

RETAIL INSTALLMENT CONTRACT

RETAIL INSTALLMENT SALE AGREEMENT / RETAIL INSTALLMENT OBLIGATION

SUBJECT TO STATE REGULATION

SELLER (CREDITOR): Spectrum Mobile Equipment, LLC, on behalf of itself and its service providing affiliates (collectively, "Spectrum") 400 Washington Blvd, Stamford, CT 06902, (833) 224-6603.

AGREEMENT # 172348833

Spectrum MOBILE ACCOUNT # 1028830396

BUYER'S NAME: BELINDA OLIVE, the Spectrum Account Holder

BUYER'S CONTACT NUMBER: (567) 340-0058:

BUYER'S ADDRESS: 7193 STEVER RD, , DEFIANCE, OH, 43512

DESCRIPTION OF MOBILE DEVICE: Samsung Galaxy S23 Ultra Green 256GB/BELINDA ("Device")

YOU, meaning the Buyer named above, agree to pay US, the Seller/Creditor named above the Total Sale Price of the Device identified above according to the terms of this Spectrum Mobile Device Payment Plan Retail Installment Contract (referred to herein as this "Device Payment Plan").

ANNUAL PERCENTAGE RATE	0%
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The cost of your credit as a yearly rate	
FINANCE CHARGE The dollar amount the credit will cost you	\$0.00
AMOUNT FINANCED The amount of credit provided to you	\$1199.99
TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled	\$1199.99
TOTAL SALE PRICE The total cost of your purchase on credit including your down payment of \$0.00	\$1199.99

PLEASE SEE THE APPLICABLE OF (i) THE SPECTRUM RESIDENTIAL GENERAL TERMS AND CONDITIONS OF SERVICE AND THE SPECTRUM RESIDENTIAL MOBILE TERMS AND CONDITIONS OF SERVICE OR (ii) THE SPECTRUM BUSINESS MOBILE SERVICES AGREEMENT (COLLECTIVELY, THE "TERMS OF SERVICE") FOR ANY ADDITIONAL INFORMATION ABOUT NONPAYMENT, DEFAULT, ANY REQUIRED PAYMENT IN FULL BEFORE THE SCHEDULED PAYMENT DATES AND PREPAYMENT TERMS WITH RESPECT TO THE SPECTRUM MOBILE SERVICE. PLEASE SEE YOUR PAYMENT SCHEDULE RIDER BELOW FOR THE SPECIFIC AMOUNT AND DATE OF FIRST PAYMENT, TOTAL NUMBER OF PAYMENTS, AND AMOUNT OF EACH PAYMENT. TERMS THAT ARE INITIALLY CAPITALIZED BUT NOT DEFINED HEREIN ARE DEFINED IN YOUR TERMS OF SERVICE AND WILL HAVE THE DEFINED MEANING GIVEN TO THEM IN SUCH OTHER DOCUMENTS.

THIS DEVICE PAYMENT PLAN GOVERNING RETAIL INSTALLMENT PAYMENTS FOR THE SPECTRUM DEVICE(S) YOU ARE RECEIVING

FROM SPECTRUM, INCLUDES A BINDING ARBITRATION PROVISION SET FORTH IN THE SPECTRUM RESIDENTIAL GENERAL TERMS AND CONDITIONS OF SERVICE, WHICH INCLUDES A WAIVER OF CLASS ACTIONS AND PROVISIONS FOR OPTING OUT OF ARBITRATION.

Your purchase of the Device hereunder shall be deemed acknowledgment that you have read and agreed to the Terms of Service.

ANY PERSON WHO DOES NOT AGREE TO BE BOUND BY THIS DEVICE PAYMENT PLAN AND THE TERMS OF SERVICE MUST NOT ACTIVATE THE DEVICE AND SHALL NOTIFY SPECTRUM'S CUSTOMER SERVICE AT (833) 224-6603 FOR INSTRUCTIONS ON RETURNING THE DEVICE.

This Device Payment Plan and the Terms of Service constitute a legal binding document.

