

Service Contract Administrator:
Warrantech Consumer Product Services (WCPS)
P.O. Box 1189
Bedford, TX 76095
Telephone: (800) 782-8661

Service Contract Obligor:
Butler Financial Solutions, LLC
2300 Corporate Blvd., NW, Suite 214
Boca Raton, FL 33431

CONGRATULATIONS

You have just made a smart consumer decision to protect yourself from the future cost of repairing your new product by purchasing a RepairMaster Replacement Plan (the "Plan"). **To validate this Plan, visit our web site at www.myrepairmaster.com or call 1-877-263-7403. Registrations must be received within 10 days of product purchase to validate this Plan and to ensure coverage. A copy of your proof of product purchase may be required at the time of service.** The Administrator cannot register your product for this Plan if you do not complete the registration. The Administrator reserves the right to reject a registration and will refund the purchase price through the retailer.

PRODUCT ELIGIBILITY, COVERAGE AND TERM

This Plan covers products purchased as new and manufactured for use in the United States, which at the time of purchase included the manufacturer's original written warranty valid in the United States. In order to be eligible for a Plan, the manufacturer's warranty must provide at least 90 days parts and labor coverage. This Plan covers all mechanical and electrical defects that would normally be covered by the original manufacturer's written warranty, unless otherwise stated in the Exclusions section. Coverage only applies to products used non-commercially.

Coverage under this Plan shall commence immediately upon the expiration of the manufacturer's original parts and labor warranty and is based upon the term of coverage, product description, and retail price limitations shown on the front of the RepairMaster package. If the manufacturer's warranty has a split-warranty coverage (a split-warranty exists when there is uneven coverage for parts and labor), this Plan shall commence at the time the shortest portion of the manufacturer's warranty expires. This Plan is for carry-in service only.

In the event your product suffers a mechanical or electrical defect in the year following the expiration of the shortest portion of your manufacturer's warranty, this Plan will replace your original product with a product of like kind and quality. For instructions on how to obtain a replacement product, please call 1-800-292-7726. This Plan is limited to one replacement during the lifetime of the Plan. Technological advances may result in a replacement product with a lower selling price than the original product. The most we will pay on any single replacement is the price you paid for the product. If we replace the product in its entirety, our maximum liability has been met under this contract and there will no longer be coverage under the terms of this contract. Replacement products will include a manufacturer's warranty and the retailer has the option to offer an additional extended service contract of the replaced product. If a replacement product is not available, we will refund to you the product purchase price and this contract will be invalid and all obligations satisfied. **You may be required to ship or deliver the defective product prior to receiving reimbursement or a replacement product**

IMPORTANT CONSUMER INFORMATION

This Plan is deemed a service contract under federal law.

If we fail to pay or provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a written claim directly against the Insurer, Great American Insurance Company, 49 E. Fourth Street, Suite 800, Cincinnati, OH 45202. Please enclose a copy of your Plan. *For residents of the State of Washington, if we fail to pay or provide service on a claim, you may make an immediate and direct claim to the insurer.*

If the product is exchanged by your retailer, you must advise the Administrator in writing at P.O. Box 1189, Bedford, TX 76095, Attn: Data Entry or call 1-800-292-7726 with the manufacturer, model, and serial number of the new product within 10 days of the exchange. If you transfer ownership of your product, this Plan may be transferred by sending to the Administrator, at the address above, the name and address of the new owner within 10 days of the transfer along with a \$10.00 transfer fee. The cancellation provisions of the service contract apply only to the original purchaser of the service contract.

This Plan is an agreement between Butler Financial Solutions, LLC (Butler), 2300 Corporate Blvd., NW, Suite 214, Boca Raton, Florida 33431, who is the obligor/provider, and you, the purchaser. If you are a resident of **Alaska, Arkansas, Maine, Maryland, Missouri or New Jersey**, this Plan is an agreement between the retailer, who is the obligor/provider, and you, the purchaser. Warrantech Consumer Product Services, Inc. (WCPS) is the Administrator. Customers having questions regarding the receipt of services under this Plan should call the Administrator at 1-800-292-7726. This document sets forth the entire Plan and may not be modified except by the Administrator.

EXCLUSIONS

This Plan does not cover any loss or damage resulting from: pre-existing conditions (means a condition that within all reasonable mechanical probability relates to the mechanical fitness of your covered merchandise prior to contract issuance); improper installation of components or peripherals; unauthorized repairs or modifications; improper use of electrical/power supply; loss of power; dropped product; collision with another object; any result of a malfunction or damage of an operating part from failure to provide manufacturer's recommended maintenance; transportation damage; damage to cabinetry; attachments; theft, abuse, misuse, neglect, vandalism, or environmental conditions (fire, floods, corrosion, sand, dirt, windstorm, hail, earthquake, or exposure to weather conditions); software and software related problems; losses on any component(s) never covered by a manufacturer's warranty; any damage to recording media including any program, data or setup resident on any mass storage devices such as hard drives, CD-ROM devices, floppy diskettes, tape drives or tape backups as a result of the malfunctioning or damage of an operating part; reception and transmission problems resulting from external causes.

