

BlvdHome No Credit Check and Revolving Charge Security Agreement

1. All of the information I have provided on this Agreement is true and accurate. I authorize the BlvdHome to make whatever inquiries are deemed necessary to determine the accuracy of the information. By my signature (including any digital or electronic signature) on the attached credit application, I agree to abide by all the terms and conditions of this Security Agreement.
2. By my signature I acknowledge that I have received a copy of the Federal Truth-in-Lending Disclosure Statement (on reverse side of this form) for the BlvdHome Revolving Charge Accounts ("Disclosure Statement"), and agree to pay all amounts I owe you according to the terms of the Disclosure Statement and this agreement. If for any reason the terms of this agreement change, I will provide you with such notice as is required by applicable law.
3. I will timely pay all amounts billed to me under the terms of the Disclosure Statement and any billing you send to me for credit extended under this Agreement, including all finance charges and other costs. Any purchase I make on credit as evidenced by sales slip, memorandum, invoice or similar document will be deemed to have been made under the terms and conditions of this Agreement.
4. You may require me to pay off my entire credit balance, plus accrued finance charges, all at once if I fail to make any payment on time, or if I breach any term of this agreement.
5. I agree that my liability for any purchases made under this agreement is joint and several, meaning that I am responsible for the entire balance of the account, whether incurred by myself, by any other applicant hereunder, or by any authorized user.
6. **Application of payments and credits:** To the extent that my monthly payment exceeds the total minimum payment, you will allocate the excess amount first to my regular revolving charge line, unless specified. Otherwise, you will allocate payments to the balance with the highest interest rate, in accordance with applicable law.
7. **Security Interest:** To the extent permitted by applicable law, I hereby grant to BlvdHome a purchase money security interest under the Uniform Commercial Code in the merchandise purchased on my account until such merchandise is paid for in full. I agree to assist in executing any documents necessary to perfect your security interest. If I do not make the total Minimum Payment on my account by the payment due date, you may repossess any merchandise that has not been paid for in full. If the amount received on sale of the goods, including costs of repossession, storage, sale and other costs, is insufficient to pay all amounts I owe you, I agree to pay you the amount of any such deficiency.
8. I agree that, until the entire purchase price together with applicable shall have been fully paid for goods purchased under this Agreement, I will not remove the goods from my address set forth on the application, or sell the goods to a third party, without your prior written consent.
9. The decision to offer credit to me is entirely yours, and you may revoke any credit granted to me or decline to grant further credit to me for any reasons whatsoever, and at any time, to the extent not prohibited by law.
10. In the event you are required to institute any legal action or to take other means to collect amounts I owe you, I agree to pay all of your costs of collection, including a reasonable attorney's fee If I make payment on any purchase or billing by check, and the check is returned to you unpaid for any reason, I agree to pay you a minimum fee of \$20.00 for each such check, or for each time a check is resubmitted for payment, together with your attorney's fees and costs in collecting payment on a check. I agree that in the event you institute legal proceedings against me, such a suit may be brought in Washington County and that Utah law will govern the interpretation or enforcement of this agreement. I hereby waive all objections to such jurisdiction and agree to submit thereto. Any judgment you obtain against me shall continue to bear interest at the annual percentage rate applicable to my account balance at the date of judgment.

**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
For BlvdHome CREDIT CHECK AND NO CREDIT CHECK**

This Disclosure Statement supersedes all prior disclosures you have received from BlvdHome, if any, and is effective on June 1, 2022

Credit Check Truth in Lending Disclosure

O.A.C. SUMMARY Annual Percentage Rate (APR)	Grace Period	Penalty Fees	Minimum Payment	Method of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
22.99%	28 days from statement date (if you have paid your previous balance in full)	Late Payment up to \$30 Returned Payment \$20	Greater of \$25 or 3% of balance	Average Daily Balance (including new purchases)	http://www.federalreserve.gov/creditcard

No Credit Check Truth in Lending Disclosure

NO CREDIT CHECK SUMMARY Annual Percentage Rate (APR)	Grace Period	Penalty Fees	Minimum Payment	Method of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
42.99%	28 days from statement date (if you have paid your previous balance in full)	Late Payment up to \$30 Returned Payment \$20	Greater of \$25 or 3% of balance	Average Daily Balance (including new purchases)	http://www.federalreserve.gov/creditcard

Credit Check Accounts

FINANCE CHARGE: The FINANCE CHARGE on your account, for each monthly billing cycle will be determined by multiplying your account's *Average Daily Balance* for the billing cycle by the monthly periodic rate which corresponds to the ANNUAL PERCENTAGE RATE OF **22.99%**. We calculate the FINANCE CHARGE on your account by applying the periodic rate of **1.92%** to the Average Daily Balance of your account (including current transactions). To get the *Average Daily Balance* we take the beginning balance of your account each day, and any new purchases, and then subtract any payments, credits, and/or unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the *Average Daily Balance*.