Spectrum regularly updates and amends the Terms of Service. You should consult Spectrum's website <https://www.spectrum.com/policies/terms-of-service.html> to be sure you remain in compliance.

ITEMIZATION OF AMOUNT FINANCED	
(A) CASH PRICE (excluding tax):	\$1199.99
(B) DOWN PAYMENT (if applicable):	\$0.00
(C) FINANCE CHARGE:	\$0.00
(D) AMOUNT FINANCED (the amount of credit provided to you):	\$1199.99

* Note: Taxes are not included in Amount Financed. See Section 2 below for more information.

1. INCORPORATION OF TERMS OF SERVICE.

ALTHOUGH THE TERMS OF SERVICE ARE COMPRISED OF SEPARATE DOCUMENTS, EXCEPT AS PROHIBITED BY APPLICABLE LAW, THE SECTIONS GOVERNING ARBITRATION, WAIVERS AND LIMITATIONS OF LIABILITY, DISCLAIMER OF WARRANTIES, DISPUTES, AND OTHER PROVISIONS OF YOUR TERMS OF SERVICE ARE HEREBY INCORPORATED BY THIS REFERENCE IN THIS AGREEMENT, AND SHALL SURVIVE TERMINATION OF YOUR TERMS OF SERVICE. SPECIFICALLY, ANY DISPUTES UNDER THIS AGREEMENT SHALL BE RESOLVED IN ACCORDANCE WITH YOUR TERMS OF SERVICE UNDER THE HEADING: "ARBITRATION." OUTSIDE OF ANY ARBITRATION BETWEEN THE PARTIES, WHICH REMAIN GOVERNED SOLELY BY THE ARBITRATION CLAUSE CONTAINED IN THE TERMS OF SERVICE, IN THE EVENT OF A CONFLICT BETWEEN THIS DEVICE PAYMENT PLAN AND YOUR TERMS OF SERVICE, THE TERMS OF THIS DEVICE PAYMENT PLAN SHALL CONTROL WITH RESPECT TO THE PURCHASE OF YOUR DEVICE.

2. PAYMENTS.

Payment is due on the due date set forth in your bill statement as established under the Terms of Service. We will charge the payment method associated with your Spectrum Mobile account every month for the amount due. If the payment authorization fails for the full amount due for any Spectrum Service(s), the Device or other device(s) connected to your Spectrum Mobile account then we, at our sole discretion in accordance with and subject to applicable law, may suspend or disconnect any or all Spectrum Service(s) (or any portion thereof) provided by Spectrum. You are required to maintain a current valid payment method on your account at all times. Your specific payment schedule under this Device Payment Plan is provided in the Payment Schedule Rider below.

3. PREPAYMENT.

You may pay the total amount due under this Device Payment Plan at any time before the final scheduled payment is due, and you will not have to pay a penalty. Additional payments that you elect to make beyond the monthly amount due will be applied to your Device Payment Plan balance and the

number of outstanding payments, or final payment amount, as applicable will be reduced accordingly. You will still be charged the same monthly payment amount on your bill cycle date, until the full amount due is satisfied.

4. RISK OF LOSS: INSURANCE.

You bear the entire risk of loss, theft or damage to the Device from any cause during the term of this Device Payment Plan. Even if the Device is lost, stolen or damaged, you remain obligated for the total of the payments. If you qualify and it is available at the time of purchase, you may obtain property insurance on the Device from us at the time of purchase. You may also obtain property insurance from others on your Device purchased under this Device Payment Plan.

