

WHEN RECORDED RETURN TO



118463

1810 S.W. BROWN FERRY RD
PORTLAND OREGON 97224
503 828 1184

FOR USE IN THE STATE OF WASHINGTON
RETAIL INSTALLMENT SALES CONTRACT AND MORTGAGE
THE PACESETTER CORPORATION
d/b/a PACESETTER PRODUCTS, INC.
(THE SELLER CREDITOR)

TO BE RECORDED IN REAL ESTATE RECORDS
SALES CONTRACT NO. 9332

BOOK 140 PAGE 773

Sold To: **ROSS C. & RUTH HOLDEN**
Address: **441 COLUMBIA DR. N. BONNEVILLE WA**

Date Of This Contract: **12-21-93**
Zip: **98639** Telephone No: **509 427-5379**

In this Contract the words I, me, and my refer to the Buyer and/or Co Buyer. The words you and your refer to the Seller and/or a bank or other financial institution if it buys this contract. If it does, I will make my payments to it. Under the Mortgage statutes, I am also known as the "Mortgagor," and you are referred to as the "Mortgagee". I understand that if more than one "Buyer" signs below that each will be responsible for all promises made and for paying the obligation(s) in full, you may collect against one or any. This contract covers my purchase of products manufactured and/or distributed and installed by The Pacesetter Corporation. You have quoted me a Cash Price and a Total Sale Price. The Total Sale Price is the total cost of the products and services if I buy on credit. I now choose to buy, and you agree to sell, pursuant to the terms of this contract, the products and services described below. I also agree to all of the other terms on both sides of this contract. Only products manufactured by The Pacesetter Corporation are covered by the 10 year Limited Warranty. No exterior or interior trim, painting or staining, will be provided unless specified in this Contract.

SEE ADDENDUM #01

LEGAL DESCRIPTION: The above described goods and services are to be installed and placed upon the "Address" designated above, and the legal description for such "Address" is **TO BE INSERTED BY SELLER**

I hereby direct you to obtain and insert the legal description at a later date, if said legal description is not available at the time this contract is signed by me.

SUMMARY OF SALE: Base cash price \$ **4353.49** tax **326.51** + additional warranty service coverage **0.00** = \$ **4680.00**
Total cash price \$ **4680.00** - Cash [total] down payment \$ **100.00** = Unpaid balance of \$ **4580.00**

ITEMIZATION OF THE AMOUNT FINANCED OF \$ **4680.00** :

- \$ **4580.00** amount credited to this contract (Same amount as the "Unpaid Balance.")
- \$ **0.00** Amount paid on net balance from prior contract with you.
- Amount(s) paid to others on my behalf:
 - \$ **0.00** to insurance company for Property Damage insurance
 - \$ **0.00** to insurance company for Credit Life insurance
 - \$ **0.00** to insurance company for Accident and Health insurance
 - \$ **0.100** to insurance company for Property Damage insurance
 - \$ **25.00** to public officials for filing/recording fees
 - \$ **75.00** to (Specify) **TITLE SEARCH**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of my credit as a yearly rate. 15.9 %	The dollar amount the credit will cost me. \$ 2133.00	The amount of credit provided to me or on my behalf. \$ 4680.00	The amount I will have paid after I have made all payments as scheduled. \$ 6873.00	The total cost of my purchase on credit, including my down payment of \$ 100.00 \$ 6913.00

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
59th	\$ 113.55	1st payment due approx 90 days after install
59th	\$ 113.55	All subsequent installments on the same day of each consecutive month until paid in full.

INSURANCE

Credit life insurance and credit disability insurance are NOT required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signature
Credit Life	\$		want credit life insurance. N/A
Credit Accident & Health	\$		I want credit accident and health insurance. N/A

Property insurance is required, and I may obtain such insurance from anyone I want who is acceptable to you or I may provide it through an existing policy. If I obtain this insurance through you, I will pay \$ **200.00** for **24** months of coverage.

Security: I am giving a security interest in:
1. the goods, services and property being purchased, and
2. my real estate and improvements, including my house, all at my "Address" designated above.

Filing/Recording fees \$ **25.00**

Late Charge: If a payment is more than ten (10) days late, I will be charged \$5.00 or 5% of the late payments, whichever is less.

