

CENTRIQ TRAINING
KANSAS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit
Extension
Date

Student ID Number

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at **1740 W 92nd St; Kansas City, MO 64114**

I promise to pay to the School the sum of **\$22,138.20** ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer

Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/ Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

**ANNUAL
PERCENTAGE RATE:**
The cost of your credit as
a yearly rate.

8.21%

FINANCE CHARGE:
The dollar amount the
credit will cost you.

\$4,643.20

AMOUNT FINANCED:
The amount of credit
provided to you or on
your behalf.

\$17,495.00

TOTAL OF PAYMENTS:
The amount you will have
paid after you have made
all payments as scheduled.

\$22,138.20

TOTAL SALE PRICE:
The total cost of your
purchase on credit,
including your initial
payment of \$5,000.00

\$27,138.20

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	October 13, 2021	0.00 %
60	\$358.97	April 13, 2022	10.00 %
			%
			%

LATE FEES: A delinquency charge on any installment not paid in full within 10 days after its scheduled or deferred due date in an amount not exceeding 5% of the unpaid amount of the installment or \$25, whichever is less.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$30 fee payable upon 14 day notice and demand.

NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$22,495.00</u>
2. Total Cash Price	<u>\$22,495.00</u>
3. Less Deductions	
a. Down Payment	<u>\$5,000.00</u>
4. Total Deductions	<u>\$5,000.00</u>
5. Amount Financed	<u>\$17,495.00</u>

CENTRIQ TRAINING
OKLAHOMA RETAIL INSTALLMENT CONTRACT

Credit Extension Date 9/8/2021 Enrollment Start Date 10/11/2021 Expected Graduation Date 12/17/2021 TFC Account Number T1518 ☐☐☐☐☐☐
Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St: Kansas City, MO 64114

I promise to pay to the School the sum of \$18,348.60 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer

Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

9.26%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$5,148.60

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$13,200.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$18,348.60

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$300.00.

\$18,648.60

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	November 11, 2021	0.00 %
84	\$216.65	February 11, 2022	10.00 %
			%
			%

LATE FEES: If any payment is more than 10 days late, you may be charged an amount not in excess of the greater of 5% or \$25.

RETURNED CHECK FEES: Checks that are returned for non-sufficient funds may be assessed a \$25 fee.

NOTICE TO BUYER: (1) Do not sign this Contract before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Contract. (3) Under the law, you can prepay the full amount due under this Contract at any time without a penalty and under certain conditions may obtain a partial refund of the finance charge. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request. Keep this contract to protect your legal rights.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,500.00</u>

2. Total Cash Price	<u>\$13,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$300.00</u>

4. Total Deductions	<u>\$300.00</u>
5. Amount Financed	<u>\$13,200.00</u>

CENTRIQ TRAINING
ILLINOIS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 9/13/2021 Enrollment Start Date 11/8/2021 Expected Graduation Date 3/4/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$12,990.20 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/ Zip

Home Tel.

Work Tel.

Cellular Number

Email

Date of Birth

Social Security Number

YOUR SIGNATURE SERVES TO ACKNOWLEDGE YOUR RECEIPT OF A COPY OF THIS CONTRACT.

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

4.82%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$1,743.20

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$11,247.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$12,990.20

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$0.00

\$12,990.20

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
7	\$50.00	December 8, 2021	0.00 %
60	\$210.67	July 8, 2022	6.00 %
			%
			%

Itemization of the Amount Financed

LATE FEES: A retail installment contract or a retail charge agreement may provide for a delinquency and collection charge, on each installment in default for a period of not less than 10 days, in an amount not exceeding 5% of the installment on installments in excess of \$200 or \$10 on installments of \$200 or less. Only one delinquency and collection charge may be collected on any installment regardless of the period during which it remains in default.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$25 fee.

NOTICE TO 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 agreement you sign. 3. Under the law you have the right, among others, to pay off in advance the full amount due and to obtain a partial refund of the finance charge.

1. Cash Price	
a. Tuition	<u>\$22,495.00</u>
2. Total Cash Price	<u>\$22,495.00</u>
3. Less Deductions	
a. Sallie Mae Loan	<u>\$11,248.00</u>
4. Total Deductions	<u>\$11,248.00</u>
5. Amount Financed	<u>\$11,247.00</u>

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 9/13/2021 Enrollment Start Date 9/20/2021 Expected Graduation Date 1/14/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St, Kansas City, MO 64114
I promise to pay to the School the sum of \$24,282.20 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ DATE _____	SIGNATURE _____ DATE _____
---	---

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$5,000.00
7.01%	\$4,287.20	\$19,995.00	\$24,282.20	\$29,282.20

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
4	\$50.00	October 13, 2021	0.00 %
60	\$401.37	February 13, 2022	8.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$24,995.00</u>

2. Total Cash Price	<u>\$24,995.00</u>
3. Less Deductions	_____
a. Down Payment	<u>\$5,000.00</u>

4. Total Deductions	<u>\$5,000.00</u>
5. Amount Financed	<u>\$19,995.00</u>

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 10/4/2021 Enrollment Start Date 1/24/2022 Expected Graduation Date 4/29/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$31,222.16 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ DATE _____	SIGNATURE _____ DATE _____
---	---

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$1,500.00
8.24%	\$7,727.16	\$23,495.00	\$31,222.16	\$32,722.16

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
7	\$50.00	February 24, 2022	0.00 %
72	\$428.78	September 24, 2022	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$24,995.00</u>

2. Total Cash Price	<u>\$24,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$1,500.00</u>

4. Total Deductions	<u>\$1,500.00</u>
5. Amount Financed	<u>\$23,495.00</u>

CENTRIQ TRAINING

IOWA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 10/27/2021 Enrollment Start Date 11/8/2021 Expected Graduation Date 1/21/2022 Student ID Number

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114 ("Amount Financed" plus Interest)
I promise to pay to the School the sum of \$17,273.36

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/ Zip

Home Tel.