5. DEFAULT AND REMEDIES.

You are in default under this Device Payment Plan if you fail to make any required payment when due. We shall have the right to suspend the service or functionality of your Device(s) and/or terminate this Device Payment Plan and/or any other Spectrum Service(s) for any one or more of the following reasons (each a "Default"): (i) failure to pay amounts due under this Device Payment Plan or under the Terms of Service with respect to any Services provided to you by Spectrum; (ii) you breach any covenant, representation or warranty hereunder; (iii) you default in the performance of any other obligation which is not cured within ten (10) days after written notice to you (subject to any applicable laws requiring a different notice and cure period); (iv) for any reason the Device you purchased under this Device Payment Plan is disconnected from Spectrum Mobile Service; or (v) Spectrum terminates your Mobile Service(s) for any other event of Default under this Device Payment Plan or the Terms of Service. To the extent permitted by applicable law, upon a Default we have the right to require you to pay immediately the entire remaining balance in full under this Device Payment Plan, and to pay us actual and reasonable costs of collection.

6. ASSIGNMENT.

We may, without your consent, and without giving you notice, assign or transfer this Device Payment Plan or any payment or any other sums due or to become due hereunder. In such event, our assignee will have, to the extent transferred or assigned to it, all our rights, powers, privileges and

remedies under this Device Payment Plan. You agree you will not (A) sell or offer to sell or transfer or enter into any lease with respect to the Device covered by this Device Payment Plan without our prior written consent nor (B) assign this Device Payment Plan or any interest in it to another party.

7. ELECTRONIC ACCESS TO AGREEMENT/OTHER COMMUNICATIONS.

By accepting below, you acknowledge that you have access to Spectrum's Website at <https://www.spectrum.com/policies/terms-of-service.html> , where a standard form of this Device Payment Plan and related privacy and other disclosures will be available to you. If at any time after your order you want a copy of this Device Payment Plan, you may call 855-236-1545 and request a copy be emailed to you.

8. BUYER'S RIGHT TO CANCEL:

If you do not want the Device purchased under this Device Payment Plan, then you may be eligible to return the Device and request a refund. You must return your Device in accordance with our Return Policy available at <https://www.spectrum.com/policies/terms-of-service/returnpolicy.html> to cancel your obligations under this Device Payment Plan. If you do not return your Device in accordance with the Return Policy, you will be responsible for all outstanding charges under this Device Payment Plan and it will remain in full force and effect.

9. The original version of this Agreement is in the English language. Any discrepancy or conflicts between the English version and any other language version will be resolved with reference to and by interpreting the English version.

NOTICE TO BUYER:

1. Do not accept this Device Payment Plan before you read it or if it contains any blank spaces for information that is available at the time you accept this Device Payment Plan.
2. You are entitled to a completely filled-in copy of this Device Payment Plan. Keep it to protect your legal rights.
3. Under the law, you have the right to pay off in advance the full amount due at any time. If you desire to prepay the full amount due, the amount due will be furnished upon request.

4. This contract is covered by state and federal laws, and you have the rights of a buyer under such laws.
5. 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 UNDER THIS DEVICE PAYMENT PLAN OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.
6. This is a retail installment sale agreement and not a lease. Do not accept if it contains blank spaces. You have a right to a copy of this Device Payment Plan; keep it to protect your rights. You may pay off the full amount at any time. Please review the entire agreement, including the Notice to Buyer provisions, before accepting. We have a limited return policy, which can be found at <https://www.spectrum.com/policies/terms-of-service/returnpolicy.html>.

PAYMENT SCHEDULE RIDER

YOUR PAYMENT SCHEDULE WILL BE:

First Device Payment: Your first payment will be due when the Device is shipped or fulfilled in our retail store.

Number of Payments: 36

Amount of Monthly Payments: Payments 1-35 at \$33.33 and payment 36 at \$33.44. Note that all applicable taxes will be due at the time you place your order.

Monthly Payment Due Date: For any Device purchases, after your first Device payment, payments will be due monthly, by the due date specified in your bill statement (see your Terms of Service for bill cycle date details).

No Late Charges: No late charges will be assessed under the terms of this Installment Agreement, see Section 5 of this Installment Agreement for more information on Default.

Prepayment: You may pay off all of your debt under this Installment Agreement early without penalty.

RETAIL INSTALLMENT SALE AGREEMENT

I acknowledge that I have read this RETAIL INSTALLMENT SALE AGREEMENT

Borrower's Signature (date)