

## BlvdHome No Credit Check and Revolving Charge Security Agreement

1. All of the information I have provided on this Agreement is true and accurate. I authorize the BlvdHome to make whatever inquiries are deemed necessary to determine the accuracy of the information. By my signature (including any digital or electronic signature) on the attached credit application, I agree to abide by all the terms and conditions of this Security Agreement.
2. By my signature I acknowledge that I have received a copy of the Federal Truth-in-Lending Disclosure Statement (on reverse side of this form) for the BlvdHome Revolving Charge Accounts ("Disclosure Statement"), and agree to pay all amounts I owe you according to the terms of the Disclosure Statement and this agreement. If for any reason the terms of this agreement change, I will provide you with such notice as is required by applicable law.
3. I will timely pay all amounts billed to me under the terms of the Disclosure Statement and any billing you send to me for credit extended under this Agreement, including all finance charges and other costs. Any purchase I make on credit as evidenced by sales slip, memorandum, invoice or similar document will be deemed to have been made under the terms and conditions of this Agreement.
4. You may require me to pay off my entire credit balance, plus accrued finance charges, all at once if I fail to make any payment on time, or if I breach any term of this agreement.
5. I agree that my liability for any purchases made under this agreement is joint and several, meaning that I am responsible for the entire balance of the account, whether incurred by myself, by any other applicant hereunder, or by any authorized user.
6. **Application of payments and credits:** To the extent that my monthly payment exceeds the total minimum payment, you will allocate the excess amount first to my regular revolving charge line, unless specified. Otherwise, you will allocate payments to the balance with the highest interest rate, in accordance with applicable law.
7. **Security Interest:** To the extent permitted by applicable law, I hereby grant to BlvdHome a purchase money security interest under the Uniform Commercial Code in the merchandise purchased on my account until such merchandise is paid for in full. I agree to assist in executing any documents necessary to perfect your security interest. If I do not make the total Minimum Payment on my account by the payment due date, you may repossess any merchandise that has not been paid for in full. If the amount received on sale of the goods, including costs of repossession, storage, sale and other costs, is insufficient to pay all amounts I owe you, I agree to pay you the amount of any such deficiency.
8. I agree that, until the entire purchase price together with applicable shall have been fully paid for goods purchased under this Agreement, I will not remove the goods from my address set forth on the application, or sell the goods to a third party, without your prior written consent.
9. The decision to offer credit to me is entirely yours, and you may revoke any credit granted to me or decline to grant further credit to me for any reasons whatsoever, and at any time, to the extent not prohibited by law.
10. In the event you are required to institute any legal action or to take other means to collect amounts I owe you, I agree to pay all of your costs of collection, including a reasonable attorney's fee. If I make payment on any purchase or billing by check, and the check is returned to you unpaid for any reason, I agree to pay you a minimum fee of \$20.00 for each such check, or for each time a check is resubmitted for payment, together with your attorney's fees and costs in collecting payment on a check. I agree that in the event you institute legal proceedings against me, such a suit may be brought in Washington County and that Utah law will govern the interpretation or enforcement of this agreement. I hereby waive all objections to such jurisdiction and agree to submit thereto. Any judgment you obtain against me shall continue to bear interest at the annual percentage rate applicable to my account balance at the date of judgment.