Work Tel.

Cellular Number

Email

Date of Birth

Social Security Number

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

9.42%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$4,273.36

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$13,000.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$17,273.36

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$500.00.

\$17,773.36

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
2	\$100.00	December 8, 2021	0.00 %
72	\$237.13	February 8, 2022	10.00 %
			%
			%

LATE FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20.

RETURNED TRANSACTION FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20. If the payment is dishonored a second time, the fee shall not exceed \$50.

NOTICE TO Consumer: (1) Do not sign this paper before your read it. (2) You are entitled to copy of this paper. (3) You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	\$13,500.00
2. Total Cash Price	\$13,500.00
3. Less Deductions	
a. Down Payment	\$500.00
4. Total Deductions	\$500.00
5. Amount Financed	\$13,000.00

15.11.2017

Credit Extension Date	10/28/2021	Enrollment Start Date	11/8/2021	Expected Graduation Date	1/21/2022	Student ID Number	
-----------------------	------------	-----------------------	-----------	--------------------------	-----------	-------------------	--

I promise to pay to the School the sum of \$15,935.40 (Amount Financed plus Interest)

Social Security Number

DATE _____

\$17,935.40

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
60	\$265.59	December 8, 2021	10.00 %
			%
			%
			%

1. Cash Price	
a. Tuition	<u>\$14,500.00</u>
	<u> </u>
	<u> </u>
2. Total Cash Price	<u>\$14,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$2,000.00</u>
	<u> </u>
	<u> </u>
4. Total Deductions	<u>\$2,000.00</u>
5. Amount Financed	<u>\$12,500.00</u>

CENTRIQ TRAINING
CALIFORNIA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 10/29/2021 Enrollment Start Date 11/8/2021 Expected Graduation Date 1/21/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St, Kansas City, MO 64114

I promise to pay to the School the sum of \$16,490.40 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Work Tel. _____

Cellular Number _____

Email _____

Date of Birth _____

Social Security Number _____

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

9.02%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$3,490.40

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$13,000.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$16,490.40

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial \$500.00 payment of **\$16,990.40**

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$100.00	December 8, 2021	0.00 %
60	\$269.84	March 8, 2022	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, For an amount not in excess of 6% of that installment payment.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee.

NOTICE TO BUYER: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time and obtain a partial refund of the finance charge if it is \$1 or more. Because of the way the amount of this refund will be figured, the time when you prepay could increase the ultimate cost of credit under this agreement. (4) If you desire to pay off in advance the full amount due, the amount of the refund you are entitled to, if any, will be furnished upon request.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,500.00</u>

2. Total Cash Price	<u>\$13,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$500.00</u>

4. Total Deductions	<u>\$500.00</u>
5. Amount Financed	<u>\$13,000.00</u>

CENTRIQ TRAINING
IOWA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 10/29/2021 Enrollment Start Date 11/8/2021 Expected Graduation Date 1/21/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$16,107.60 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer
Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

SIGNATURE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$800.00.
9.02%	\$3,407.60	\$12,700.00	\$16,107.60	\$16,907.60

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$100.00	December 8, 2021	0.00 %
60	\$263.46	March 8, 2022	10.00 %
			%
			%

LATE FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20.

RETURNED TRANSACTION FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20. If the payment is dishonored a second time, the fee shall not exceed \$50.

NOTICE TO Consumer: (1) Do not sign this paper before your read it. (2) You are entitled to copy of this paper. (3) You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	\$13,500.00
2. Total Cash Price	\$13,500.00
3. Less Deductions	
a. Down Payment	\$800.00
4. Total Deductions	\$800.00
5. Amount Financed	\$12,700.00

CENTRIQ TRAINING
KANSAS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 10/29/2021 Enrollment Start Date 1/24/2022 Expected Graduation Date 3/25/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$18,128.88 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ DATE _____	SIGNATURE _____ DATE _____
---	---

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$0.00
10.00%	\$5,128.88	\$13,000.00	\$18,128.88	\$18,128.88

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
84	\$215.82	January 31, 2022	10.00 %
			%
			%
			%

LATE FEES: A delinquency charge on any installment not paid in full within 10 days after its scheduled or deferred due date in an amount not exceeding 5% of the unpaid amount of the installment or \$25, whichever is less.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$30 fee payable upon 14 day notice and demand.

NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	\$13,500.00

2. Total Cash Price	\$13,500.00
3. Less Deductions	
a. by 12/31/21	\$500.00

4. Total Deductions	\$500.00
5. Amount Financed	\$13,000.00

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 10/21/2021 Enrollment Start Date 11/8/2021 Expected Graduation Date 1/21/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$18,069.72 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/Zip

Home Tel.

Work Tel.

Cellular Number

Email

Date of Birth

Social Security Number

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

9.26%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$5,069.72

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$13,000.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$18,069.72

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$250.00.

