

PRINCIPAL-ONLY PAYMENT PLAN
Instructions for Completing the
RETAIL INSTALLMENT CONTRACT
Exclusively for CNA National Vehicle Service Contracts
(with minimum effective coverage of 24/24, 36/36 or longer)

Instructions to Dealer

1. Insert the *Vehicle Service Contract number* in the upper, right-hand corner.
2. Complete the *Purchaser and Dealer information*. Include your Dealer Code.
3. Complete lines (a) through (e) of the *Itemization of Amount Financed section*.
4. Complete the *disclosure section* (see instructions below).
5. Submit business weekly to CNA National using Principal-Only Payment Plan Weekly Register. Attach white and pink copies of the POPP Retail Installment Contract and pink copy of the Vehicle Service Contract page one to your weekly register. **Do not send any payment.**

Instructions for Completing the Disclosure and Payment Option Sections

1. Amount Financed: This is the total cash price of the vehicle service contract (including taxes), **less** the customer's 10% down payment. This number must be entered five times: once after the caption "Itemization of Amount financed," once on line (e) of the "Itemization of Amount Financed" section, once in the "Amount Financed" disclosure box, once in the "Total of Payments" disclosure box, and once on the line next to "Amount paid to others on your behalf."
2. Total Sale Price: This box requires two entries. First, enter the customer's 10% down payment which appears on line (d) of "Itemization of Amount Financed." Next, enter the total cash price which appears on line (c) of "Itemization of Amount Financed."
3. Amount of Payments: Divide the amount listed in "Total of Payments" by the "number of payments" (12 or 18) and enter the result. The 12-month plan is available for new and used VSCs that have a minimum of 24 months/24,000 miles of coverage in effect. The 18-month plan is available for new and used VSCs that have a minimum of 36 months/36,000 miles of coverage in effect. **VSCs with effective coverage less than 24 months/24,000 miles are not eligible for POPP financing.**
4. When Payments are Due: On the line following "Monthly starting," insert either the 1st, 5th, 10th, 15th, 20th, or 25th day of the following month but not less than 30 days from sale date nor more than 40 days from sale date. Abbreviations such as "5/1/15" for May 1, 2015, are acceptable. Enter the complete date such as 5/1/15, not the 1st.
5. Payment Option: Check the customer's method of payment and fully complete all areas within the Payment Option selected. If Payment Option 1 is selected, make sure all credit card information is correct. If Payment Option 2 is selected, be certain to attach a void check or a copy of customer's check.

RETAIL INSTALLMENT CONTRACT

Notice to California Residents: If married, you may execute this agreement separately as an individual.
(Please Type or Print)

Vehicle Service Contract # 00123450

Purchaser of Agreement ("Purchaser")
John R. Smith
Name
1234 W. Any Street
Street Address
Anytown, ST
City/State
12345-5555 (212) 555-1212
Zip Area Code Phone

Automobile Dealer ("Dealer")
XYZ Motors
Name
5566 N. Any Road
Street Address
Anytown, ST
City/State
56789-5555 (212) 555-5678
Zip Area Code Phone
Dealer Code Number 12345

Dealer makes the following disclosures:

Itemization of

Amount Financed of \$ 960.75

- a) Cash Price (not including taxes on sale) \$ 1,000.00
- b) Taxes on sale \$ 67.50
- c) Cash Price (a+b) \$ 1,067.50
- d) Down Payment* \$ 106.75
*(minimum 10%)
- e) Amount Paid on your account \$ 960.75
(Amount Financed) (c-d)

Amount paid to others on your behalf:

\$ 960.75 to Administrator/Company
(Dealer may retain a portion of this amount)

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
0%	\$0.00	\$960.75	\$960.75	\$1,067.50
The cost of your credit as a yearly rate.				
The dollar amount the credit will cost you.				
The amount of credit provided to you or on your behalf.				
The amount you will have paid after you have made all payments as scheduled.				
The total cost of your purchase on credit, including your down payment of \$106.75				

Your payment schedule will be:

Number of Payments*	Amount of Payments	When Payments are Due
<input checked="" type="checkbox"/> 12 or <input type="checkbox"/> 18 <small>*See instructions for eligibility</small>	<u>\$80.06</u>	Monthly starting <u>3-15-15</u>

Late Charge: If a payment is received more than 15 days after the scheduled payment date, you will be charged the lesser of 5% of the payment or \$5.00.

