



US MILITARY LOANS, INC.

ILLINOIS RETAIL
INSTALLMENT CONTRACT
USML 13(2/01)

Date of Contract: ? Creditor: ABC Travel Service (called Seller, We, Us and Ours) Goxheimer Str 9 68309 Mannheim	Buyer refers to all persons signing this Contract as Buyer (called You, Your and Yours)	
	Rank ?	Name: Last, First, Middle Initial ?
	Buyer's Unit and APO Mailing Address(Unit# / CMR# / Box# / APO AE) ?	

I. CONTRACT COVERAGE	II. ITEMIZATION OF AMOUNT FINANCED
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We sell and you buy the following Goods and/or Services

Description of Goods and/or Services	Cash Price - Including Sales Tax	Cash Down Payment	AMOUNT FINANCED
Travel			

III. BUYER INFORMATION			
SSN: ?	Date Arrived Here ?	Years Active ?	Duty Telephone with Civilian Prefix ?
Date of Birth ?	ETS Date ?	Deros Date ?	Name of 1st Sergeant / Commander and Telephone Number ?
Private / Home Telephone Number ?		(mark one) Married Separated Divorced Single / Number of Dependents () ?	
E-mail address: ?		Attach copy of your latest LES and identify every Discretionary and Bank allotment deduction in the section below. Disclose all your debts and liabilities.	
Present Civilian/Local Address (Quarters Barracks Rented/Economy) (mark one) ?		Monthly Payment Amt	Balance Owed ? To: Bank / C.U. / AAFES / Others
			AAFES / DPP - STAR CARD
			AUTO LOAN
Home of Record Address (Street / City/State/ Zip/ Phone) ?			
Applicant's Nearest Relative (Name/Street/City/Zip/Phone) ?			

BUYER 2 ?	Name: Last, First Middle Initial	SSN:	Date of Birth:
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IV. DISCLOSURES OF YOUR CREDIT COSTS

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate 19.95%	FINANCE CHARGE: The dollar amount the credit will cost you.	AMOUNT FINANCED: The amount of credit provided to you or on your behalf.	TOTAL of PAYMENTS: The amount you will have paid after you have made all payments as scheduled.	Total Sale Price: The total cost of your purchase on credit, including your down payment of:
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Your payment schedule will be:			Security: You are giving a security interest in the goods your are purchasing.
Number of Pmts. ?	Amount of Payments	When Payments are Due. Monthly Beginning E	Late Charge: If we receive an installment 10 days or more after the due date, you will be charged a late charge equal to 5% of the installment if the installment is over \$200.00; or equal to \$10.00 if the installment is \$200.00 or less. Return Payment fee: \$20.00.
			Prepayment: If you pay off early, you may be entitled to a refund of part of the Finance Charge. See the Contract for additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds.

E means an estimate: We estimate the payment due date as your first payment will be due 30 days after delivery or installation of the goods, and you must make all other payments on the same day of each month thereafter.

NOTICE TO THE BUYER: 1. DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. 2. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. 3. UNDER THE LAW YOU HAVE THE RIGHT AMONG OTHERS TO PAY IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN UNDER CERTAIN CONDITIONS A PARTIAL REFUND OF THE FINANCE CHARGE. 4. KEEP THIS CONTRACT TO PROTECT YOUR LEGAL RIGHTS.

NOTICE OF CANCELLATION

The Buyer's offer to make this Retail Installment Contract becomes effective, if the Buyer does not cancel this Contract by giving written notice within two weeks from the date of receipt of a copy of this Contract. The Buyer may cancel without reason. The cancellation is considered to be declared in time if the Buyer sends a notice of cancellation within the two week period to **US Military Loan Agency GmbH, Alter Ossweiler Weg 4, 71638 Ludwigsburg, Telefax 07141-281068**. The timely cancellation of this Retail Installment Contract invalidates the purchase contract which is linked to this Contract. See other side for important information I/we have taken note of the above information concerning my/our right of cancellation.

?		
Date	Buyer 1's Signature	Buyer 2's Signature

YOU ACKNOWLEDGE RECEIPT OF AN EXACT COPY OF THIS CONTRACT AND THAT YOU HAVE READ ALL TERMS INCLUDING THOSE ON THE REVERSE SIDE.

