

## RENTAL-PURCHASE AGREEMENT

Lease Company (Lessor): SNAP RTO LLC  
P.O. Box 26561  
Salt Lake City, UT 84126  
Phone: (877) 557-3769  
Agreement Date: {SUBMIT\_TIMESTAMP}  
Application ID: {APPLICATION\_ID}

Customer Name: {CUSTOMER\_FIRST\_NAME}  
{CUSTOMER\_MIDDLE\_NAME}  
{CUSTOMER\_LAST\_NAME}  
Address: {CUSTOMER\_STREET\_ADDRESS}  
{CUSTOMER\_CITY}, {CUSTOMER\_STATE}  
{CUSTOMER\_ZIP\_CODE}  
Phone: {CUSTOMER\_MOBILE\_PHONE}

**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 (as described below) from the Lease Company ("we," "us," and "our") according to the terms of this Agreement. 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 acquiring the Property as our agent. We own the Property unless and until you make the payments necessary to acquire ownership. You agree to acquire only new goods for personal, family or household purposes as set forth in your Agreement application. You agree to send us the purchase receipt of the goods acquired showing a description of the goods and where acquired (the "Property"), and such receipt is incorporated herein by reference. You must acquire the Property within 30 days of this Agreement date; if such date passes without Property acquisition, this Agreement remains in force, including the Jury Trial Waiver and Arbitration Clause below, but you will have no lease payment obligations hereunder.

### IMPORTANT LEASE PURCHASE DISCLOSURES – INCLUDING COST AND PAYMENT

**NOTICE: YOU ARE RENTING THIS PROPERTY. YOU WILL NOT OWN IT UNTIL YOU MAKE ALL OF THE REGULARLY SCHEDULED PAYMENTS OR YOU USE THE EARLY PURCHASE OPTIONS. YOU DO NOT HAVE THE RIGHT TO KEEP THE PROPERTY IF YOU DO NOT MAKE REQUIRED PAYMENTS OR DO NOT USE THE EARLY PURCHASE OPTIONS. IF YOU MISS A PAYMENT, THE LESSOR CAN REPOSSESS THE PROPERTY, BUT, YOU MAY HAVE THE RIGHT TO THE RETURN OF THE SAME PROPERTY OR SIMILAR PROPERTY. SEE THE CONTRACT FOR AN EXPLANATION OF YOUR RIGHTS. YOU ARE NOT OBLIGATED TO PAY A SUM GREATER THAN THE LEASE CHARGE FOR A SINGLE LEASE TERM, PLUS ANY AMOUNTS FOR YOUR TERMINATION.**

**Cash Price of Property.** The Cash Price of the Property is the amount shown on your acquisition receipt. You may acquire Property up to {APPROVED\_AMOUNT} (your "Approval Amount").

**Total Cost of Agreement; Cost of Rental.** Unless you exercise your 100-Day Cash Payoff Option or Early Buy-Out Option set forth below, and based on a Cash Price equal to your Approval Amount, the "Total Cost" of the Property under this Agreement will be {TOTAL\_COST}, based on {NUMBER\_OF\_PAYMENTS} total payments of {PAYMENT\_AMOUNT} each, {PAYMENT\_FREQUENCY\_TEXT}, plus the processing fee of {PROCESSING\_FEE\_AMOUNT}. 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 {COST\_OF\_RENTAL} if the Cash Price equals your Approval Amount and you pay over the full term of this Agreement.

**100-Day Cash Payoff Option.** You may acquire ownership of the Property by paying an amount equal to the Cash Price plus the processing fee of {PROCESSING\_FEE\_AMOUNT} within 100 days from the date the Property is acquired (the "Acquisition Date").

**Early Buy-Out Option.** After your 100-Day Cash Payoff Option expires, you may exercise an early purchase option ("Early Buy-Out Option"), which is an amount equal to (i) any past due payments and fees plus (ii) the Cash Price stated in this agreement multiplied by a fraction that has as the numerator the number of periodic payments remaining under this Agreement and that has the denominator the total number of periodic payments.

**No Security Deposit Required; Processing Fee.** No security deposit is required on the date of this Agreement. You will incur a processing fee of {PROCESSING\_FEE\_AMOUNT} on the Acquisition Date.

**Final Payment Amount and Schedule:** On the Acquisition Date, we will send to your email or mailing address a final payment amount and schedule based on the actual Cash Price of the Property. Your first payment date will be no sooner than seven days from the Acquisition Date and will be based on your pay day.