Prepayment: If you pay off early, you will not have to pay a penalty.

See your contract documents for any additional information about nonpayment and refunds. All numerical disclosures, except the late payment disclosures, are estimates.

Purchaser wishes to purchase from Dealer a Vehicle Service Contract ("VSC") administered by CNA National Warranty Corporation ("Administrator") or CNA National Warranty Corporation - Florida, license 60098, ("Company"). In consideration of Purchaser being afforded the opportunity to pay for the VSC under the installment payment program, the Purchaser and Dealer acknowledge and agree as follows: Purchaser has paid Dealer in cash the down payment disclosed above towards the total sale price of the VSC. Purchaser may pay the balance of such total sale price in accordance with the payment method selected by Purchaser from the options set forth below.

Payment Option 1

Authorization for Credit/Debit Card Payment

The balance of the total sale price may be paid by Purchaser through, and Purchaser hereby authorizes SERVICE PAYMENT PLAN, INC. ("SPP") to make, the applicable number of consecutive monthly charges to Purchaser's MasterCard, Discover, or Visa credit/debit card account listed below, in the amounts and at the times disclosed above.

MasterCard Visa Discover

Card Expiration Date 12/17 Card Number: 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6

I authorize charges to my credit card account for the purchase of the VSC in accordance with this agreement.

Cardholder's Signature John R. Smith Date 2-15-15

Payment Option 2

Authorization for Direct Debit of Payments

The balance of the total sale price may be paid by Purchaser through, and Purchaser authorizes SPP to instruct Purchaser's financial institution to make, the applicable number of consecutive monthly payments in the amounts and on the dates disclosed above from the account listed below by electronic automatic debit of Purchaser's checking account. This authority remains in effect until SPP has received written notification of termination from Purchaser in time to allow reasonable opportunity to act on it or until the final installment payment has been paid from the account listed below.

Required Financial Institution Information

Name of Institution _____ Financial Institution's Transit Routing Number (lower left corner of check) _____ Checking Account Number _____

Please attach a check on this account, marked "void."

See the additional provisions on the reverse side which are made a part hereof.

Notice to Purchaser. (1) Do not sign this agreement 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 other things, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. (4) Keep this agreement to protect your legal rights. With your signature below, you acknowledge receipt of this Retail Installment Contract.

John R. Smith
Purchaser

2-15-15
Date

Bob Dames
Dealer

2-15-15
Date

Customer Payment Options
(Please check appropriate box)

Credit/Debit Card (Payment Option 1)

Direct Debit (Payment Option 2)

In what department did this purchase originate?

Sales

Service

F & I

Other (Direct Mail, etc.)

RETAIL INSTALLMENT CONTRACT

Notice to California Residents: If married, you may execute this agreement separately as an individual.

Vehicle Service Contract # _____

(Please Type or Print)

Purchaser of Agreement ("Purchaser")

Automobile Dealer ("Dealer")

Name _____
 Street Address _____
 City/State _____
 Zip _____ Area Code _____ Phone _____

Name _____ Dealer Code Number _____
 Street Address _____
 City/State _____
 Zip _____ Area Code _____ Phone _____

Dealer makes the following disclosures:

Itemization of

Amount Financed of \$ _____

- a) Cash Price (not including taxes on sale) \$ _____
- b) Taxes on sale \$ _____
- c) Cash Price (a+b) \$ _____
- d) Down Payment* \$ _____
 *(minimum 10%)
- e) Amount Paid on your account \$ _____
 (Amount Financed) (c-d)

Amount paid to others on your behalf:

\$ _____ to Administrator/Company
 (Dealer may retain a portion of this amount)

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 0%	FINANCE CHARGE The dollar amount the credit will cost you. \$0.00	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 down payment of \$ _____ \$ _____
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Your payment schedule will be:

Number of Payments*	Amount of Payments	When Payments are Due
<input type="checkbox"/> 12 or <input type="checkbox"/> 18 <small>*See instructions for eligibility</small>		Monthly starting _____

Late Charge: If a payment is received more than 15 days after the scheduled payment date, you will be charged the lesser of 5% of the payment or \$5.00.
Prepayment: If you pay off early, you will not have to pay a penalty.
 See your contract documents for any additional information about nonpayment and refunds.
 All numerical disclosures, except the late payment disclosures, are estimates.