\$18,319.72

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	December 8, 2021	0.00 %
84	\$213.33	March 8, 2022	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,500.00</u>
2. Total Cash Price	<u>\$13,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$250.00</u>
b. by 11/1/21	<u>\$250.00</u>
4. Total Deductions	<u>\$500.00</u>
5. Amount Financed	<u>\$13,000.00</u>

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 11/29/2021 Enrollment Start Date 1/17/2022 Expected Graduation Date 4/29/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114
I promise to pay to the School the sum of \$28,343.52 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE DATE	SIGNATURE DATE
---------------------------------	---------------------------------

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$2,000.00
8.61%	\$7,848.52	\$20,495.00	\$28,343.52	\$30,343.52

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	February 17, 2022	0.00 %
84	\$330.28	August 17, 2022	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$22,495.00</u>
	<u> </u>
	<u> </u>
2. Total Cash Price	<u>\$22,495.00</u>
3. Less Deductions	
a. Down Payment	<u>\$2,000.00</u>
	<u> </u>
4. Total Deductions	<u>\$2,000.00</u>
5. Amount Financed	<u>\$20,495.00</u>

CENTRIQ TRAINING
NEW YORK RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 11/30/2021 Enrollment Start Date 1/24/2022 Expected Graduation Date 3/25/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$16,622.88 ("Amount Financed" plus interest.)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Work Tel. _____

Cellular Number _____

Email _____

Date of Birth _____

Social Security Number _____

SIGNATURE
DATE

SIGNATURE
DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

9.16%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$4,122.88

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$12,500.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$16,622.88

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$200.00.

\$16,822.88

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	February 24, 2022	0.00 %
72	\$228.79	May 24, 2022	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 7 days, an amount not in excess of the greater of 10% of the delinquent amount or \$5.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$20 fee.

NOTICE TO BUYER: 1. Do not sign this agreement before you read it or if it contains any blank space. 2. You are entitled to a completely filled in copy of this agreement. 3. Under the law, you have the right to pay off in advance the full amount due and under certain conditions to obtain a partial refund of the credit service charge.

**THIS CONTRACT IS NOT PAYABLE IN
INSTALMENTS OF EQUAL AMOUNTS.**

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,500.00</u>

2. Total Cash Price	<u>\$13,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$200.00</u>
b. by 12/22/21	<u>\$400.00</u>
c. by 1/17/22	<u>\$400.00</u>
4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$12,500.00</u>

CENTRIQ TRAINING

IOWA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 12/6/2021 Enrollment Start Date 1/24/2022 Expected Graduation Date 3/25/2022 Student ID Number

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114

I promise to pay to the School the sum of \$15,935.40 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/Zip

Home Tel.

Work Tel.

Cellular Number

Email

Date of Birth

Social Security Number

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

10.00%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$3,435.40

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$12,500.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$15,935.40

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$2,000.00

\$17,935.40

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
60	\$265.59	February 24, 2022	10.00 %
			%
			%
			%

LATE FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20.

RETURNED TRANSACTION FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20. If the payment is dishonored a second time, the fee shall not exceed \$50.

NOTICE TO Consumer: (1) Do not sign this paper before your read it. (2) You are entitled to copy of this paper. (3) You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$14,500.00</u>
2. Total Cash Price	<u>\$14,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$2,000.00</u>
4. Total Deductions	<u>\$2,000.00</u>
5. Amount Financed	<u>\$12,500.00</u>

CENTRIQ TRAINING
PENNSYLVANIA CLOSED-END CREDIT AGREEMENT

TFC Account Number T1518-

Credit Extension Date 12/15/2021 Enrollment Start Date 1/24/2022 Expected Graduation Date 3/25/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$16,531.20 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change In Terms Agreement will be executed.

Buyer
Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____ Work Tel. _____

Cellular Number _____ Email _____

Date of Birth _____

Social Security Number _____

SIGNATURE
DATE

SIGNATURE
DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$1,500.00
9.03%	\$3,531.20	\$13,000.00	\$16,531.20	\$18,031.20

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	February 24, 2022	0.00 %
60	\$273.02	May 24, 2022	10.00 %
			%
			%

LATE FEES: (1) A closed-end credit agreement may provide for the payment by the buyer of a late fee on each installment in default for a period of not less than 10 days in an amount not in excess of 5% of the installment or \$10, whichever is less. (2) Only one late fee may be collected on an installment regardless of the period that it remains in default.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$25 fee.

NOTICE TO THE BUYER: Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completely filled-in copy of this agreement. You have the right to pay off in advance the full amount due. Under certain conditions, you may obtain a partial refund of the finance charge.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$14,500.00</u>
2. Total Cash Price	<u>\$14,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$1,500.00</u>
4. Total Deductions	<u>\$1,500.00</u>
5. Amount Financed	<u>\$13,000.00</u>

CENTRIQ TRAINING
ILLINOIS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 12/28/2021 Enrollment Start Date 1/24/2022 Expected Graduation Date 3/25/2022 Student ID Number

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$15,894.00 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/ Zip

Home Tel.

Work Tel.

Cellular Number

Email

Date of Birth

Social Security Number

YOUR SIGNATURE SERVES TO ACKNOWLEDGE YOUR RECEIPT OF A COPY OF THIS CONTRACT.
RETAIL INSTALLMENT CONTRACT

SIGNATURE

SIGNATURE

DATE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$0.00
9.03%	\$3,394.00	\$12,500.00	\$15,894.00	\$15,894.00

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	February 24, 2022	0.00 %
60	\$262.40	May 24, 2022	10.00 %
			%
			%

LATE FEES: A retail installment contract or a retail charge agreement may provide for a delinquency and collection charge, on each installment in default for a period of not less than 10 days, in an amount not exceeding 5% of the installment on installments in excess of \$200 or \$10 on installments of \$200 or less. Only one delinquency and collection charge may be collected on any installment regardless of the period during which it remains in default.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$25 fee.

NOTICE TO 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 agreement you sign. 3. Under the law you have the right, among others, to pay off in advance the full amount due and to obtain a partial refund of the finance charge.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,500.00</u>
2. Total Cash Price	<u>\$13,500.00</u>
3. Less Deductions	
a. by 12/31/22	<u>\$500.00</u>
b. by 1/14/22	<u>\$500.00</u>
4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$12,500.00</u>

CENTRIQ TRAINING
OKLAHOMA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 12/29/2021 Enrollment Start Date 1/24/2022 Expected Graduation Date 3/25/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St, Kansas City, MO 64114

I promise to pay to the School the sum of \$17,371.68 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/ Zip

Home Tel.