Prepayment: If I pay off early, I will not have to pay a penalty. **Yes**

I will review other portions of this contract for additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Ⓢ means an estimate.

MORTGAGE: I hereby grant, bargain, sell, convey and mortgage to you, as Mortgagee, my real estate and house located at my "Address" designated on the top portion of this contract, and legally described above as security for all amounts due to you under this Retail Installment Sales Contract and Mortgage, as security for the performance by me of all of my other obligations hereunder. I hereby waive any and all rights that I may have pursuant to RCW Section 61.12.120, commonly referred to as the "One Action Rule". You may take action with respect to any and all security that I give you under this agreement in any order or simultaneously as you deem prudent and you need not proceed first against my real property described above.

I promise to pay you all that I owe you under this contract, including all applicable interest, from the date of execution hereof until paid, whether before or after judgment or default, at the above disclosed annual percentage rate, according to the payment schedule disclosed above.

REVERSE SIDE: I UNDERSTAND THAT THE ADDITIONAL TERMS AND PROVISIONS PRINTED ON THE REVERSE SIDE OF THIS INSTALLMENT SALES CONTRACT ARE A PART OF THIS INSTALLMENT SALES CONTRACT AND THAT I AM BOUND BY THEM IN THE SAME MANNER AS IF THEY WERE PRINTED ON THE FRONT OF THIS VERY INSTALLMENT SALES CONTRACT. NOTICE: PROVISIONS PRINTED ON REVERSE SIDE COMPRISE ADDITIONAL TERMS LIMITING SELLER'S WARRANTY OBLIGATION.

NOTICE TO BUYER

1. I do not have to sign this contract before I read it or if any of the spaces intended for the agreed terms, except as to unavailable information, are blank; 2. I am entitled to a copy of this contract at the time I sign it; 3. I may at any time pay off the full unpaid balance due under this contract and I will not have to pay a penalty; 4. The service charge does not exceed **15.9 %** per annum computed monthly; 5. I may cancel this contract if it is solicited in person, and I sign it, at a place other than the seller's business address shown on the contract, by sending notice of such cancellation by certified mail return receipt requested to the seller at his address shown on the contract which notice shall be posted not later than midnight of the third day (excluding Sundays and holidays) following my signing this contract. If I choose to cancel this contract, I must return or make available to the seller at the place of delivery any merchandise, in its original condition, received by me under this contract; 6. Due to the uniqueness of some of the products that you sell, I understand that in special situations your regional office may have to review and accept this contract prior to your becoming bound by it.

Seller is registered with the State of Washington, Registration No. PACESC*126R7, as a general contractor and has posted with the state a bond or cash deposit of \$6,000 for the purpose of satisfying claims against the contractor for negligent or improper work or breach of contract in the conduct of the contractor's business. The expiration date of this contractor's registration is **11-23-94**. This bond or cash deposit may not be sufficient to cover a claim which might arise from the work done under your contract. If any supplier of materials used in your construction project or any employee of the contractor or subcontractor is not paid by the contractor or subcontractor on your job, your property may be liened to force payment. If you wish additional protection, you may request the contractor to provide you with original "lien release" documents from each supplier or subcontractor on your project. The contractor is required to provide you with further information about lien release documents if you request it. General information is also available from the Department of Labor and Industries.

COPY RECEIVED: I acknowledge receipt of a completely filled in copy of this contract along with two (2) copies of the Notice of Right to Cancel Form.

ACKNOWLEDGMENT: The foregoing terms and conditions were explained to me and I understand them. I signed this contract on this **12** day of **93** at **N. BONNEVILLE**, State of Washington.

THE PACESETTER CORPORATION d/b/a PACESETTER PRODUCTS, INC. SELLER
Ross C. Holden
REGISTERED
INDEXED
FILED

ADDITIONAL TERMS

PREPAYMENT AND ACCRUAL OF THE FINANCE CHARGE: Even though I don't have to pay more than the regular scheduled monthly payment, I have the right to prepay the whole amount owing to you in full at any time or in part from time to time. I understand that the finance charge (interest) is computed daily. The amounts shown on the reverse side for the Finance Charge, Total of Payments, and the Total Sale Price are estimates based on the assumption that you will receive each of the payments exactly on its due date. If I make an early payment, my finance charge will be less; if I pay late my finance charge will be higher. Any necessary adjustment to my total finance charge will be reflected in my final bill. I may voluntarily prepay the amount I owe you, in full or in part, at any time. If I make a partial prepayment, I must continue to make my regular payments until I have paid all amounts owed.