Purchaser wishes to purchase from Dealer a Vehicle Service Contract ("VSC") administered by CNA National Warranty Corporation ("Administrator") or CNA National Warranty Corporation - Florida, license 60098, ("Company"). In consideration of Purchaser being afforded the opportunity to pay for the VSC under the installment payment program, the Purchaser and Dealer acknowledge and agree as follows:
 Purchaser has paid Dealer in cash the down payment disclosed above towards the total sale price of the VSC. Purchaser may pay the balance of such total sale price in accordance with the payment method selected by Purchaser from the options set forth below.

Payment Option 1

Authorization for Credit/Debit Card Payment

The balance of the total sale price may be paid by Purchaser through, and Purchaser hereby authorizes SERVICE PAYMENT PLAN, INC. ("SPP") to make, the applicable number of consecutive monthly charges to Purchaser's MasterCard, Discover, or Visa credit/debit card account listed below, in the amounts and at the times disclosed above.

- MasterCard Visa Discover

Card Expiration Date _____ Card Number: _____

I authorize charges to my credit card account for the purchase of the VSC in accordance with this agreement.

Cardholder's Signature _____ Date _____

Payment Option 2

Authorization for Direct Debit of Payments

The balance of the total sale price may be paid by Purchaser through, and Purchaser authorizes SPP to instruct Purchaser's financial institution to make, the applicable number of consecutive monthly payments in the amounts and on the dates disclosed above from the account listed below by electronic automatic debit of Purchaser's checking account. This authority remains in effect until SPP has received written notification of termination from Purchaser in time to allow reasonable opportunity to act on it or until the final installment payment has been paid from the account listed below.

Required Financial Institution Information

Name of Institution _____ Financial Institution's Transit Routing Number (lower left corner of check) _____ Checking Account Number _____

Please attach a check on this account, marked "void."

See the additional provisions on the reverse side which are made a part hereof.

Notice to Purchaser. (1) Do not sign this agreement 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 other things, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. (4) Keep this agreement to protect your legal rights. With your signature below, you acknowledge receipt of this Retail Installment Contract.

Customer Payment Options
 (Please check appropriate box)

Credit/Debit Card (Payment Option 1)
 Direct Debit (Payment Option 2)

In what department did this purchase originate?

Sales
 Service
 F & I
 Other (Direct Mail, etc.)

Purchaser

Date

Dealer

Date

ADDITIONAL PROVISIONS

If Purchaser exercises the right to cancel the VSC before making all installment payments hereunder, Purchaser will send written notice thereof to SPP at 55 West Wacker Drive, Suite 400, Chicago, Illinois 60601, not later than the date Purchaser notifies Administrator/Company or Dealer of such cancellation. Unless it shall previously have received such a written notice, SPP (i) may impose a late payment fee in the amount of 5% of the payment or \$5.00 in respect of any installment payment not received by SPP within 15 days of the scheduled payment date therefore, and (ii) is authorized by Purchaser to direct Administrator/Company to cancel Purchaser's VSC if any installment payment has not been received by SPP within 30 days of the scheduled payment date therefore. If SPP so cancels the VSC or if Purchaser cancels the VSC before making all installment payments hereunder, Purchaser agrees that any refund under the VSC shall be paid by Administrator/Company directly to SPP, and that SPP shall refund to Dealer only that portion of the refund which is on account of amounts actually paid by Purchaser.

Dealer and Purchaser certify to the Administrator/Company and to SPP that Purchaser's decision to purchase the VSC from Dealer under the installment payment program did not cause Dealer to charge Purchaser a different total sale price for the VSC or for the vehicle than Purchaser would have paid if Purchaser had decided instead to pay the purchase price of the VSC in full at the time this agreement was executed.

The content and format of this agreement have been adopted to provide Purchaser with important information in a clear and familiar form, and their use does not imply that any particular federal or state law relating to lending or installment sales is applicable to this agreement or the transaction it contemplates.

Notice to Ohio residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Pennsylvania residents: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed the amount paid by the debtor hereunder.

SERVICE PAYMENT PLAN, INC.
303 EAST WACKER DRIVE, SUITE 230
CHICAGO, IL 60601-5231

PHONE: 800-346-5990
FAX: 800-449-5990

HELP@SPPINC.NET