**Lease Term and Subsequent Terms.** Your initial minimum lease term is 60 days from the Acquisition Date. This Agreement automatically renews for 60 days upon repayment of the preceding lease term until you acquire the Property as set forth above, unless you terminate and return the Property in the same condition, less reasonable wear and tear, at the end of any lease term.

**Maintenance of the Property.** We will keep the Property in good working order and repair without charging any fee to you. We will utilize any manufacturer's or seller's applicable warranty. If the repair or replacement cannot be immediately effectuated, we will provide substitute Property of comparable quality and condition. You will not be charged or held liable for any rental fee for any period during which the Property that is subject to this Agreement is not in good working order. Nothing in this section applies to the repair of damage resulting from your intentional, willful, wanton, reckless or negligent conduct. 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.

**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 fees and charges that are past due and voluntarily surrendering or returning the Property in good repair 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) Lesser of 5% of your payment or \$5.00.

**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: {RETURNED\_PAYMENT\_FEE\_AMOUNT}

(2) Reinstatement Fees: None (other than pickup and redelivery charges allowed by law)

TOTAL OF PAYMENTS {BALANCE}  You must pay this amount to own the property if you make all the regular payments. This does not include other charges listed in this agreement.  You can buy the property for less under the early purchase options.	COST OF RENTAL {COST_OF_RENTAL}  Amount over cash price you will pay if you make all regular payments, including the processing fee	CASH PRICE {APPROVED_AMOUNT}  Property available at this price for cash from the merchant. See about your early purchase option rights.	
	AMOUNT OF EACH PAYMENT {PAYMENT_AMOUNT}  per {TRANSACTION_SALES_TAX_AMOUNT}  {PAYMENT_FREQUENCY_TEXT}	NUMBER OF PAYMENTS  {NUMBER_OF_PAYMENT S}	RENTAL PERIOD  60 Days

Customer Signature:

By signing, you agree that you received a legible copy of this Agreement. You agree to the terms of this Agreement, including the "Customer Authorization for Payments via ACH," the "Arbitration Clause and Waiver of Jury Trial," and all other terms herein. In addition, by using the Snap Finance prepaid card for acquisition of the Property, you ratify and confirm the terms of this Agreement.

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

**TERMINATION.** You may terminate (end) this Agreement at the end of any Lease Term. You must promptly return the Property to us in accordance with our directions and pay amounts accrued. We may end this Agreement before the end of any Lease Term under the following conditions: If the Agreement is in default, we may end the Agreement. You must return the Property to the place we designate. Upon termination you agree to pay the following charges: Any unpaid payments then accrued. Any official fees and

taxes imposed in connection with termination, including, but not limited to any applicable fines, surcharges, and taxes. If we have to repossess the Property from you, you will pay us the reasonable amount we have to pay for expenses in doing so. Any official fees and taxes imposed in connection with termination, including, but not limited to any applicable fines, surcharges, and taxes. If we have to store the Property and pay storage charges, you will pay us the reasonable amount of the storage charges. We will apply some or all of your security deposit, if any, to what you owe. You must also pay any excessive wear and use fees as provided in this Agreement, and subject to limitations of applicable law.{CPO\_SALES\_TAX\_AMOUNT}

**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.

**PROPERTY LOSS, THEFT OR DAMAGE.** If the Property becomes lost, stolen, damaged or destroyed, you agree to pay us an amount equal to the lesser of: (i) the Property's fair market value, as of the time it is lost, stolen, damaged or destroyed (determined by reference to an industry value guide we select); or (ii) your remaining payments on this Agreement.

**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 one or more of the following actions permitted by law: We may take any action we believe to be necessary or advisable to protect our interest in the Property. Our action will not cure your default. Sums we spend taking such action will be added to the amount accrued, unless prohibited by law. 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 free of any rights you may have under this Agreement, subject to any right you may have under applicable law to cure the default or recover the Property.

**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 or 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 {RETURNED\_PAYMENT\_FEE\_AMOUNT} 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 {CUSTOMER\_BANK\_ACCOUNT\_NUMBER} Routing Number {CUSTOMER\_BANK\_ROUTING\_NUMBER}.

**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 {CUSTOMER\_SERVICE\_PHONE} 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.

**TELEPHONE CONSUMER PROTECTION ACT NOTICE:** During your Agreement application, you may have opted-in to telephone and text messaging by us using an automated dialing system. We recorded your decision to opt-in or not. We will honor your decision to opt-in or not until you provide us with a different direction orally or in writing. We recommend that you send any additional directions to us in writing for your records, although it is not required.