IMPORTANT NOTICE ABOUT WARRANTIES: (a) SELLER HEREBY DISCLAIMS ALL WARRANTIES, EXPRESSED OR IMPLIED, OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE ON ALL GOODS AND SERVICES UNLESS SELLER FURNISHES BUYER WITH A SEPARATE WRITTEN LIMITED WARRANTY OR SERVICE CONTRACT MADE BY SELLER ON ITS OWN BEHALF. (b) I have read, in detail, the separate "LIMITED WARRANTY" which accompanies this contract. It explains the conditions and circumstances in which the manufactured products will be repaired or replaced. I take notice of the limitations on the warranty, and I particularly recognize that any implied warranty which applies to the goods lasts only as long as the warranty or service contract. (c) I have read, in detail, the separate "LIMITED INSTALLATION WARRANTY" which, if made, accompanies this contract. It explains the conditions and circumstances in which the installation of the siding, siding accessories, and gutters will be redone. I take notice of the limitations on the warranty, and I particularly recognize that any implied warranty which applies to the installation lasts only as long as the warranty or service contract.

LIMITED WARRANTY: My sole and exclusive remedy against you or your assignee shall be limited to my rights and remedies under the express 10 year LIMITED WARRANTY you extend to me at the time I sign this Contract. My exclusive rights and remedies under the warranty shall be in lieu of all other rights or remedies, at law or in equity, where permitted by applicable state law.

ALL MANUFACTURED WINDOW PRODUCTS ARE NOT GUARANTEED AGAINST CONDENSATION, MOISTURE FORMATION OR FROST. PRODUCTS ARE NOT GUARANTEED AGAINST CORROSION DUE TO ADVERSE CLIMATIC CONDITIONS.

BUYER, READ THE SEPARATE "10 YEAR LIMITED WARRANTY" WHICH IS A SEPARATE WRITTEN INSTRUMENT PERTAINING SOLELY TO MANUFACTURED PRODUCTS OF THE PACESETTER CORPORATION AND WHICH "LIMITED WARRANTY" HAS BEEN DELIVERED TO EACH RESPECTIVE BUYER IN CONNECTION WITH THIS SALE. PACESETTER'S 10 YEAR LIMITED WARRANTY AND THE FOREGOING PROVISIONS REGARDING CONDENSATION DO NOT APPLY TO SIDING.

Further, The Pacesetter Corporation makes NO REPRESENTATION OR WARRANTY OF ANY KIND OR NATURE WHATSOEVER, EXPRESS OR IMPLIED, WITH RESPECT TO THE ENERGY SAVINGS I COULD OR MAY ACHIEVE BY USE OF THE PRODUCT(S). I understand that any energy savings I may achieve is dependent upon a number of factors, including, but not limited to, the type, quantity and quality of insulation in my home, the particular size and style of my home, the type of quality of construction of my home, my particular life style, the number of openings in my home, proper monitoring of thermostat settings, climatic conditions and location of my home, and even the type of energy consumed for heating and air conditioning purposes.

BUYER

CO-BUYER

SPECIAL-ORDER GOODS: I know that you have measured my house and its openings so that you can make the products to fit my particular house and that the goods probably will not fit any other houses, so I know that I cannot cancel this contract at any time after the period of time given to me by law in which to cancel. After that legal period of time, I know that I have the obligation to pay you in full the amount owed.

COMMENCEMENT OF THE FINANCE CHARGE: The finance charge (interest) is estimated to start within 30 days of the date of this contract, except in the event you complete the installation of the goods and services on another date, then the finance charge (interest) will begin to run on the date that I sign the Completion Certificate. The amount of finance charge (interest) may be more or less than the amount disclosed depending on the amounts I pay you and my timeliness in making payments.

