



SIMPLE INTEREST DEFERRAL AGREEMENT

1. The undersigned ("Customer(s)") request the Lender named below to defer the original maturity dates of _____ installments remaining unpaid under Customer's (Note, Installment Sale and Security Agreement) dated _____ (the "Obligation") for _____ month(s) each. The first deferred installment of \$ _____ which was due _____, will be due _____ and the remaining installments will be due on the same date in each succeeding month. The final due date of the Obligation which was _____ will be _____.

2. Customer and Lender agree that, except as modified above, the Obligation shall remain in full force and effect, and in particular that:
- (a) the maturity of all installments not deferred shall remain as originally scheduled; and
 - (b) Lender may exercise all its rights and remedies for default in payment of any installment when due under the terms of this Agreement; and
 - (c) any collateral securing performance of the Obligation shall continue to secure payments of all installments, including those deferred by this Agreement.

Deferred installments will cause the total Finance Charge, credit insurance charges, Total of Payments and amount of final payment to be greater than the amounts originally disclosed to Customer. This occurs because interest and credit insurance charges accrue for the actual number of days principal is unpaid.

Dated _____.

NOTICE TO CUSTOMER

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| <p>(a) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
 (b) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.</p> | <p>(c) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO PARTIAL REFUND OF FINANCE CHARGE.</p> |
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Receipt of an exact copy of this Agreement is acknowledged.

LENDER	CUSTOMER
By _____	CUSTOMER
(AUTHORIZED SIGNATURE)	CUSTOMER