**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.

**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 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.

<b>Who does the Clause cover?</b>	<b>You, Us, and Others.</b>	This Clause governs the parties, their heirs, successors, assigns, and third parties related to any Dispute.
<b>Which Disputes are covered?</b>	<b>All Disputes.</b>	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.
<b>Are you waiving rights?</b>	<b>Yes.</b>	<b>You <u>waive</u> your rights to:</b> <b>1. Have juries solve Disputes.</b> <b>2. Have courts, other than small-claims courts, solve Disputes.</b> <b>3. Serve as a private attorney general or in a representative capacity. 4. Be in a class action.</b>
<b>Are you waiving class action rights?</b>	<b>Yes.</b>	<b>COURTS AND ARBITERS <u>WON'T ALLOW CLASS ACTIONS.</u></b> You <u>waive</u> 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.
<b>What law applies?</b>	<b>The Federal Arbitration Act ("FAA").</b>	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.
<b>Can the parties try to solve Disputes first?</b>	<b>Yes.</b>	We can try to solve Disputes if you call us at {CUSTOMER_SERVICE_PHONE}. 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.
<b>How should you contact us?</b>	<b>By mail.</b>	Send mail to: {COMPANY_NAME} Attention: Arbitration. P.O. Box 26561, Salt Lake City, UT 84126. You can call us or use certified mail to confirm receipt.
<b>Can small-claims court solve some Disputes?</b>	<b>Yes.</b>	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.

<b>Do other options exist?</b>	<b>Yes.</b>	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.
<b>Will this Clause continue to govern?</b>	<b>Yes, unless otherwise agreed.</b>	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

<b>How does arbitration start?</b>	<b>Mailing a notice.</b>	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 Arbiter. 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 Arbiter. If it doesn't, we may choose the group.
<b>Who arbitrates?</b>	<b>AAA, JAMS, or an agreed Arbiter.</b>	You may select the American Arbitration Association ("AAA") (1-800-778-7879) <a href="http://www.adr.org">http://www.adr.org</a> or JAMS (1-800-352-5267) <a href="http://www.jamsadr.com">http://www.jamsadr.com</a> . The parties may also agree in writing to a local attorney, retired judge, or Arbiter in good standing with an arbitration group. The Arbiter 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 Arbiter under such group's rules. Such Arbiter must enforce your agreements with us, as they are written.
<b>Will the hearing be held nearby?</b>	<b>Yes.</b>	The Arbiter will order the hearing within 30 miles of your home or where the transaction occurred.
<b>What about appeals?</b>	<b>Appeals are limited.</b>	The Arbiter's decision will be final. A party may file the Arbiter'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 Arbiter's finding. Such appeal will be to a 3-Arbiter panel from the same arbitration group. The appeal will be de novo, and solved by majority vote.

### Arbitration Fees and Awards

<b>Will we advance Arbitration Fees?</b>	<b>Yes, but you may pay costs.</b>	We advance your "Arbitration Fees" if you ask us to. This includes filing, administrative, hearing, and Arbiter's fees. You pay your attorney fees and other expenses.
--	------------------------------------	--



<b>Are damages and attorney fees possible?</b>	<b>Yes, if allowed.</b>	The Arbiter may award the same damages as a court. Arbiters may award reasonable attorney fees, and expenses, if allowed by law.
<b>Will you pay Arbitration Fees if you win?</b>	<b>No.</b>	If the Arbiter awards you funds, you don't reimburse us the Arbitration Fees.
<b>Will you ever pay Arbitration Fees?</b>	<b>Yes/No.</b>	If the Arbiter doesn't award you funds, then you may repay the Arbitration Fees. The Arbiter will decide whether you'll pay. If you must pay Arbitration Fees, the amount won't exceed state court costs.
<b>What happens if you win?</b>	<b>You could get more than the Arbiter awarded.</b>	If an Arbiter'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 Arbiter 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 Arbiter 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.
<b>Can an award be explained?</b>	<b>Yes.</b>	A party may request details from the Arbiter, within 14 days of the ruling. Upon such request, the Arbiter will explain the ruling in writing.

#### Other Options

<b>If you don't want to arbitrate, can you still get a transaction?</b>	<b>Yes. You can get our services and decide not to arbitrate.</b>	Consider these choices: <b>1. Informal Dispute Resolution.</b> Contact us, and attempt to settle any Disputes. <b>2. Small-claims Court.</b> Seek to solve Disputes in small-claims court, within state law limits. <b>3. Get a Lease Without the Clause.</b> Write to us and ask for an Agreement without the Clause. <b>4. Opt-Out of Arbitration.</b> Sign and then timely opt-out.
<b>Can you opt-out of the Clause?</b>	<b>Yes. Within 60 days.</b>	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.

**Print and retain a hard copy or electronic copy**