Work Tel.

Cellular Number

Email

Date of Birth

Social Security Number

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

9.26%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$4,871.68

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$12,500.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$17,371.68

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$500.00.

\$17,871.68

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	February 24, 2022	0.00 %
84	\$205.02	May 24, 2022	10.00 %
			%
			%

LATE FEES: If any payment is more than 10 days late, you may be charged an amount not in excess of the greater of 5% or \$25.

RETURNED CHECK FEES: Checks that are returned for non-sufficient funds may be assessed a \$25 fee.

NOTICE TO BUYER: (1) Do not sign this Contract before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Contract. (3) Under the law, you can prepay the full amount due under this Contract at any time without a penalty and under certain conditions may obtain a partial refund of the finance charge. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request. Keep this contract to protect your legal rights.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,500.00</u>
2. Total Cash Price	<u>\$13,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$500.00</u>
b. by 1/15/22	<u>\$500.00</u>
4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$12,500.00</u>

CENTRIQ TRAINING
KANSAS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 1/17/2022 Enrollment Start Date 1/24/2022 Expected Graduation Date 3/25/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114 ("Amount Financed" plus Interest)
 I promise to pay to the School the sum of \$17,371.68

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ DATE _____	SIGNATURE _____ DATE _____
---	---

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$1,000.00
9.26%	\$4,871.68	\$12,500.00	\$17,371.68	\$18,371.68

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	February 24, 2022	0.00 %
84	\$205.02	May 24, 2022	10.00 %
			%
			%

LATE FEES: A delinquency charge on any installment not paid in full within 10 days after its scheduled or deferred due date in an amount not exceeding 5% of the unpaid amount of the installment or \$25, whichever is less.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$30 fee payable upon 14 day notice and demand.

NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,500.00</u>

2. Total Cash Price	<u>\$13,500.00</u>
3. Less Deductions	_____
a. Down Payment	<u>\$1,000.00</u>

4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$12,500.00</u>

CENTRIQ TRAINING

IOWA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 2/17/2022 Enrollment Start Date 2/28/2022 Expected Graduation Date 6/23/2022 Student ID Number

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114

I promise to pay to the School the sum of \$15,256.80 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$1,500.00
9.03%	\$3,256.80	\$12,000.00	\$15,256.80	\$16,756.80

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	March 28, 2022	0.00 %
60	\$251.78	June 28, 2022	10.00 %
			%
			%

LATE FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20.

RETURNED TRANSACTION FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20. If the payment is dishonored a second time, the fee shall not exceed \$50.

NOTICE TO Consumer: (1) Do not sign this paper before your read it. (2) You are entitled to copy of this paper. (3) You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,500.00</u>
2. Total Cash Price	<u>\$13,500.00</u>
3. Less Deductions	
a. Down Payment	<u>\$1,500.00</u>
4. Total Deductions	<u>\$1,500.00</u>
5. Amount Financed	<u>\$12,000.00</u>

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 2/16/2022 Enrollment Start Date 2/21/2022 Expected Graduation Date 6/10/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$24,857.52 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be required by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name _____
Address _____
City/State/Zip _____
Home Tel. _____ Work Tel. _____
Cellular Number _____ Email _____
Date of Birth _____
Social Security Number _____

SIGNATURE _____ **SIGNATURE** _____
DATE _____ **DATE** _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$8,000.00
8.61%	\$6,862.52	\$17,995.00	\$24,857.52	\$32,857.52

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	March 21, 2022	0.00 %
84	\$288.78	September 21, 2022	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$25,995.00</u>
2. Total Cash Price	<u>\$25,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$8,000.00</u>
4. Total Deductions	<u>\$8,000.00</u>
5. Amount Financed	<u>\$17,995.00</u>

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 2/28/2022 Enrollment Start Date 3/21/2022 Expected Graduation Date 7/1/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$29,476.24 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ DATE _____	SIGNATURE _____ DATE _____
---	---

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$2,000.00
6.61%	\$5,981.24	\$23,495.00	\$29,476.24	\$31,476.24

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
7	\$100.00	April 21, 2022	0.00 %
72	\$399.67	November 21, 2022	8.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$25,495.00</u>

2. Total Cash Price	<u>\$25,495.00</u>
3. Less Deductions	_____
a. Down Payment	<u>\$2,000.00</u>

4. Total Deductions	<u>\$2,000.00</u>
5. Amount Financed	<u>\$23,495.00</u>

CENTRIQ TRAINING
NEBRASKA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 3/7/2022 Enrollment Start Date 3/21/2022 Expected Graduation Date 5/20/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St, Kansas City, MO 64114

I promise to pay to the School the sum of \$17,308.20 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

YOUR SIGNATURE SERVES TO ACKNOWLEDGE YOUR RECEIPT OF A COPY OF THIS CONTRACT.

SIGNATURE _____	SIGNATURE _____
DATE _____	DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$1,000.00
9.16%	\$4,313.20	\$12,995.00	\$17,308.20	\$18,308.20

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$25.00	April 21, 2022	0.00 %
72	\$239.35	July 21, 2022	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 15 days, an amount not in excess of five percent of the installment or twenty-five dollars, whichever is less.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee.

NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT BEFORE YOUR IT OR IF IT CONTAINS BLANK SPACES. YOU ARE ENTITLED TO A COMPLY OF THE CONTRACT YOU SIGN.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,995.00</u>

2. Total Cash Price	<u>\$13,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$1,000.00</u>

4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$12,995.00</u>

CENTRIQ TRAINING
TEXAS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 3/7/2022 Enrollment Start Date 3/21/2022 Expected Graduation Date 5/10/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St, Kansas City, MO 64114

I promise to pay to the School the sum of \$10,480.56 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

YOUR SIGNATURE SERVES TO ACKNOWLEDGE YOUR RECEIPT OF A COPY OF THIS CONTRACT.