RETAIL INSTALLMENT CONTRACT		
Signature of Seller	Signature of Buyer 1	Signature of Buyer 2

By submitting this application to US Military Loans, Inc. I/we certify that I/we have reviewed this credit application and verify that all of the information contained in it to be correct to the best of my/our knowledge. I/we hereby authorize and instruct your Company to request and obtain credit information about me/us from any credit reporting agency or third party as well as to answer any future questions about your credit experience with me/us. I/we understand that you will retain this application for credit whether or not it is approved. I/we confirm there is no action pending that may lead to a potential discharge or disciplinary action.

ADDITIONAL TERMS AND CONDITIONS

Promise to pay: You promise to pay the Total of Payments according to your payment schedule shown on the front of this Contract.

Security: To protect us and make sure we receive payment on this Contract, you give us a purchase money security interest in the goods you are purchasing.

Late Charge: If we receive an installment 10 days or more after the due date, you will be charged a late charge equal to **5%** of the installment if the installment is over **\$200.00**; or equal to **\$10.00** if the installment is **\$200.00** or less.

Payment in Advance: You may prepay any amount you still owe at any time. If you prepay in full, we will refund any unearned Finance Charge using the Rule of **78ths** Refund Method, computed as of the next installment due date. We need not make any Finance Charge refund of less than **\$1.00**. The Rule of **78ths** is a mathematical formula which calculates the refund as the proportion of the Finance Charge which the sum of the periodical time balances beginning with the next payment period bears to the sum of all the periodical time balances under the schedule of installment payments in the Contract. A **\$12.00** acquisition fee will be deducted from the amount of your refund credit.

Default: You are in default if you fail to make any payment when it comes due.

Acceleration of Payments: If you default, we can demand immediate payment of the entire amount you owe, subject to any right to cure required by law and subject to any refund owed to you, figured in the same way as if you had made payment in advance.

Applicable Law: This Agreement shall be governed by and construed and enforced in accordance with the Illinois Retail Installment Loan Act and the laws of the State of New Jersey, excluding its conflict of laws provisions, if any. The parties shall attempt to settle any dispute or controversy arising out of this Agreement through consultation and negotiation in good faith and in the spirit of mutual co-operation. Any dispute, controversy or claim arising out of or in connection with this Agreement which cannot be resolved between the Parties shall be finally settled through arbitration in accordance with the rules and procedures of the American Arbitration Association or its successors (or any equivalent organization selected by the Parties). The place of the arbitration shall be the State of New Jersey. This Contract is also governed by certain German consumer protection laws.

Change in Terms/Contract Modification: If you make payments that are less than the agreed payment amount or otherwise fail to meet the contractual terms of this Agreement, we can change the terms of this Agreement. Whenever you pay less than agreed, it will take longer to pay the amount financed. Therefore, we may modify the length of your contract and the interest rate in relation to the amounts you pay. If you increase your payment amount by allotment to the original agreed contractual amount within thirty (30) days of notification of the change, the change in terms may be cancelled.

Attorney's Fees: If we refer this Installment Sales Contract to an attorney for collection, you will pay our attorney fees to the extent reasonable. You will also pay reasonable costs incurred for enforcement of this Contract.

Interest After Maturity: After maturity of this Contract, you shall pay interest at the rate of 9% per year on any unpaid balance of the Total of Payments.

Entire Contract: This Contract cannot be changed except in writing which we sign.

Assignment: It is expected that Seller will assign this Contract to US Military Loans, Inc. without further prior notice to you. Upon assignment, all of Seller's rights hereunder will transfer to USML as assignee.

Creditworthiness: Even though signed by us, our final acceptance of this Contract is contingent upon your creditworthiness.

NOTICE

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 PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The printing contained in this box is not part of this Retail Installment Contract

ASSIGNMENT

For value received, the undersigned assigns this Contract to: US MILITARY LOANS, INC.

ABC TRAVEL SERVICE
Gorheimer Str 9-13
68309 Mannheim
Tele 0621-72920 Fax 0621-7292-555

E-mail: fnpl@abctravel.de
Web: www.abctravel.de

by _____