.	Last 4 digits of the debtor's account or any number you use to identify the debtor: <u> 3 </u> <u> 9 </u> <u> 3 </u> <u> 0 </u>
7.	How much is the claim?	<u>\$2,739.52*</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<small>* Represents payoff at contract rate of interest. Creditor reserves the right to amend its claim to seek a deficiency balance, if any, in the event creditor's collateral is liquidated.</small>			
Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).			
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. <u>Household Goods</u>	
9.	Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property.	
Nature of property:			
<input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage <i>Proof of Claim Attachment</i> (Official Form 410-A) with this Proof of Claim.			
<input type="checkbox"/> Motor vehicle			
<input checked="" type="checkbox"/> Other. Describe: <u>Household Goods</u>			
Basis for perfection: <u>PMSI (see attached documents)</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)			
Value of property:		<u>\$1,703.00</u>	
Amount of the claim that is secured:		<u>\$1,703.00</u>	
Amount of the claim that is unsecured:		<u>\$1,036.52</u> (The sum of the secured and unsecured amounts should match the amount in line 7.)	
Amount necessary to cure any default as of the date of the petition:		\$ _____	
Annual Interest Rate (when case was filed)		<u>21.34%</u>	
<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable			
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition.	
		\$ _____	
11.	Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Identify the property: _____	

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No☐ Yes. Check one:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

Amount entitled to priority

\$

\$

\$

\$

\$

\$

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 10/3/2017
MM / DD / YYYY

/s/ Christopher Cramer
Signature

Print the name of the person who is completing and signing this claim:

Name Christopher S Cramer
First Name Middle Name Last Name

Title Claims Administrator

Company Becket and Lee LLP
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address PO Box 3001
Number Street

Malvern PA 19355-0701
City State ZIP Code

Contact phone 610-228-2570 Email proofofclaim@becket-lee.com

TX

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EFFECTIVE DATE OF INSURANCE

CONN APPLIANCES, INC.

Date 06/06/2016 0 Days

7730 I-H 35 NORTH
SAN ANTONIO
TEXAS 78218
210/967-4200

Acct. No. APPROVED APP

Salesman GALVAN, VANESSA

Invoice No.

S
C
H
E
D
U
L
E

MORENO, CHRISTINA A

Proposed Joint Life Insured (Not Eligible for Disability and/or Credit Involuntary Unemployment) (Co-Purchaser)

Age

Date of Birth

Street Address 7601 GATEWAY BLVD APT 732

City/State SAN ANTONIO, TX ZIP 78233

Telephone #'s Home Employment

Second Beneficiary

Check Block for Desired Insurance:

Level ☐Reducing ☐Joint Life ☐or Single Life ☐14 Day Retroactive Disability ☐Property ☒ Credit Involuntary Unemployment ☐

APPLICATION: I, the Buyer, having had the insurance explained, hereby apply for the insurance set forth above, to the American Bankers Life Assurance Company of Florida for any Credit Life and/or Credit Disability Insurance and to Reliable Life Insurance Company for any Property Insurance and to American Bankers Insurance Company of Florida for any Involuntary Unemployment Insurance. Such insurance is subject to the terms and conditions set forth in a Master Policy describing the insurance and is retained by the Seller. The Master Policy is available to be read by the undersigned Buyer. I, the Buyer, acknowledge receipt of a copy of this application and certify that it is both complete and accurate, to the best of my knowledge and belief. I, the Buyer, understand that all insurance except property insurance is voluntary. Property insurance is required. I have the option of furnishing property insurance from anyone that is acceptable to Seller as more particularly explained in this document. I desire to purchase the insurance set forth above from seller.

Quan.	Lot No.	Factory No.	Color or Size	ARTICLES	PRICE
1		CP700PT		CROSSPOINTE CNTR TB	529.99
				000 MO. FURNITUREGARD PLAN	199.00
1		ZL750001MD		BENTWOOD MAIN DESK	199.99
1		ZL750001MD		BENTWOOD MAIN DESK	199.99
1		MS86239		LOWERY PWR REC SOFA	1,199.99
1		DELIVERY		STANDARD DELIVERY C	
				INSTALL	49.99

THERE ARE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR OTHERWISE WHICH EXTEND BEYOND THE ABOVE DESCRIPTION.