OBLIGATIONS PERTAINING TO PROPERTY DAMAGE INSURANCE AND MY REAL ESTATE: If Property Damage Insurance is required I understand that the policy must have a beneficiary clause which says that you are to be paid if there is a loss. I authorize the insurance company to pay you directly for any loss and you can choose to use this insurance payment to either repay any amounts I owe you or to repair my house. I also understand that the insurance company must agree that it will not cancel my policy without first telling you. I have the option of providing Property Damage Insurance through an existing policy. Although a policy independently obtained and paid for by me, if Property Damage Insurance is required and I do not obtain such insurance, you may obtain this insurance for me if you want (but you do not have to). If you do obtain such insurance for me I agree to pay you back on demand plus interest at the rate disclosed on the front side of this contract titled "Annual Percentage Rate".

DEFAULT: I will be in default under this contract if: 1. I don't make a payment when due; or 2. I break any promise I made to you in this contract; or 3. Something else happens which causes you to believe in good faith that I do not intend to pay you as promised; or 4. I default on any obligations for which I am using my home as collateral; or 5. Something happens to my house which threatens your rights, if any, in it.

IF I AM IN DEFAULT: I understand that you have the right to foreclose the mortgage I have given to you and have my house sold to repay any amounts I owe you if I am in default under this contract. Before my house is sold, you will do everything that the law requires. If you hire an attorney to assist you to sell my house, or, to sue me, or, to protect your rights, I agree to pay you for your reasonable attorneys' fees and for other related expenses such as court costs, title searches and money you expended to protect my house, if you are allowed to collect such amounts by law.

COLLECTION COSTS: If I am in default of this contract and you demand full payment, I understand that you may send it to an attorney for collection and enforcement. If you do so, I agree to pay your reasonable attorneys' fees plus any court costs and expenses incurred by you, that is, if you are allowed to collect such amounts by law.

OTHER RIGHTS: You can choose not to enforce any of the rights under this contract as often as you want without losing them. Or, you can delay enforcing any of the rights without losing them. You can also use any rights now or in the future given to you by law.

DELAYS: I know that you will use your best efforts to install the products I am purchasing on my house, but I also understand that in some situations you may encounter delays that are caused by strikes, weather conditions, delays you have in obtaining materials, or for other reasons that are beyond your control. I understand that you will not be liable for such delays.

REQUEST FOR FULL PAYMENT: If I am in default under this contract, you can declare all that I owe under this contract payable at once. I agree to pay you interest on that amount at the disclosed annual percentage rate until the amount I owe you is paid. I also know that you can foreclose the mortgage I have given to you.

SAVAGE VALUE: I know that the windows, woodwork, siding, brick and other materials that have to be removed by you for this installation have NO salvage value. When you remove them, you can have them for whatever purpose you want.

SPECIAL SITUATIONS: I understand in special situations your Regional Office may have to review and accept this contract. I also understand this sale occurred in my home or place of business, and with the exception of any financial disclosures, that you and I may not have had all the correct information concerning this transaction at our fingertips. I give you my consent to correct any obvious errors that may have occurred when the blanks in this contract were completed.

INVALID PROVISIONS: If any provision of this contract violates the law or is otherwise unenforceable, the rest of the contract will still be valid. If any part of this contract requires payment of more interest than the law permits, then you will only have the right to collect from me the amount of interest which the law allows you to collect.

COMPLETENESS OF THIS CONTRACT: This contract can only be changed if both you and I agree in writing.

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.

INSURANCE CANCELLATION: If I have requested insurance in this purchase, I may cancel such request for insurance for any reason within fifteen (15) days from the date of this contract by notifying you or the holder of this contract in writing. I know that the cancellation of my coverage will be arranged with the insurance carrier(s) and a full refund of my premium(s) together with applicable finance charge will be credited to this contract.

PLEASE NOTE: If I have requested insurance in this purchase, I will receive within thirty (30) days a certificate of insurance more fully describing the insurance coverage. I know that if there is any conflict in the coverage or the language of the certificate of insurance and the following Notice of Proposed Insurance that I am covered only to the extent stated in the following Notice of Proposed Insurance. I also know that I have insurance coverage only if I have been charged for it.