SIGNATURE _____	SIGNATURE _____
DATE _____	DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$5,500.00
9.16%	\$2,585.56	\$7,895.00	\$10,480.56	\$15,980.56

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	April 21, 2022	0.00 %
72	\$143.48	July 21, 2022	10.00 %
			%
			%

LATE FEES: If any payment is more than 10 days late you may be charged 5% of that installment or \$5 whichever is less.

RETURNED CHECK FEES: Checks that are returned for non-sufficient funds may be assessed a \$15 fee.

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

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	\$13,395.00

2. Total Cash Price	\$13,395.00
3. Less Deductions	_____
a. Down Payment	\$5,500.00

4. Total Deductions	\$5,500.00
5. Amount Financed	\$7,895.00

CENTRIQ TRAINING
WISCONSIN RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 3/11/2022 Enrollment Start Date 3/21/2022 Expected Graduation Date 5/10/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114

I promise to pay to the School the sum of \$18,121.32 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____ Work Tel. _____

Cellular Number _____ Email _____

Date of Birth _____

Social Security Number _____

YOUR SIGNATURE SERVES TO ACKNOWLEDGE YOUR RECEIPT OF A COPY OF THIS CONTRACT.

SIGNATURE _____

SIGNATURE _____

DATE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

10.00%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$5,126.32

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$12,995.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$18,121.32

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$1,000.00

\$19,121.32

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
84	\$215.73	May 25, 2022	10.00 %
			%
			%
			%

LATE FEES: Delinquency charge on any installment not paid in full on or before the 10th day after its scheduled or deferred due date in an amount not to exceed \$10 or 5% of the unpaid amount of the installment, whichever is less.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee.

NOTICE TO CUSTOMER: (A) DO NOT SIGN THIS BEFORE YOU READ THE WRITING, EVEN IF OTHERWISE ADVISED. (B) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. (C) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (4) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGES.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	\$13,995.00
2. Total Cash Price	\$13,995.00
3. Less Deductions	
a. Down Payment	\$1,000.00
4. Total Deductions	\$1,000.00
5. Amount Financed	\$12,995.00

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 3/22/2022 Enrollment Start Date 5/16/2022 Expected Graduation Date 7/22/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St, Kansas City, MO 64114

I promise to pay to the School the sum of \$17,841.00 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Work Tel. _____

Cellular Number _____

Email _____

Date of Birth _____

Social Security Number _____

SIGNATURE 184.97.233.230

SIGNATURE _____

DATE 3/22/2022 2:30 PM

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$1,000.00
10.00%	\$3,846.00	\$13,995.00	\$17,841.00	\$18,841.00

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
60	\$297.35	June 16, 2022	10.00 %
			%
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	\$14,995.00
2. Total Cash Price	\$14,995.00
3. Less Deductions	
a. Down Payment	\$1,000.00
4. Total Deductions	\$1,000.00
5. Amount Financed	\$13,995.00

CENTRIQ TRAINING

IOWA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-☐☐☐☐☐

Credit Extension Date 4/4/2022 Enrollment Start Date 4/18/2022 Expected Graduation Date 6/17/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$17,203.80 ("Amount Financed" plus interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____ Work Tel. _____

Cellular Number _____ Email _____

Date of Birth _____

Social Security Number _____

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$0.00
10.00%	\$3,708.80	\$13,495.00	\$17,203.80	\$17,203.80

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
60	\$286.73	May 18, 2022	10.00 %
			%
			%
			%

LATE FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20.

RETURNED TRANSACTION FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20. If the payment is dishonored a second time, the fee shall not exceed \$50.

NOTICE TO Consumer: (1) Do not sign this paper before your read it. (2) You are entitled to copy of this paper. (3) You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$14,995.00</u>
2. Total Cash Price	<u>\$14,995.00</u>
3. Less Deductions	
a. paid to Centriq by 4/8/22	<u>\$1,500.00</u>
4. Total Deductions	<u>\$1,500.00</u>
5. Amount Financed	<u>\$13,495.00</u>

CENTRIQ TRAINING
OHIO RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 5/3/2022 Enrollment Start Date 5/16/2022 Expected Graduation Date 7/22/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114 ("Amount Financed" plus Interest)
I promise to pay to the School the sum of \$16,566.60

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer
Print Full Name

Address

City/State/ Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

YOUR SIGNATURE SERVES TO ACKNOWLEDGE YOUR RECEIPT OF A COPY OF THIS CONTRACT.

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

10.00%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$3,571.60

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$12,995.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$16,566.60

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$1,000.00

\$17,566.60

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
60	\$276.11	June 16, 2022	10.00 %
			%
			%
			%

LATE FEES: 5¢ for each dollar for a delinquent payment that is more than 10 days late may be charged, but in no event shall a delinquent charge for any one installment exceed \$3.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$20 fee.