WITNESSETH THE UNDERSIGNED SELLER HEREBY SELLS AND THE UNDERSIGNED BUYER HEREBY PURCHASES THE ABOVE DESCRIBED PROPERTY SUBJECT TO ALL OF THE TERMS AND CONDITIONS SET FORTH IN THIS CONTRACT AND FURTHER SUBJECT TO THE BUYER'S CREDIT BEING APPROVED BY THE SELLER.

TOTAL 2378.95

SALES TAX 196.26

TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all the payments as scheduled.	The total cost of your purchase on credit including your downpayment of \$ 213.00
21.34 %	\$ 850.72	\$ 2658.72	\$ 3509.44	\$ 3722.44

Your payment schedule will be:

No. of Payments	Amount of Payments	When Payments are Due
32	109.67	JUL 06 2016, and the same day each month

Insurance: Credit life insurance, credit disability insurance and credit involuntary unemployment insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

TYPE	PREMIUM	SIGNATURE
CREDIT LIFE	NONE	I want <input type="checkbox"/> /do not want <input type="checkbox"/> Buyer
CREDIT LIFE AND CREDIT DISABILITY	NONE	I want <input type="checkbox"/> /do not want <input type="checkbox"/> Co-Buyer
CREDIT DISABILITY	NONE	I want <input type="checkbox"/> /do not want <input type="checkbox"/> Buyer
CREDIT DISABILITY AND CREDIT INVOLUNTARY UNEMPLOYMENT (Buyer Only)	NONE	I want <input type="checkbox"/> /do not want <input type="checkbox"/> Co-Buyer (life only)
CREDIT INVOLUNTARY UNEMPLOYMENT (Buyer Only)	NONE	I want <input type="checkbox"/> /do not want <input type="checkbox"/> Buyer

Property Insurance is required in connection with this purchase. You may obtain property insurance from anyone you want or from an existing policy issued by insurance companies authorized to do business in TEXAS.

I elect to: (1) purchase property insurance through seller; or

(2) supply my own property insurance coverage.

Signature: _____

If you get the insurance through us, it will cost \$4.76 per \$1000 per year, 296.51. Our coverage might duplicate existing coverage if you have a residential property insurance policy. Our coverage ceases when you have fully paid the debt. Our coverage is primary, so it is the first to be used in the event of a loss on the property it covers. You may cancel our coverage at anytime by calling us at the toll-free number provided or by writing us and providing evidence of alternative coverage as required above.

Security: You are giving a security interest in:

☒ the goods or property being purchased

☐ the goods described in Prior Contract(s) # _____

Filing fees \$ _____ Non-filing insurance \$ _____

Late Charge: If a payment is not paid in full within 10 days after its scheduled due date, you will be charged either (a) 5% of the payment or \$5, whichever is less, or (b) interest after maturity on each installment not to exceed the highest lawful contract rate under state law.

Prepayment: If you pay off early, you may be entitled to a refund of a part of the Finance Charge and unearned insurance premium, if any.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties.

THE ADDITIONAL DISCLOSURES AND CONTRACT TERMS INCLUDING SECURITY INTEREST APPEAR ON REVERSE SIDE HEREOF AND ARE A PART OF THIS CONTRACT.

NOTICE TO BUYER: Do not sign this contract before you read it or if it contains blank spaces. You are entitled to a copy of the contract you sign. Under the law you have the right to pay off in advance the full amount due and under certain conditions may obtain a partial refund of the finance charge. Keep this contract to protect your legal rights.

ACKNOWLEDGEMENT OF RECEIPT OF RETAIL INSTALLMENT CONTRACT AND DISCLOSURE, as well as, CONN'S FINANCIAL INFORMATION PRIVACY NOTICE.

The undersigned buyers understand that the Seller will rely upon this representation and acknowledgement in accepting their obligation and granting them credit. They do hereby acknowledge receipt of the Retail Installment Contract and the disclosures contained in it. They further represent to the Seller that at the time they received a copy of this Retail Installment Contract, the form was complete and filled in and that all blanks in the form were filled in prior to their signing it. They further acknowledge receipt of a copy of CONN'S FINANCIAL INFORMATION PRIVACY NOTICE. (reverse side hereof)