When three consecutive monthly payments are not met the account may default to a 32.99% interest rate(monthly periodic rate 2.749%)

No Credit Check Accounts

FINANCE CHARGE: The FINANCE CHARGE on your account, for each monthly billing cycle will be determined by multiplying your account's *Average Daily Balance* for the billing cycle by the monthly periodic rate which corresponds to the ANNUAL PERCENTAGE RATE OF **42.99%**. We calculate the FINANCE CHARGE on your account by applying the periodic rate of **3.58%** to the Average Daily Balance of your account (including current transactions). To get the *Average Daily Balance* we take the beginning balance of your account each day, and any new purchases, and then subtract any payments, credits, and/or unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the *Average Daily Balance*.

When three consecutive monthly payments are not met the account may default to a 79.99% interest rate(monthly periodic rate 6.67%)

No periodic charge will be imposed for the current billing cycle if the total *Payments and Credits* posted to your account by the *payment Due Date* shown on your previous billing statement equal or exceeds the *Previous Balance* shown on your current billing statement. The *Payment Due Date* will be shown on each billing statement. When payment is received by BlvdHome, it will be applied first to any unpaid finance charges from billing cycles, and the remainder, if any, will be applied to the balance accruing to the highest interest rate on your account. When a credit other than a payment is received by BlvdHome, it will be applied first to the balance in your account in which the monthly periodic rate is applied, and any remainder will be applied to any unpaid finance charges for the previous cycles.

MINIMUM PAYMENT WARNING: Some or all of your account balance may be subject to a promotion where no payment is required ("No-Payment Promotion") However, you are required to pay the promotional balance in full prior to the end of the promotion date in order to avoid interest charges that will accrue from the delivery date. To avoid interest charges on your No-Payment Promotion Balance, you must pay more than the minimum payment due. Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance.

PAYMENT SCHEDULES: You agree to make all payments by **cash, check, money order, or electronic payment** to us at the address specified on your periodic billing statement. Credit card payments will be accepted on financed accounts with a service fee. Your minimum monthly payment will be the greater of \$25 or 3% of the account balance.

SECURITY RIGHTS: You are giving BlvdHome a security interest on all items purchased and financed pursuant to the terms of the Credit Application and Security Agreement.

BA/CB ACCOUNTS: BlvdHome will add to your account a **1.92%** monthly finance charge on any unpaid balance within 30 days of delivery until paid in full.

PROMOTIONAL ACCOUNTS: BlvdHome will convert any promotional term that is not paid in full before the end of the promotional period to a revolving charge account and accrue interest from date of delivery.

SERVICE MAINTENANCE FEE: BlvdHome may at their discretion charge a \$15.00 service maintenance fee monthly against old credit and/or gift card balances or dormant accounts (no activity for the last 12 months). All BlvdHome Gift Cards expire 5 years from date of issue.

LEGAL ACTION: In the event BlvdHome is required to institute any legal action or to take other means to collect amounts owed to BlvdHome, agreement is made by the purchaser to pay all of the costs of collection, including any reasonable attorney's fee. If payment is made on any purchase or billing by check, and the check is returned to the purchaser unpaid for any reason, purchaser agrees to pay BlvdHome a minimum fee of \$20.00 for each such check, or for each time a check is resubmitted for payment, together with the attorney's fees and costs in collection payment on the check. Purchaser agrees that in the event BlvdHome institutes legal proceedings against purchaser, such suit may be brought in Washington County and that Utah law will govern the interpretation or enforcement of this agreement. Any judgment BlvdHome obtains against the purchaser shall continue to bear interest until satisfied at the *Annual Percentage Rate* applicable to purchaser's account balance at the date of judgment. We may, at our discretion, accept late or partial payments or checks or money orders marked "Payment in full" or tendered with other conditions or limitations, without notifying you and without releasing you from your obligation to pay all amounts owing under this Agreement in full or otherwise to perform the terms and conditions of this Agreement.

PRIVACY POLICY: BlvdHome obtains information about you from credit applications, references, and other documents you submit to us. We also obtain information about you from consumer credit reporting agencies and individual transactions financed on your account. The information we collect may be used to verify your identity in making purchases or to advertise other promotional offerings to you. BlvdHome does not share or sell private information about our customers or former customers to anyone, other than our affiliates to perform special services on our behalf. These affiliates are prohibited from using the information for any other purpose.

QUESTIONS: For billing questions regarding your account, please call 435-986-3150 in the St. George area or toll-free at 800-677-2029. For Credit Counseling assistance call 866-977-0555.