

**PAWNED WITH
DIAMOND CREDIT AGENCY**

682 Marsh St., Arkham, Mass.

19

BY

OF

**FOR THE
SUM OF :**

COLLATERAL:



**8-11 A. M. / 1-6 P. M.
Mon. - Sat.
Fireproof Room**

PAWN LOAN TERMS

.....%DAYS \$.....FEE

The company shall protect the interests of the pawner. The employees and experts of the company shall maintain strictest secrecy regarding the person of the pawner and information disclosed by him. The pawner should be asked to provide identification, if he offers items for pledging, in which there are justified objections regarding the legality of the property or the authorization of the decree. In case of suspicion of a culpable action, authorities should be informed as quickly as possible.

Pledges may not be accepted by persons less than 18 years of age, even if they are trading only as envoys.

If items are pawned without knowledge and wish of the owner and were accepted by the company in good faith, the company shall issue such pawns only in the framework of the legal clauses. When issuing illegally pawned items the company can charge partial or complete compensation in cases worthy of consideration.

Items of all types, with exception of the items stated in section below, are accepted as pawns. Apart from that the company can reject each application without stating the reasons.

Following are excluded from being accepted as pawn: a) *Items, whose pledge is inadmissible on account of legal clauses.* b) *Items, which were sold or lent against proprietary reservation and are marked according to an agreement signed with the company, unless the approval of the owner is proven.* c) *Objects, which rouse suspicion according to the circumstances of the case, that they are stolen, embezzled or smuggled and all objects announced as alienated by means of official communications;* d) *Objects, against whose acceptance there are suspicions for sanitary or other reasons, such as e.g. explosive, corroded, easily flammable, infectious, hazardous or radioactive substances, gases, poisons and the likes.*

The amount of the loan for the items accepted is determined by the company. Because of loan agreement, the company of third party cannot be made liable for a specific value of the pawn/pawn object. The pawner is free to claim a corresponding loan lesser than that of the pawn value, unless it is below a minimum amount agreed by the company.

The term of a pawn can be extended on

request of the pawner against termination of the old and issuing of a new contract as well as against payment of the charges intended for this. The implementation can be rejected by the company without stating reasons or can be made dependent on an installment payment of a part of the loan.

The pawner can pay the loan installment during the implementation. However the remaining loan cannot fall below the minimum amount agreed by the company in this case. During the implementation, an extra amount going beyond the original loan can be granted upon request of the pawner with consent of the company.

Pawns, which are not released or implemented until the expiry date noted on the contract, are expired and go over to the sole and final control of the company after expiry of extension period of six weeks. The company is entitled from this time to use the item at own discretion or give it to someone else to use. Normally it can be used in an open access sale. The company shall not present the pawns to an expert for the evaluation for the verification before their use.

Expired pawns can be normally released or implemented latest on the last working day before the use. If the pawn is not used, since the company reserves the right to use at its own discretion, a release or implementation is possible latest on the 90th day after due date of the repayment of the loan amount. After that a release or implementation is ruled out.

If a contract incurs loss, the pawners of the company and on their request also the pawn authority immediately has to show the loss verbally or in writing. The loss bearer must declare the lost contract and must describe the pawn accurately. If the description corresponds to the pawned pawn and the stated information of the contract is correct and the signature of the loss bearer corresponds to the records of the company, the loss of the contract is noted down after the confirmation about shown loss by the pawn official was produced and a copy was made. On the basis of this copy, the pawn can be converted by the pawner.

By my signature I hereby acknowledge I have read and agree to all the foregoing.

Signed:

Legally **READ CAREFULLY** *Binding*