NOTICE OF PROPOSED INSURANCE

I take notice that either Credit Life or Credit Accident and Health Insurance, or both, will be applicable to this Retail Installment Sales Contract and Mortgage on the reverse side only if I have chosen it by signing the request for such insurance. This insurance will only cover the person signing the request at the cost for each type of insurance shown. Subject to acceptance by the insurance company, the insurance will be effective as of today and will continue only for the number of months after the effective date equal to the number of monthly payments. I understand that this particular insurance may not provide coverage for my last few payments, and that during that period of time I will not have any insurance coverage. All benefits and proceeds of the insurance will be paid to you or to a financial institution if it purchases the Retail Installment Sales Contract and Mortgage to the extent of its interests and any balance will be payable to me. The initial amount of Credit Life Insurance is the amount required to repay the Total of Payments, thereafter, the insurance decreases by the amount of each monthly payment on a scheduled 30 day basis. If I am jointly obligated on the Retail Installment Sales Contract and Mortgage with a Co-Buyer, and we have both signed the request for Credit Life Insurance, death benefits will be payable only with respect to the first one of us to die. Subject to exclusions, eliminations or waiting period stated in the insurance policy or certificate, Credit Accident and Health Insurance is for the benefit amount of 1/3rd of each month's payment for each day that I am totally disabled due to an injury or sickness while I owe any payment to you; however, I understand that I have to be prevented from working due to such total disability for more than fourteen (14) consecutive days before the insurance benefit is paid back to the first day of my total disability. I also know that I cannot obtain any insurance from you if I am over 65 years of age today, and I also know that the maximum amount of coverage provided to me may contain a maximum amount of coverage which will not pay in some cases, the entire amount that I owe you. Due to the maximum amount of coverage stated in the insurance policy, I know that any unpaid amount in excess of the insurance coverage will still have to be paid by me. If the Retail Installment Sales Contract and Mortgage is prepaid in full prior to the last payment date, any unearned insurance premiums will be refunded to me in the manner prescribed by law. Within thirty (30) days, I will receive the certificate of insurance more fully describing my insurance coverage. If the insurance is not accepted by the insurance company, I will receive a refund of the insurance premiums I have paid.



Addendum Number #01
 Date 12-21-93
 ADDENDUM TO SALES CONTRACT BOOK 140 PAGE 775
 Buyer ROSS C. & RUTH HOLDEN
 Address 411 COLUMBIA DR
 City N. BONNEVILLE State WA Zip 98639
 dated 12-21-93

Local Office Address:
 18183 SW BOONE FERRY RD
 City WASHINGTON State OR Zip 97224
 Original Sales Contract Number 9332

Buyer agrees to purchase the following described goods and services which are to be furnished as a part of the Contract referred to above, OR. Buyer requests that Seller make the following changes in such contract, previously executed by the parties hereto, subject to all the terms and conditions contained therein, except as otherwise stated herein:

Pacesetter agrees to custom build, deliver and install cabinet refacing system to the kitchen of the above address as follows: and bathrooms

- ① To install 20 cabinet doors in the style #201, color to be harvest oak.
- ② To install 12 drawer fronts in the style #400, color to be harvest oak.
- ③ All veneer, plywood and core moulding to be harvest oak in color.
- ④ To install two false front trays by kitchen sink.
- ⑤ All materials for proper installation included.
- ⑥ To prep and clean all work related debris.
- ⑦ Manufacturer's one yr. warranty and Pacesetter's one yr. installation warranty included.
- ⑧ Work subject to Pacesetter's schedule.
- ⑨ All costs are complete and final.
- ⑩ Make large door appear as two doors.
- ⑪ Make false front drawer appear as two drawers.
- ⑫ Customer to remove and replace all materials from cabinets, drawers and countertops
- ⑬ Install one cutting board.

Additional Restriction on Terms of Warranty:
 ⑭ December promotion included

FILED FOR RECORD
 SKAMANA CO. WASH
 BY Pacesetter Corp
 JAN 11 8 56 AM '94

LEGAL DESCRIPTION

Lot II, Block 4, Plat of relocated North Bonneville, Situate in the County of Skamania, State of Washington.

