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## FINANCING AGREEMENT

All personal information that you provide will remain confidential and will never be sold or traded with any other organization or individual. This information will be used to evaluate your creditworthiness and determine whether or not this program is a good fit for your needs.

**This program is only available to permanent residents of the United States. This program is only available with a valid EFT arrangement. We do not accept credit cards for the financing program.**

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In consideration for Musicmakers Instruments, LLC extending credit to me, I agree to the following:

I will submit my information for a credit check through Experian. I understand that the costs incurred for the credit checking service will be my responsibility. Furthermore, I agree to share the results of my Experian credit check with Musicmakers for the purpose of determining my qualifications for the harp financing program.

I certify that I have provided true and correct information herein, and I further authorize Experian to provide Musicmakers with any additional credit information about me that is on file with or available through that agency. The information contained in this form will be kept strictly confidential and is for the exclusive use of Musicmakers.

I agree to immediately notify Musicmakers of any changes that occur to my address, telephone number(s), or bank account information.

I agree to notify Musicmakers of any damage to the harp that occurs while the harp is in my care.

I agree to provide Musicmakers a copy of my current drivers license, with up to date information.

I authorize Musicmakers to charge any and all past due amounts directly to the bank account I have provided, without further notice to me.

I agree to pay a service charge of 1.5% per month on any unpaid balances that are due and owing for more than 30 days. I further agree to pay, in addition to the principal, interest, service, and late charges, all attorney fees, collection fees, collection-related travel and court costs whether or not a suit is brought.

I understand that the standard Musicmakers warranty for finished instruments applies to this agreement.

I agree to pay 10% of the total merchandise value plus the cost of shipping, if applicable, up front. Upon making this payment and approval of my financing application I will qualify for 0% financing for up to 24 months.

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*Signature*

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*Printed Name*

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*Date*