Buyer

06/06/2016
XXX-XX-0088 DATE

CONN'S

GALVAN, VANESSA
By Authorized Representative

CHECK #

ITEMIZATION OF AMOUNT FINANCED

1. CASH PRICE (including Sales Tax)	\$ 2575.21	RECEIVED BY
a. CASH DOWN PAYMENT	\$ 213.00	(DESCRIBE)
b. TRADE IN	\$	
2. TOTAL DOWNPAYMENT (a + b)	\$ 213.00	
3. UNPAID BALANCE OF CASH PRICE (1 - 2)	\$ 2362.21	
GROSS PREVIOUS UNDEBTEDNESS (NO BALANCE)	.00	
FINANCE CHARGE REFUND	\$	
SURCHARGE REFUND	\$	
TOTAL FINANCE CHARGE REFUND	\$	
CREDIT LIFE INS. REFUND	\$	
CREDIT DISABILITY INSURANCE REFUND	\$	
PROPERTY INS. REFUND	\$	
CREDIT INVOLUNTARY UNEMPLOYMENT INS. REFUND	\$	
4. NET BALANCE - PRIOR CONTRACT	\$	
SUB TOTAL	\$ 2362.21	
ALL INSURANCE CHARGES PAID TO INSURANCE COMPANIES		
c. OTHER CHARGES PAID TO	\$	
d. CREDIT LIFE INSURANCE	\$ NONE	
e. CREDIT DISABILITY INSURANCE	\$ NONE	
f. CREDIT INVOLUNTARY UNEMPLOYMENT INSURANCE	\$ NONE	
g. PROPERTY INSURANCE	\$ 296.51	
FEES PAID TO PUBLIC OFFICIALS	\$	
OR NON-FILING INSURANCE	\$	
5. (c + d + e + f + g + h)	TOTAL OTHER CHARGES	\$ 296.51
6. AMOUNT FINANCED (3 + 4 - 5)	\$ 2658.72	
FINANCE CHARGE		
Assigned to Conn's Receivables 2016-B Trust, which has directly or indirectly pledged all of its rights and interests herein to Wells Fargo Bank, National Association, as Trustee for the benefit of the Series 2016-B Noteholders	\$ 850.72	
as collateral to Bank of America, N.A.		
TOTAL OF PAYMENTS		
\$ 3509.44		

* We may be retaining a portion of these amounts as compensation.

Property Coverage Purchased \$ 2345.80

PROMISE TO BUY: The Seller hereby promises to sell to the Purchaser the Total of Payments shown on the front of this contract in consecutive monthly installments as indicated in the Payment Schedule. Payments received will be applied first to any deferral charge or late payment charge then due, and thereafter to the unpaid balance of the Total of Payments. Any amounts remaining unpaid on the final payment due date will be due in full on that date.

SECURITY INTEREST: The Seller retains and the Purchaser grants a purchase money security interest under the Texas Business and Commercial Code in each of the goods described on the reverse side hereof and in each item of goods described under the Prior Contracts detailed on the front of this contract, such Prior Contracts are incorporated by reference as if copied herein verbatim (collectively, the "Property") until the purchase price of such item of Property shall have been paid in full. Each payment on this agreement shall be allocated to all the various purchase obligations in the same ratio that the original cash sales price of each item bears to the total cash sales price of all such items. However, if the Property includes property purchased under a prior contract and the installment payments due under this Agreement are greater than the payments due under that prior contract, the Seller may allocate to the prior purchases an amount from each installment equal to a payment due under the prior contract, the remainder of each installment being allocated to the latest purchase. The amount of any down payment on the latest purchase shall be allocated in its entirety to such purchase. Purchaser also grants to Seller a security interest in the proceeds from any unauthorized sale of the property and the proceeds of any insurance requested by Purchaser in this contract. Purchaser will not transfer, abandon, sell, assign, lease or encumber the Property without the Seller's written consent.