GARY H. OLSON

NOTICE TO THE BUYER

- 1. DO NOT SIGN THIS ADDENDUM BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES.
- 2. YOU ARE ENTITLED TO AN EXACT COPY OF THE ADDENDUM YOU SIGN, COMPLETELY SIGNED.
- 3. EACH OF THE UNDERSIGNED BUYER(S) ACKNOWLEDGES THAT SUCH BUYER RECEIVED AT THE TIME OF THE EXECUTION OF THIS ADDENDUM AN EXACT COPY HEREOF COMPLETELY FILLED IN.

THE PACESETTER CORPORATION
 PACESETTER PRODUCTS, INC./P.P.I., INC.
 PSTR-PPI, INC.

Signed Ross C Holden
 BUYER

By Thomas Lee 12-21-93

Signed Ruth Holden
 CO-BUYER

12-21-93

12-21-93

WHEN RECORDED RETURN TO



118463

14-01 1-01 BONDED FERRY ROAD
PACSETER, INC. 97204
500 6TH ST. SE

FOR USE IN THE STATE OF WASHINGTON
RETAIL INSTALLMENT SALES CONTRACT AND MORTGAGE
THE PACESETTER CORPORATION
476/a PACESETTER PRODUCTS, INC.
(THE SELLER/CREDITOR)

TO BE RECORDED IN REAL ESTATE RECORDS
SALES CONTRACT NO. 9332

BOOK 140 PAGE 773

Sold To ROSS C & RUTH HOLDEN Date Of This Contract 12-21-93
Address 441 COLUMBIA DR. N. BONNEVILLE WA Zip 98639 Telephone 509-427-5379

In this Contract the words I, me, and my refer to the Buyer and or Co-Buyer. The words you and your refer to the Seller and or a bank or other financial institution if it buys this contract. If it does, I will make my payments to it. Under the Mortgage statutes, I am also known as the "Mortgagor" and you are referred to as the "Mortgagee". I understand that if more than one "Buyer" signs below that each will be responsible for all promises made and for paying the obligations in full, you may collect against one or any. This contract covers my purchase of products manufactured and/or distributed and installed by The Pacesetter Corporation. You have quoted me a Cash Price and a Total Sale Price. The Total Sale Price is the total cost of the products and services if I buy on credit. I now choose to buy, and you agree to sell pursuant to the terms of this contract. The products and services described below. I also agree to all of the other terms on both sides of this contract. Only products manufactured by The Pacesetter Corporation are covered by the 10 year Limited Warranty. No exterior or interior trim, painting or staining, will be provided unless specified in this Contract.

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SUMMARY OF SALE: Base cash price \$ 4580.00 tax 326.51 + additional warranty/service coverage 0.00 = \$ 4680.00

Total cash price \$ 4680.00 - Cash (total) down payment \$ 100.00 = Unpaid balance of \$ 4580.00

ITEMIZATION OF THE AMOUNT FINANCED OF \$ 4580.00 :

\$ 4580.00 Amount credited to this contract (Same amount as the "Unpaid Balance.")
\$ 0.00 Amount paid on net balance from prior contract with you
Amount(s) paid to others on my behalf \$ 0.00 to insurance company for Property Damage insurance
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\$ 0.00 to insurance company for Accident and Health insurance \$ 75.00 to (Specify) TITLE SEARCH

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of my credit as a yearly rate <u>15.9%</u>	The dollar amount the credit will cost me. \$ <u>2133.00</u>	The amount of credit provided to me or on my behalf. \$ <u>4680.00</u>	The amount I will have paid after I have made all payments as scheduled. \$ <u>6813.00</u>	The total cost of my purchase on credit, including my down payment of \$ <u>100.00</u> \$ <u>6913.00</u>

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
1st Payment	\$ <u>113.55</u>	<u>1st payment due every 90 days after install</u>
<u>59th</u>	\$ <u>113.55</u>	All subsequent installments on the same day of each consecutive month until paid in full.

INSURANCE Credit life insurance and credit disability insurance are NOT required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life	\$	<u>N/A</u>
Credit Accident & Health	\$	<u>N/A</u>

Property insurance is required, and I may obtain such insurance from anyone I want who is acceptable to you or I may provide it through an existing policy. If I obtain this insurance through you, I will pay \$ per month for 3 months of coverage.