NOTICE TO BUYER: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time and obtain a partial refund of the finance charge if it is \$1 or more. Because of the way the amount of this refund will be figured, the time when you prepay could increase the ultimate cost of credit under this agreement. (4) If you desire to pay off in advance the full amount due, the amount of the refund you are entitled to, if any, will be furnished upon request.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,995.00</u>

2. Total Cash Price	<u>\$13,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$1,000.00</u>

4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$12,995.00</u>

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 5/25/2022 Enrollment Start Date 6/13/2022 Expected Graduation Date 9/23/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$17,312.40 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer

Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Work Tel. _____

Cellular Number _____

Email _____

Date of Birth _____

Social Security Number _____

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

6.00%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$4,317.40

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$12,995.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$17,312.40

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$0.00

\$17,312.40

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
120	\$144.27	July 13, 2022	6.00 %
			%
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$25,995.00</u>

2. Total Cash Price	<u>\$25,995.00</u>
3. Less Deductions	
a. Meritize	<u>\$13,000.00</u>

4. Total Deductions	<u>\$13,000.00</u>
5. Amount Financed	<u>\$12,995.00</u>

CENTRIQ TRAINING
IOWA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 6/3/2022 Enrollment Start Date 6/27/2022 Expected Graduation Date 9/2/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114
 I promise to pay to the School the sum of \$17,841.00 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
 Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
 The cost of your credit as a yearly rate.

10.00%

FINANCE CHARGE:
 The dollar amount the credit will cost you.

\$3,846.00

AMOUNT FINANCED:
 The amount of credit provided to you or on your behalf.

\$13,995.00

TOTAL OF PAYMENTS:
 The amount you will have paid after you have made all payments as scheduled.

\$17,841.00

TOTAL SALE PRICE:
 The total cost of your purchase on credit, including your initial payment of \$1,000.00

\$18,841.00

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
60	\$297.35	July 27, 2022	10.00 %
			%
			%
			%

LATE FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20.

RETURNED TRANSACTION FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20. If the payment is dishonored a second time, the fee shall not exceed \$50.

NOTICE TO Consumer: (1) Do not sign this paper before your read it. (2) You are entitled to copy of this paper. (3) You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$14,995.00</u>

2. Total Cash Price	<u>\$14,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$1,000.00</u>

4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$13,995.00</u>

CENTRIQ TRAINING
KANSAS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 6/9/2022 Enrollment Start Date 8/1/2022 Expected Graduation Date 11/11/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St, Kansas City, MO 64114

I promise to pay to the School the sum of \$38,492.40 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ DATE _____	SIGNATURE _____ DATE _____
---	---

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$800.00.
8.93%	\$13,997.40	\$24,495.00	\$38,492.40	\$39,292.40

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	September 1, 2022	0.00 %
120	\$315.77	March 1, 2023	10.00 %
			%
			%

LATE FEES: A delinquency charge on any installment not paid in full within 10 days after its scheduled or deferred due date in an amount not exceeding 5% of the unpaid amount of the installment or \$25, whichever is less.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$30 fee payable upon 14 day notice and demand.

NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$25,495.00</u>

2. Total Cash Price	<u>\$25,495.00</u>
3. Less Deductions	_____
a. Down Payment	<u>\$800.00</u>
b. by 8/1/22	<u>\$200.00</u>

4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$24,495.00</u>

CENTRIQ TRAINING
MICHIGAN RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-□□□□□

Credit Extension Date 6/7/2022 Enrollment Start Date 6/27/2022 Expected Graduation Date 9/2/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St, Kansas City, MO 64114
 I promise to pay to the School the sum of \$17,966.80 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ DATE _____	SIGNATURE _____ DATE _____
---	---

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$500.00.
8.91%	\$4,471.80	\$13,495.00	\$17,966.80	\$18,466.80

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
4	\$25.00	July 27, 2022	0.00 %
72	\$248.15	November 27, 2022	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$25.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$25 fee.

NOTICE TO BUYER: Do not sign this agreement before you read it or if it contains blank spaces. You are entitled to a copy of the agreement you sign. You are entitled to a partial return of the finance charge if you prepay the balance.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,995.00</u>

2. Total Cash Price	<u>\$13,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$500.00</u>

4. Total Deductions	<u>\$500.00</u>
5. Amount Financed	<u>\$13,495.00</u>

CENTRIQ TRAINING

IOWA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 6/17/2022 Enrollment Start Date 6/27/2022 Expected Graduation Date 9/2/2022 Student ID Number

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114

I promise to pay to the School the sum of \$17,800.20 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/Zip

Home Tel. Work Tel.

Cellular Number Email

Date of Birth

Social Security Number

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

9.03%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$3,805.20

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$13,995.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$17,800.20

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$1,000.00

\$18,800.20

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	July 27, 2022	0.00 %
60	\$294.17	October 27, 2022	10.00 %
			%
			%

LATE FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20.

RETURNED TRANSACTION FEES: The greater of 5% of the unpaid amount of the installment or a maximum of \$20. If the payment is dishonored a second time, the fee shall not exceed \$50.

NOTICE TO Consumer: (1) Do not sign this paper before your read it. (2) You are entitled to copy of this paper. (3) You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$14,995.00</u>
	<u> </u>
	<u> </u>
2. Total Cash Price	<u>\$14,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$1,000.00</u>
	<u> </u>
4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$13,995.00</u>

CENTRIQ TRAINING
KANSAS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 6/22/2022 Enrollment Start Date 7/25/2022 Expected Graduation Date 10/28/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114
I promise to pay to the School the sum of \$32,942.40 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be required by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE 68.89.237.76 **SIGNATURE** _____
DATE 6/22/2022 12:26 PM **DATE** _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate. <div style="font-size: 24pt; font-weight: bold; text-align: center;">8.93%</div>	FINANCE CHARGE: The dollar amount the credit will cost you. <div style="font-size: 24pt; font-weight: bold; text-align: center;">\$11,947.40</div>	AMOUNT FINANCED: The amount of credit provided to you or on your behalf. <div style="font-size: 24pt; font-weight: bold; text-align: center;">\$20,995.00</div>	TOTAL OF PAYMENTS: The amount you will have paid after you have made all payments as scheduled. <div style="font-size: 24pt; font-weight: bold; text-align: center;">\$32,942.40</div>	TOTAL SALE PRICE: The total cost of your purchase on credit, including your initial payment of \$5,000.00 <div style="font-size: 24pt; font-weight: bold; text-align: center;">\$37,942.40</div>
---	---	--	---	---

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	August 25, 2022	0.00 %
120	\$269.52	February 25, 2023	10.00 %
			%
			%

LATE FEES: A delinquency charge on any installment not paid in full within 10 days after its scheduled or deferred due date in an amount not exceeding 5% of the unpaid amount of the installment or \$25, whichever is less.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$30 fee payable upon 14 day notice and demand.

NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	\$25,995.00

2. Total Cash Price	\$25,995.00
3. Less Deductions	
a. Down Payment	\$5,000.00

4. Total Deductions	\$5,000.00
5. Amount Financed	\$20,995.00

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 6/28/2022 Enrollment Start Date 9/12/2022 Expected Graduation Date 12/16/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$28,871.52 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer

Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Work Tel. _____

Cellular Number _____

Email _____

Date of Birth _____

Social Security Number _____

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

6.78%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$5,876.52

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$22,995.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$28,871.52

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$3,000.00

\$31,871.52

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	October 12, 2022	0.00 %
72	\$392.66	April 12, 2023	8.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$25,995.00</u>

2. Total Cash Price	<u>\$25,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$3,000.00</u>

4. Total Deductions	<u>\$3,000.00</u>
5. Amount Financed	<u>\$22,995.00</u>

CENTRIQ TRAINING
KANSAS RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 7/7/2022 Enrollment Start Date 8/15/2022 Expected Graduation Date 11/18/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$29,040.72 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer
Print Full Name

Address

City/State/ Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

SIGNATURE

DATE

SIGNATURE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

8.61%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$8,045.72

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$20,995.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$29,040.72

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$5,000.00

\$34,040.72

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	September 15, 2022	0.00 %
84	\$338.58	March 15, 2023	10.00 %
			%
			%

LATE FEES: A delinquency charge on any installment not paid in full within 10 days after its scheduled or deferred due date in an amount not exceeding 5% of the unpaid amount of the installment or \$25, whichever is less.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$30 fee payable upon 14 day notice and demand.

NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$25,995.00</u>
2. Total Cash Price	<u>\$25,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$5,000.00</u>
4. Total Deductions	<u>\$5,000.00</u>
5. Amount Financed	<u>\$20,995.00</u>

CENTRIQ TRAINING
OKLAHOMA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-□□□□□

Credit Extension Date 7/25/2022 Enrollment Start Date 8/1/2022 Expected Graduation Date 12/1/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114

I promise to pay to the School the sum of \$17,966.80 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Social Security Number

SIGNATURE _____
DATE _____

SIGNATURE _____
DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

8.91%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$4,471.80

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$13,495.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$17,966.80

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$500.00.

\$18,466.80

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
4	\$25.00	September 1, 2022	0.00 %
72	\$248.15	January 1, 2023	10.00 %
			%
			%

LATE FEES: If any payment is more than 10 days late, you may be charged an amount not in excess of the greater of 5% or \$29.

RETURNED CHECK FEES: Checks that are returned for non-sufficient funds may be assessed a \$25 fee.

NOTICE TO BUYER: (1) Do not sign this Contract before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Contract. (3) Under the law, you can prepay the full amount due under this Contract at any time without a penalty and under certain conditions may obtain a partial refund of the finance charge. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request. Keep this contract to protect your legal rights.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,995.00</u>
2. Total Cash Price	<u>\$13,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$500.00</u>
4. Total Deductions	<u>\$500.00</u>
5. Amount Financed	<u>\$13,495.00</u>

CENTRIQ TRAINING
OHIO RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 7/25/2022 Enrollment Start Date 8/1/2022 Expected Graduation Date 12/1/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St. Kansas City, MO 64114 ("Amount Financed" plus Interest)
I promise to pay to the School the sum of \$19,292.84

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer
Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Work Tel. _____

Cellular Number _____

Email _____

Date of Birth _____

Social Security Number _____

YOUR SIGNATURE SERVES TO ACKNOWLEDGE YOUR RECEIPT OF A COPY OF THIS CONTRACT.

SIGNATURE _____

SIGNATURE _____

DATE _____

DATE _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

8.68%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$4,797.84

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$14,495.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$19,292.84

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$500.00.

\$19,792.84

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
5	\$25.00	September 1, 2022	0.00 %
72	\$266.22	February 1, 2023	10.00 %
			%
			%

LATE FEES: 5¢ for each dollar for a delinquent payment that is more than 10 days late may be charged, but in no event shall a delinquent charge for any one installment exceed \$3.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$20 fee.

NOTICE TO BUYER: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time and obtain a partial refund of the finance charge if it is \$1 or more. Because of the way the amount of this refund will be figured, the time when you prepay could increase the ultimate cost of credit under this agreement. (4) If you desire to pay off in advance the full amount due, the amount of the refund you are entitled to, if any, will be furnished upon request.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$14,995.00</u>

2. Total Cash Price	<u>\$14,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$500.00</u>

4. Total Deductions	<u>\$500.00</u>
5. Amount Financed	<u>\$14,495.00</u>

CENTRIQ TRAINING
VIRGINIA RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 7/28/2022 Enrollment Start Date 10/31/2022 Expected Graduation Date 3/9/2023 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$17,950.56 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer

Print Full Name _____

Address _____

City/State/Zip _____

Home Tel. _____

Cellular Number _____

Date of Birth _____

Social Security Number _____

Co-Buyer

Print Full Name _____

Address _____

City/State/ Zip _____

Home Tel. _____

Work Tel. _____

Cellular Number _____

Email _____

Date of Birth _____

Social Security Number _____

YOUR SIGNATURE SERVES TO ACKNOWLEDGE YOUR RECEIPT OF A COPY OF THIS CONTRACT.

