

PLEASE READ THIS IN FULL!!!

QUICK RULES

1. NO INTEREST FEES ARE CHARGED.
2. 10 MONTHS TO PAY OFF LAY-A-WAY.
3. DOWN PAYMENT must be at least 10% of purchase price including sales tax or \$25.00 minimum on lesser amounts.
4. PAYMENTS of 10% of purchase price including sales tax must be made MONTHLY.
5. Any item put on lay-a-way must be PAID FOR IN FULL. NO REFUNDS, NO EXCHANGES.

LONG RULES

Customer agrees to pay no less than 10% of total purchase price of all items plus sales tax per month or the merchandise may be returned to stock with NO REFUNDS GIVEN.

Lay-a-ways are NON REFUNDABLE. Once you have made a commitment to purchase an item on lay-a-way that item is taken off of the display floor and placed into our lay-a-way area where it is held for you.

For this reason we CANNOT ALLOW REFUNDS on lay-a-way items. The re-stocking of lay-a-ways greatly unbalances our inventory so if for any reason you change your mind and decide that you do not or cannot continue with your payments the item on lay-a-way will be restocked and NO REFUND will be given. If you do not agree with this stipulation then please reconsider placing any item on lay-a-way because we cannot allow ANY EXCEPTIONS to this rule.

Lay-a-way payments must be made on a MONTHLY basis. If payments are not made on a 30 day basis we allow the customer an additional 2 week grace period. During this time your item may be re-sold in which case a store credit will be issued. If you have not returned within the two week grace period and no payment has been made
NO REFUNDS OF ANY KIND WILL BE GIVEN.

If we have current contact information we will attempt to contact you in case you should go delinquent on your lay-a-way account. A SERVICE CHARGE of \$10.00 will be added to your account each month that we must contact you in regards to past due payments.

If you should go delinquent and your item is placed back up for sale you have the option to continue on this lay-away as long as the item is still in our store. A \$15.00 SERVICE FEE will be applied for the work of putting the item into lay-a-way, pulling it back out and placing it back into lay-a-way again. If the price of the item has gone up since the time of the original lay-a-way then the new price will be applied to the lay-away.

ONCE A LAY-A-WAY IS 90 PAST DUE NO REFUNDS, CREDITS OR EXCHANGES OF ANY KIND WILL BE MADE.

A payment of NO LESS THEN 10% of the total purchase price plus sales tax must be made every month. Failure to do so will result in the lay-a-way item being re-stocked after two consecutive months of lesser payments being made. If payments of 10% are not made and item is placed back in stock NO REFUND will be given. NO EXCHANGES OF ANY KIND WILL BE ALLOWED on lay-a-ways. Once you have decided to place an item on lay-away you are responsible for paying for that particular item. We cannot switch that item for another item as it will cause an unbalance in our inventory.

No more than 3 separate lay-a-ways may be granted to any one person.