MORTGAGE: I hereby grant, bargain, sell, convey and mortgage to you, as Mortgagee, my real estate and house located at my "Address" designated on the top portion of this contract, and legally described above as security for all amounts due to you under this Retail Installment Sales Contract and Mortgage, as security for the performance by me of all of my other obligations hereunder. I hereby waive any and all rights that I may have pursuant to RCW Section 61.12.120, commonly referred to as the "One Action Rule". You may take action with respect to any and all security that I give you under this agreement in any order or simultaneously as you deem prudent and you need not proceed first against my real property described above. I promise to pay you all that I owe you under this contract, including all applicable interest, from the date of execution hereof until paid, whether before or after judgment or default, at the above disclosed annual percentage rate, according to the payment schedule disclosed above.

REVERSE SIDE: I UNDERSTAND THAT THE ADDITIONAL TERMS AND PROVISIONS PRINTED ON THE REVERSE SIDE OF THIS INSTALLMENT SALES CONTRACT ARE A PART OF THIS INSTALLMENT SALES CONTRACT AND THAT I AM BOUND BY THEM IN THE SAME MANNER AS IF THEY WERE PRINTED ON THE FRONT OF THIS VERY INSTALLMENT SALES CONTRACT. NOTICE: PROVISIONS PRINTED ON REVERSE SIDE COMPRISE ADDITIONAL TERMS LIMITING SELLER'S WARRANTY OBLIGATION.

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1. I do not have to sign this contract before I read it or if any of the spaces intended for the agreed terms, except as to unavailable information, are blank. 2. I am entitled to a copy of this contract at the time I sign it. 3. I may at any time pay off the full unpaid balance due under this contract and I will not have to pay a penalty. 4. The service charge does not exceed 15.9% per annum computed monthly. 5. I may cancel this contract if it is solicited in person, and I sign it, at a place other than the seller's business address shown on the contract, by sending notice of such cancellation by certified mail return receipt requested to the seller at his address shown on the contract which notice shall be posted not later than midnight of the third day (excluding Sundays and holidays) following my signing this contract. If I choose to cancel this contract, I must return or make available to the seller at the place of delivery any merchandise, in its original condition, received by me under this contract. 6. Due to the uniqueness of some of the products that you sell, I understand that in special situations your regional office may have to review and accept this contract prior to your becoming bound by it.

Seller is registered with the State of Washington, Registration No. PACESC #126R7, as a general contractor and has posted with the state a bond or cash deposit of \$6,000 for the purpose of satisfying claims against the contractor for negligent or improper work or breach of contract in the conduct of the contractor's business. The expiration date of this contractor's registration is 11-23-94. This bond or cash deposit may not be sufficient to cover a claim which might arise from the work done under your contract. If any supplier of materials used in your construction project or any employee of the contractor or subcontractor is not paid by the contractor or subcontractor on your job, your property may be liened to force payment. If you wish additional protection, you may request the contractor to provide you with original "lien release" documents from each supplier or subcontractor on your project. The contractor is required to provide you with further information about lien release documents if you request it. General information is also available from the Department of Labor and Industries.

COPY RECEIVED: I acknowledge receipt of a completely filled in copy of this contract along with two (2) copies of the Notice of Right to Cancel Form.

ACKNOWLEDGMENT: The foregoing I acknowledge to me that he, she or they signed this contract on this 21 day of 12 19 93 at (city) N. BONNEVILLE State of Washington

THE PACESETTER CORPORATION 476/a PACESETTER PRODUCTS, INC. (SELLER - MORTGAGEE)

By Thomas Lee (FACTORY REPRESENTATIVE)
By Ross C Holden and Ruth Holden (BUYER - MORTGAGOR)

State of WASHINGTON
County of SKAMMIA

On this 21 day of 12 19 93 before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared ROSS C. HOLDEN and RUTH HOLDEN who are known to me and who executed the within and foregoing instruments, and who acknowledged to me that they executed and signed the said instruments on their own and voluntary act and deed for the uses and purposes therein mentioned.

WITNESS my hand and office at the above stated place and date.

Thomas Lee
12-15-96