

CONTRACT DISCLOSURE FORM
Instructions For Preparing Contracts:

A copy of your contract must be filed with your initial application and subsequent renewal applications. The following items should be included in your contract. **Please highlight the required information in the copy that you provide to the division and indicate in the column at the right the page number on which each of these items appears.**

ITEM	PAGE #
1. A conspicuous statement in bold type, in immediate proximity to the space reserved for the signature of the buyer, as follows: "You, the buyer, may cancel this contract at any time prior to midnight of the fifth day after the date of the transaction. See the attached notice of cancellation form for an explanation of this right."	1.
2. The terms and conditions of payment, including the total of all payments to be made by the buyer, whether to the credit services organization or to some other person.	2.
3. A full and detailed description of the services to be performed by the credit services organization for the buyer, including all guarantees and all promises of full or partial refunds, and the estimated date by which the services are to be performed, or estimated length of time for performing the services.	3.
4. The credit services organization's principal business address and the name and address of its agent, in Utah, authorized to receive service of process.	4.
5. The contract shall be accompanied by a completed form in duplicate, captioned "Notice of Cancellation," which shall be attached to the contract and easily detachable, and which shall contain in bold type the following statement written in the same language as used in the contract: <p style="text-align: center;">"Notice of Cancellation"</p> <p>You may cancel this contract, without any penalty or obligation, within five days from the date the contract is signed. If you cancel, any payment made by you under this contract will be returned within 10 days following receipt by the seller of your cancellation notice. To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice, to _____(name of seller) at _____(address of seller)_____ (place of business) not later than midnight of _____(date). I hereby cancel this transaction. _____ (date) _____ (purchaser's signature)"</p>	5.