

NUSTEP, INC.

CREDIT SALE DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL PAYMENTS	TOTAL SALE PRICE
The cost of your credit at a yearly rate.	The dollar amount the credit will cost you over the life of the loan.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment.
9.90%	\$574.88	\$3,595.00	\$4,169.88	\$4,556.88

Your Down Payment is: \$387.00

You have the right to receive at this time an itemized quote/order of the Amount Financed.

I want an itemized quote/order.

I do not want an itemized quote/order.

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
36	\$115.83	The 20th of every month

Security: You are giving a security interest in goods or property being purchased.

UCC filing fee (when applicable): \$15.00

Late Charge: If a payment is late, you will be charged \$35.00.

Returned Check Fee: If any check (or Automated Clearing House payment) to NuStep, Inc. in partial or full payment is returned to us unpaid by your bank, you will be charged \$35.00.

Additional Credit Check Fee: If you authorize us to do a check of your credit and fail to execute and return the Finance and Security Agreement with 30 days of us sending it to you, you may be charged \$10.00 for an additional credit check (assessed upon purchase).

Prepayment: If you pay off early, you will not have to pay a penalty and may be entitled to a refund of part of the finance charge.

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