

ADDITIONAL TERMS AND CONDITIONS

In this conditional sales agreement, the words YOU, YOUR, and YOURS mean each and all who sign it; and the words WE, OUR and OURS mean the name of the Seller/Creditor whose name appears at the top of the agreement on the reverse side of this agreement. You agree that you shall not sell, lease or dispose of the property without our written consent or you will be responsible for the balance remaining on your account. As collateral for this loan, you give us the security interest in the property being purchased, and any money refunded or payable by any insurance company that insures the collateral against loss. You will notify us if there is a change in your address. You promise that you own the collateral to anyone else until you have repaid your loan in full. If the purchased property is lost, damaged or destroyed, you will still have to pay us all amount due under this agreement. We will be entitled to any insurance proceeds towards payment on your loan as your payments become due. We can assign any of our rights under the agreement without your consent, but you may not assign your right under this agreement without your consent, but you may not assign your rights under this agreement without your consent. You can prepay the amount due under this agreement anytime. If you do, we will refund the unearned FINANCE CHARGE, such that the cost of the loan shall be adjusted so that the cost of the loan shall at all times be computed at the rates herein provided on the actual principal balance for the actual number of days it remains unpaid. If you prepay your loan within sixty (60) days from the date of this agreement, we shall refund all of the FINANCE CHARGE that you have paid. If you are in default, you will deliver the collateral to us upon request; or we sell the collateral after giving you five (5) days written in notice. You will pay any difference between the sale proceeds, less expenses incurred by us for resale, and what you owe to us. If default occurs, we can then demand immediate payment of the balance of this notice, and the balance of any other note from you to us, minus refunds of the FINANCE CHARGE which has not been earned. If you are in default under this note and we demand full payment, you agree to pay us interest on the unpaid balance at the stated ANNUAL PERCENTAGE RATE provided for herein. If it becomes necessary for us to sue you, or turn your account with us over solicitor in order to collect what is owed to us under this note, you agree to pay court costs and all costs of collection, repossession, storage and sale, including reasonable legal fees. We do not have to notify you that this note has not been paid. We can charge the terms of payment and release any security without notifying or releasing you from responsibility on this note. Prior to default all payments will be applied first to interest and then to principal. After default, payments will be applied to interest, principal and other costs in any manner decided by us. We can accept late payments or partial payments, even though marked "payment in full" without losing any of our rights under this note. This agreement will be governed by the laws of the province in which the execution of this agreement has taken place. Any part of this agreement, contrary to the law of the province which governs this agreement shall not invalidate other parts of this agreement. You agree that it is not our intention to charge more interest than allowed by law. If, for any reason, this occurs, any excess shall be treated as payment of the principal or refunded to you. Because we excuse one of our defaults does not mean later occurrences or default will be excused. You have read this agreement and received a copy. You understand it contains all your rights and responsibilities. No oral statements will be binding. All changes must be approved by us in writing. Your heirs and legal representatives will also be responsible under this agreement. The seller is not responsible for delay in delivery due to material shortage, strikes, Acts of God or other events beyond its control and under such circumstances the Buyer agrees to wait for delivery until merchandise is available. Titles in the above goods remain with the company until paid in full.

Nutraway Systems Inc. strictly forbids and does not authorize the installation or repair of any water filtration systems by our independent consultant-salesperson. Should the consumer choose to receive help or allow our independent consultant-salesperson to install or repair any of our water filtration products, the consumer accepts all risk and liability.

LATE PAYMENT FEE: Clients paying their monthly payment by credit card or debit card will incur a late payment fee charge of \$30.00 for every month of missed payment. For checks or pre-authorized method of payments, \$42.50 will be added to their outstanding balance, as a penalty charge for every returned payment.

BUYER'S RIGHT TO CANCEL

You may cancel this transaction without any penalty or obligation, within three (3) business days from the date on this agreement.

If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable cancellation notice, and any security arising out of the transaction will be cancelled.

If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale; or you may if you wish comply with instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.

If you make the goods available to the seller and the seller does not pick them up within twenty (20) days of the date of your notice of cancellation, you may retain or dispose of the goods without further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the seller and fail to do so, then you remain liable for performance of all obligations under the contract.

To cancel, you must give notice of cancellation at Nutraway System Inc. 4020 Golf Road, Skokie, Illinois 60076. You must give notice of cancellation by a method that will allow you to prove that you gave notice, including registered mail, fax, or by personal delivery.

Purchaser's Signature _____ Date: _____

Consultant Signature: _____ Consultant's Name: _____
(Print)

Signed At: _____
(Physical Address)