SIGNATURE _____

SIGNATURE _____

DATE _____

DATE _____

FINANCIAL LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$500.00.
8.46%	\$4,455.56	\$13,495.00	\$17,950.56	\$18,450.56

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$25.00	November 30, 2022	0.00 %
72	\$247.23	May 30, 2023	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of 5% of the amount of such installment payment.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$25 fee.

NOTICE TO BUYER: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time and obtain a partial refund of the finance charge if it is \$1 or more. Because of the way the amount of this refund will be figured, the time when you prepay could increase the ultimate cost of credit under this agreement. (4) If you desire to pay off in advance the full amount due, the amount of the refund you are entitled to, if any, will be furnished upon request.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$13,995.00</u>
2. Total Cash Price	<u>\$13,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$500.00</u>
4. Total Deductions	<u>\$500.00</u>
5. Amount Financed	<u>\$13,495.00</u>

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 7/7/2022 Enrollment Start Date 8/15/2022 Expected Graduation Date 11/18/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114
I promise to pay to the School the sum of \$32,539.32 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ **SIGNATURE** _____
DATE _____ **DATE** _____

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$1,000.00
6.91%	\$7,544.32	\$24,995.00	\$32,539.32	\$33,539.32

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	September 15, 2022	0.00 %
84	\$380.23	March 15, 2023	8.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$25,995.00</u>

2. Total Cash Price	<u>\$25,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$1,000.00</u>

4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$24,995.00</u>

CENTRIQ TRAINING
MISSOURI RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 7/28/2022 Enrollment Start Date 8/15/2022 Expected Graduation Date 11/18/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, **CENTRIQ TRAINING** (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$39,285.60 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer Print Full Name _____ Address _____ City/State/Zip _____ Home Tel. _____ Cellular Number _____ Date of Birth _____ Social Security Number _____	Co-Buyer Print Full Name _____ Address _____ City/State/ Zip _____ Home Tel. _____ Work Tel. _____ Cellular Number _____ Email _____ Date of Birth _____ Social Security Number _____
---	---

SIGNATURE _____ DATE _____	SIGNATURE _____ DATE _____
---	---

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	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 initial payment of \$1,000.00
8.93%	\$14,290.60	\$24,995.00	\$39,285.60	\$40,285.60

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
6	\$100.00	September 15, 2022	0.00 %
120	\$322.38	March 15, 2023	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not in excess of \$10, or (2) \$5 when the monthly installment is less than \$25 dollars.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$15 fee plus any charges assessed by any institution for processing the refused instrument.

NOTICE TO 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 TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$25,995.00</u>

2. Total Cash Price	<u>\$25,995.00</u>
3. Less Deductions	_____
a. Down Payment	<u>\$1,000.00</u>

4. Total Deductions	<u>\$1,000.00</u>
5. Amount Financed	<u>\$24,995.00</u>

CENTRIQ TRAINING
KENTUCKY RETAIL INSTALLMENT CONTRACT

TFC Account Number T1518-

Credit Extension Date 8/16/2022 Enrollment Start Date 10/10/2022 Expected Graduation Date 12/9/2022 Student ID Number _____

As payment for tuition, books and supplies at the Seller, CENTRIQ TRAINING (along with its affiliate, parent and subsidiary companies, hereinafter "the School") located at 1740 W 92nd St; Kansas City, MO 64114

I promise to pay to the School the sum of \$16,525.20 ("Amount Financed" plus Interest)

This Contract is also subject to the terms and conditions contained on pages 2 and 3 of this Contract. All sums due shall be payable in lawful money of the United States. If estimated Title IV funds listed below are not received by Buyer, Buyer is responsible for this amount and a new payment plan will be issued by the School to reflect the change in the Amount Financed and a Change in Terms Agreement will be executed.

Buyer
Print Full Name

Address

City/State/Zip

Home Tel.

Cellular Number

Date of Birth

Social Security Number

Co-Buyer

Print Full Name

Address

City/State/ Zip

Home Tel.

Work Tel.

Cellular Number

Email

Date of Birth

Social Security Number

YOUR SIGNATURE SERVES TO ACKNOWLEDGE RECEIPT OF THIS CONTRACT.

SIGNATURE

SIGNATURE

DATE

DATE

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE:
The cost of your credit as a yearly rate.

9.03%

FINANCE CHARGE:
The dollar amount the credit will cost you.

\$3,530.20

AMOUNT FINANCED:
The amount of credit provided to you or on your behalf.

\$12,995.00

TOTAL OF PAYMENTS:
The amount you will have paid after you have made all payments as scheduled.

\$16,525.20

TOTAL SALE PRICE:
The total cost of your purchase on credit, including your initial payment of \$2,000.00

\$18,525.20

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of each payment	Payments are due on the same day each month beginning	APR %
3	\$50.00	November 10, 2022	0.00 %
60	\$272.92	February 10, 2023	10.00 %
			%
			%

LATE FEES: For a period in default of not less than 10 days, an amount not to exceed \$10 dollars or 5% of each installment, whichever is greater, provided that a minimum charge of \$1 may be made.

RETURNED TRANSACTION FEES: Payments that are returned for non-sufficient funds may be assessed a \$25 fee plus any actual charges made to the Seller by the depository institution for the return of the unpaid or dishonored instrument.

NOTICE TO THE BUYER: DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THE CONTRACT YOU SIGN.

Itemization of the Amount Financed

1. Cash Price	
a. Tuition	<u>\$14,995.00</u>
2. Total Cash Price	<u>\$14,995.00</u>
3. Less Deductions	
a. Down Payment	<u>\$2,000.00</u>
4. Total Deductions	<u>\$2,000.00</u>
5. Amount Financed	<u>\$12,995.00</u>