ARBITRATION: You agree that any claim, dispute or controversy arising from or relating to this Agreement, including, but not limited to, disputes relating to any documentation governing your obligations under this Agreement, any claim, dispute, or controversy alleging fraud, misrepresentation, or other claim, whether under common law, equity, or pursuant to federal, state, or local statute or regulation, any dispute relating to collection activities taken by Conn's, our affiliates, subsidiaries, agents, officers, employees, service providers, directors, or assigns regarding monies owed under this Agreement, or the scope and validity of this arbitration clause (including disputes as to the matters subject to arbitration), or the enforcement or interpretation of any other provision of this Agreement, shall be resolved by binding individual (and not class) arbitration by and under the administration of: (1) the National Arbitration Forum ("NAF") in accordance with its Code of Procedure in effect at the time the claim is filed, (2) the American Arbitration Association ("AAA") in accordance with its Arbitration Rules in effect at the time the claim is filed, or (3) if for any reason either the NAF or the AAA is unable or unwilling or ceases to serve as an administrator of the arbitration, or in any event by agreement of the parties, the parties agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association, and who is experienced in consumer finance and debt collection, to arbitrate the dispute consistent with the requirements of this Agreement and pursuant to such arbitrator's rules. The claim or dispute will be arbitrated by a single arbitrator on an individual basis and not as a class action. You and we are waiving the right or opportunity to litigate disputes in a court of law. Any arbitration hearing that is held will take place at a location convenient to your residence. This arbitration clause is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act (9 U.S.C. §§ 1-16), and not by any state law that might otherwise apply. Judgment upon the award may be entered in any court having jurisdiction.

You understand that under this arbitration clause, you expressly waive your right to participate as a class representative or class member on any class action claim you may have against us, our affiliates, subsidiaries, employees, officers, directors, agents, service providers, or assigns, including any right to class arbitration or any consolidation of individual arbitrations. This agreement does not constitute a waiver of any of your rights and remedies to pursue a claim individually (and not as a class action) in binding arbitration as provided above.

This arbitration clause does not apply to any legal remedies that may be pursued to collect monies owed under the Agreement. This arbitration clause is an independent agreement and shall survive the termination, payoff or transfer of this Agreement. If any part of this arbitration clause is found by a court to be unenforceable for any reason, the remainder of this clause shall remain enforceable.

LATE PAYMENT CHARGE: If a payment is not paid in full within 10 days after the scheduled due date, you will be charged either (a) 5% of the payment or \$5, whichever is less, or (b) interest after maturity on each installment not to exceed the highest lawful contract rate under state law.

RETURNED PAYMENT CHARGE: If you make a payment that is not honored by your financial institution, we may charge you a returned payment processing fee of \$30.00.

PREPAYMENT, RENEWAL, AND REFINANCING: Purchaser may pay this debt in full before the final scheduled payment date without penalty. Upon prepayment in full, Purchaser shall receive refund or credit of the unearned portion of the original Finance Charge determined under the Sum of Balances method, to be computed after first deducting from the original Finance Charge a minimum payment of \$6.00 if the amount financed is \$25.00 or less, \$9.00 if the amount financed is between \$25.00 and \$75.00, and \$12.00 if the amount financed is \$75.00 or more. No refund or credit of less than \$1.00 will be made. In addition, upon prepayment in full, Purchaser shall receive refund or credit of the unearned portion of any insurance premium charged to Purchaser under this contract. No refund or credit of less than \$1.00 will be made. If this debt is renewed or refinanced, Purchaser shall receive refund or credit of the unearned portions of the original Finance Charge and insurance premiums as provided above, and Purchaser will be charged a refinancing charge as provided under Texas law.

DEFERRAL CHARGE: The Seller may agree to defer the scheduled due date of all or any part of an installment, and may collect a deferral charge at a rate of fifteen cents for each ten dollars per month deferred, provided that a minimum charge of \$1.00 may be collected.

ACCELERATION UPON DEFAULT: Purchaser shall be in default hereunder if: Purchaser fails to pay any scheduled installment when due; Purchaser fails to perform any other obligations hereunder; or Seller reasonably believes that the prospect of payment or performance is impaired. If Purchaser is in default, Seller may, at its option, without notice or demand, declare immediately due and payable the entire unpaid balance of the contract less any credits or refunds of unearned Finance Charge or insurance premiums as described above under the paragraph entitled "Prepayment, Renewal and Refinancing". Purchaser also waives the right to receive notice of the seller's intent to accelerate the debt.

ACCOUNT CHARGE-OFF: In the event Purchaser defaults on this Agreement which results in subsequent charge off of the account by the owner of this account, the said account owner may, at its option, without notice or demand, cancel any existing insurance policies or repair service agreements. In the event of insurance policy or repair service agreement cancellation, no refund of any amounts paid by Purchaser for any such policy or agreement will be due to Purchaser. Refunds will be applied to the balance of the defaulted account. If at any time the Purchaser elects to cancel the insurance policy or repair service agreement, all refunds due under the policy will be credited to the account.