Other exclusions include but are not limited to: any repair covered by a manufacturer's warranty; recall or rework, regardless of the manufacturer's ability to pay for such repairs; damage resulting from computer viruses; burned-in phosphor in CRTs; products; covered products with removed or altered serial numbers; consumables such as bulbs, filters, batteries, toner, ribbons, drums, developer, or ink cartridges; removal and reinstallation of an internal component not performed by a factory authorized service center; cosmetic or structural items; cables, cords, and connectors; component(s) never covered by a manufacturer's warranty; damage, warping or rusting of any kind in the housing, case or frame of the covered product or any non-operating part, including plastic or decorative parts; loss of data or for loss of use during the period the covered product is at a repair facility or otherwise awaiting parts; any costs associated with repairs or maintenance resulting from the product's inability to correctly recognize, distinguish, interpret or accept dates in the Year 2000 and beyond.

You are responsible for backing up all software prior to commencement of any repair. This Plan does not cover restoration of software to your covered product. If your covered product experiences a defect or damage that is excluded from coverage under this section or in the event that no covered defect or damage is found, then you are responsible for all repair costs and the cost of on-site service.

DISCLAIMER OF CERTAIN LIABILITIES

Under no circumstances shall your retailer, Butler, WCPS, or the insurer be liable for indirect, consequential, or incidental damages (including damages for lost profits, business interruption, loss of data, and the like), even if any party has been advised of the possibility of such damages. This Plan will not cover any defects that are subject to a manufacturer's program of reimbursement. This Plan is not a warranty or insurance policy; it is a Service Contract. This Service Contract is not intended to create or limit any implied warranties concerning your product, which may or may not exist under applicable law.

CANCELLATION

You may cancel your service contract by informing the Dealer of your cancellation request in writing within 30 days of receiving the service contract. The service contract is non-cancelable after 30 days from the date of purchase. For those states that do not permit non-cancellation of your service contract, the law of that state shall apply to residents requesting cancellation.

If we cancel this service contract, we must provide you with a written notice at least 15 days prior to cancellation at your last known address, with the effective date for the cancellation and the reason for cancellation. Return of the premium is based upon 100% of the unearned pro-rata premium.

SPECIAL STATE REQUIREMENTS

State amendments to specific provisions of the terms of cancellation are as follows:

Alabama only: If your cancellation request is made more than 30 days from the date of purchase, we will refund the unearned portion of its full purchase price. However, we will retain an administrative fee of \$25.00. Any refund may be credited to any outstanding balance of your account and the excess, if any, returned to you. A 10% penalty per month will be added to a refund that is not paid or credited within 45 days after return of the service contract to us. In the event we cancel this service contract, we will mail a written notice to you at your last known address at least 5 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. But, we are not required to mail you written notice if the reason for cancellation is nonpayment of the Provider fee or a material misrepresentation by you to the Provider relating to the covered property or its use.

Arizona only: CANCELLATION - You may cancel this service contract at anytime prior to the expiration date by sending written notice to the Administrator Warrantech Consumer Product Services, Inc. at P.O. Box 1189, Bedford, TX 76095. You will receive a pro-rata refund, less a \$25.00 administrative fee for cancellation of the service contract. However, no claims incurred or paid will be subtracted from this refund. **EXCLUSIONS** - We shall not provide coverage only for those specifically listed items in the Exclusions section. "Pre-existing conditions" is further defined as conditions that were caused by you or known by you prior to purchasing this service contract.

California only: If you purchase your contract in California you may cancel the contract according to the following terms. If you inform the Administrator of your request for cancellation in writing after 30 days from the date of receiving the service contract, you will receive a pro-rata refund of the service contract purchase price, less the cost of repairs made (if any), and less an administrative fee of 10% of the service contract price up to \$25.00.

Connecticut only: In the event of a dispute with Administrator, you may contact The State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the product, the cost of repair of the product and a copy of the warranty contract.

Georgia only: You may cancel this service contract at anytime by notifying the Administrator in writing whereupon the Administrator will refund the unearned pro-rata purchase price. The Administrator may not cancel this agreement except for fraud, material misrepresentation, or nonpayment by you or if required to do so by any regulatory authority. Notice of such cancellation will be in writing and given at least 30 days prior to cancellation. This contract will be interpreted and enforced according to the laws of the state of Georgia.

Illinois only: Covered items must be in place and in good operating condition on the effective date of coverage and become inoperative due to normal wear and tear after the effective date of this contract. The service contract holder is allowed to cancel the service contract. If the service contract holder elects cancellation, the service contract Provider may retain a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50.00. The service contract may be cancelled within 30 days after its purchase if no service has been provided and a full refund of the service contract purchase price, less the cancellation fee, will be paid to the service contract holder. The service contract may be cancelled at any other time and a pro-rata refund of the service contract purchase price for the unexpired term of the service contract, as measured by the number of days still remaining on the service contract, less the value of any service received and any cancellation fee stated in the service contract will be paid to the service contract holder.

Nebraska only: If we cancel this service contract, we must provide you with a written notice at least 30 days prior to cancellation at your last known address, with the effective date for the cancellation and the reason for cancellation

New Mexico only: You may return this service contract within 20 days of the date this service contract was mailed to you, or within 10 days if the service contract was delivered to you at the time of sale. If you made no claim, the service contract is void and the full purchase price will be refunded to you. A 10% penalty per month will be added to a refund that is not made within 60 days of your return of the service contract. These provisions apply only to the original purchaser of the service contract. In the event we cancel this service contract, we will mail a written notice to you at your last known address at least 15 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. The Provider of this service contract may cancel this contract within 70 days from the date of purchase for any reason. After 70 days, the Provider may only cancel this service contract for fraud, material misrepresentation, nonpayment by you or a substantial breach of duties by you relating to the covered property or its use.

Nevada only: The following amends the **CANCELLATION** and **IMPORTANT CONSUMER INFORMATION** sections of this contract. This contract is not renewable. These provisions apply only to the original purchaser of the service contract. You may cancel this service contract at anytime by notifying the Administrator in writing. If you have made no claim and your request for cancellation is within 30 days, the full price you paid for the service contract will be refunded and no administrative fee will be deducted. If you have made a claim under the contract, or if your request is beyond the first 30 days, you will be entitled to a pro-rata refund of the unearned contract fee, less a \$25.00 administrative fee. If your contract was financed, the outstanding balance will be deducted from any refund, however, you will not be charged for claims paid or repair service fees. If you cancel this contract and the refund is not processed within 45 days, a 10% penalty will be added to the refund for every 30 days the refund is not paid. The Provider of this service contract may cancel this contract within 70 days from the date of purchase for any reason. After 70 days, the Provider may only cancel this service contract for fraud, material misrepresentation, nonpayment by you or a substantial breach of duties by you relating to the covered property or its use. If the Provider cancels your contract you will be entitled to a pro-rata refund of the unearned contract fee, no administrative fee will be deducted. In the event we cancel this service contract, written notice will be sent to your last known address at least 15 days prior to cancellation with the effective date.

New York, South Carolina, Texas and Wyoming only: You may return this service contract within 20 days of the date this service contract was mailed to you, or within 10 days if the service contract was delivered to you at the time of sale. If you made no claim, the service contract is void and the full purchase price will be refunded to you. A 10% penalty per month will be added to a refund that is not made within 45 days of your return of the service contract. These provisions apply only to the original purchaser of the service contract. In the event we cancel this service contract, we will mail a written notice to you at your last known address at least 21 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. But, we are not required to mail you written notice if the reason for cancellation is non-payment of the Provider fee, a material misrepresentation, or a substantial breach of duties by you relating to the covered property or its use.

North Carolina only: The purchase of a service contract is not required in order to obtain financing for the product. You may cancel this service contract at any time after purchase. You will receive a pro-rata refund of the service contract purchase price less the cost of repairs made and less an administrative fee of 10% of the service contract purchase price up to \$25.00. We may cancel this service contract only for non-payment of the purchase price of the service contract or a direct violation of the service contract by you.

Oklahoma only: In the event you, the customer, cancel the service contract, return of premium will be based upon 90% of the unearned pro-rata premium. In the event we cancel the service contract, return of the premium is based upon 100% of the unearned pro-rata premium.

South Carolina only: If You have any questions regarding this Contract, or a complaint against the Obligor, You may contact the South Carolina Department of Insurance at 300 Arbor Lake Drive, Columbia, South Carolina 29223, (800) 768-3467.

Texas only: If you have any questions regarding the regulation of service contract Provider or a complaint against the Obligor, you may contact the Texas Department of Licensing & Regulation, 920 Colorado, P.O. Box 12157, Austin, Texas 78711, (800) 803-9202.

Utah only: Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association.

Washington only: You may return this service contract within 20 days of the date this service contract was mailed to you, or within 10 days if the service contract was delivered to you at the time of sale. If you made no claim, the service contract is void and the full purchase price will be refunded to you. A 10% penalty per month will be added to a refund that is not made within 30 days of your return of the service contract. These provisions apply only to the original purchaser of the service contract. In the event we cancel this service contract, we will mail a written notice to you at your last known address at least 21 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. Exclusions from coverage are limited to those expressly stated under the "Exclusions from Coverage" section above.

Wisconsin only: THIS WARRANTY IS ONLY SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. The purchaser may cancel this service contract at any time. If you cancel this service contract within 30 days of the date of purchase, the Administrator shall return 100% of the purchase price less actual costs or charges needed to issue and service the service contract. If you cancel this service contract Plan after 30 days, you will receive a pro-rated refund less a cancellation fee of 10% of the purchase price up to \$25.00. Unauthorized repairs may not be covered.

DO YOU NEED PROTECTION FOR OTHER PRODUCTS IN YOUR HOME?

Contact WCPS for further information by writing to P.O. Box 1189, Bedford, TX 76095, Attn: Direct. For faster service, call 1-800-541-6014. Please have the model number, manufacturer, year of purchase, and other relevant information available when placing your call. *Offer not available to California residents.*