COMPLETE AGREEMENT: This contract shall constitute the entire agreement between the parties and no oral agreement or modification of its terms shall be valid or binding.

MISCELLANEOUS: Purchaser states that there is not other extension of credit from any source in connection with the Property. Purchaser agrees that if Seller fails to exercise any of its rights upon default, it shall not be considered as a waiver of any of Seller's rights upon any subsequent defaults. Any part of this contract contrary to the law of this state shall not invalidate other parts of this contract. This contract shall be governed by the laws of the State of Texas, except as may be preempted by federal law.

The goods are bought for use primarily for personal, family, or household purposes and will be kept at the residence of the Purchaser(s) state herein. Purchaser grants to the Seller all those rights, privileges and protections provided for secured parties under the Uniform Commercial Code of the state in which the transaction takes place, and waives all rights of exemption. Purchaser promises to pay reasonable attorney's fees in the enforcement hereof after default and referral to an attorney not a salaried employee of the Seller, including fees for appellate litigation and all court costs incurred by the Seller. There are NO WARRANTIES, express or implied, including the implied warranties of MERCHANTABILITY or FITNESS FOR A PARTICULAR PURPOSE, with respect to the goods sold, except as to title.

ALL GOODS PURCHASED PURSUANT TO THIS SALES INVOICE ARE PURCHASED WITHOUT EXPRESS OR IMPLIED WARRANTIES FROM SELLER AND SELLER DISCLAIMS ANY AND ALL WARRANTIES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY. In no event shall Seller have any liability for consequential damages from the use of any defect in goods purchased hereunder.

"NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH 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."

For all Property returns or exchanges that occur within the applicable time period outlined in Conn's Return & Exchange Policy as of the date of this Agreement, Purchaser agrees to pay the restocking fee outlined in that policy. If not paid at the time of a return, the restocking fee will be deducted from the down payment disclosed on the front of this Agreement, if any. Any down payment remaining after such deduction will be refunded to Purchaser; however, should the restocking fee exceed the down payment or if no down payment was made, Purchaser agrees to pay the amount of the restocking fee not paid immediately upon return of the Property. Seller may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

To contact Seller about this account call 1-800-280-1514. This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 N. Lamar Blvd., Austin, TX 78705-4207. Phone (512)936-7600 or (800)538-1579. Contact the commissioner relative to any inquiries or complaints.


You certify that you are the subscriber and/or customary user of the telephone number(s) (including, without limitation, wireless number(s)) provided by you to us or our affiliates acting on our behalf. You hereby consent to receive autodialed and/or pre-recorded message calls and SMS messages (including text messages) from us, our affiliates, marketing partners, agents and others calling on our behalf at any telephone numbers that you have provided, including calls related to informational, debt collection, or any other Conn's business purpose. You also hereby consent to receive any such calls and messages to any telephone number that you may provide in the future (including wireless telephone numbers). During the term of this agreement, you also agree to notify Conn's if any telephone number for which you have provided consent is (i) relinquished by you, or (ii) changed by you. Nothing in this agreement shall designate an exclusive manner for revoking your consent to receive calls at a particular wireless telephone number, or condition your purchase of good or services from Conn's on your consent to receive debt collection, or other calls from or on behalf of Conn's.

ASSIGNMENT

FOR VALUE RECEIVED the undersigned, being the Seller named on the reverse hereof, hereby sells, assigns and transfers to Conn Credit I, LP a Texas Limited Partnership (a) all of its rights, title and interest in and to the within instrument(s), (b) all of its right, title and interest in and to the indebtedness evidenced thereby or payable thereunder, and (c) all of its right, title and interest in and to all security interests provided therein, including all of its right, title and interest in and to the property, if any, giving rise to any thereof; together with all moneys now and hereafter due and or to become due thereon.

The undersigned warrants that the accompanying statement signed by the Purchaser named on the reverse hereof is accurate, complete and up-to-date in all material respects.

SOLD, ASSIGNED, AND TRANSFERRED TO
CONN CREDIT I, LP by CONN APPLIANCES, INC., dba CONN'S


Authorized Signature of Conn Appliances, Inc.
3295 College Street
Beaumont, Texas 77701