



COMPLETE & PRINT ZERO PLAN DOCUMENTS



This forms builder requires Adobe Reader version 9.0 or higher.

Go to <http://www.adobe.com/reader> for a free download.

Fill in the following fields. When finished, press "Generate Form" at the bottom of the page.

CUSTOMER INFORMATION:

Buyer 1 Name: _____

Soc Sec #: _____

Buyer 2 Name: _____

Soc Sec #: _____

(If there is more than 1 buyer, they must also be listed on the Service Contract, and **both buyers must sign the financing and service contract**).

Address: _____

Phone#: _____

City, St, Zip: _____

RETAILER/DEALER INFORMATION:

Retailer Name: _____

Address: _____

City, St, Zip: _____

Retailer's Authorized Agent who will sign this form (Your Name):

PROTECTION PRODUCT INFORMATION:

*Plan Administrator(s): _____

*Agreement/Policy #(s): _____

Sales Price of Service Contract: \$ _____

Tax (if applicable): \$ _____

Cash Price: \$ _____

Down Payment: \$ _____

Financing Term (# of Payments): _____

Contract Date: _____

First Payment Due Date: _____

(Contract Date should be the date customer signs our contract, and should match the effective date of the service contract)

**MINIMUM SERVICE CONTRACT TERM:
24 MONTHS**

GWC WARRANTY

VSC policies less than 24 months cannot be financed

CUSTOMER PAYMENT OPTION (Select One Option, and provide information.)

Auto-Withdrawal (ACH) from Checking or Savings Account

Account Type	<input type="checkbox"/> Checking
	<input type="checkbox"/> Savings
Bank Name	_____
Routing Number	_____
Account Number	_____
**NOTES:	1) Routing #'s always have 9 digits 2) Routing #'s will never start with "5" (Do not take from a deposit slip) 3) Don't include the check # as part of the account #

Auto-Charge to Credit/Debit Card (\$4.00 fee per payment)

Card Type	<input type="checkbox"/> Visa
	<input type="checkbox"/> MasterCard
	<input type="checkbox"/> Discover
Card Number	_____
Card Expiration	Month _____ Year _____
**NOTES:	1) American Express is not accepted 2) Card #'s are always 16 digits 3) Card #'s must begin with a 4, 5 or 6

Mail-In Payments
Customer will receive payment coupons upon activation

When you have filled out all fields, **click the "Generate Form" button to finalize ----->**

Note: After the forms have generated (below), use the "Print" button on the toolbar to print 3 copies: **(1) Send the original/signed copy to GWC Warranty**, (2) Provide the customer with a copy, and (3) Keep a copy for your records.

Helpful hints to ensure prompt funding:

- Make sure to list Universal Lenders as the lienholder** on all policy(s).
- Make sure to include a copy of the policy(s) being financed, and the customer(s) driver's license or state ID, when submitting to Universal.
- Please submit all paperwork to Universal within 10 days, to allow us ample time to process and activate the account before the first payment is due.

FOR QUESTIONS, CALL US TOLL-FREE AT (866) 954-1050

Submit the deal package to:

GWC WARRANTY CORPORATION
PO BOX 7900
WILKES BARRE, PA 18773-7900

For Courier Service:

40 COAL ST – SHOWROOM LEVEL
WILKES BARRE, PA 18702-5236

Purchaser of Product ("Buyer")

Seller of Product ("Seller")

Protection Product ("PP") Information

NAME _____
 STREET ADDRESS _____
 CITY, STATE, ZIP _____
 SOCIAL SECURITY # _____
 HOME PHONE # _____

SELLER NAME _____
 STREET ADDRESS _____
 CITY, STATE, ZIP _____

PRODUCT ADMINISTRATOR ("Administrator") _____
 AGREEMENT NUMBER OF PRODUCT(S) _____

ITEMIZATION OF AMOUNT FINANCED

Cash Price \$ _____
 (Seller may retain a portion of this amount.)

Sales Tax (if applicable) + _____

Down Payment - _____

Payment Plan Amount = _____
 (Unpaid Balance of Total Sale Price, including tax *if appl*)

To contact Universal Lenders LLC with questions about your payment plan, call Toll Free: ▶ (866) 954-1050 ◀

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	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: \$ _____ (Down Payment Amt)
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Your Payment Schedule will be:




# of Payments	Payment Amount	When Payments are Due
		Monthly, starting _____

Security: You are giving a security interest in the Protection Product being purchased, any unearned premiums or other interests in the Protection Product, and any proceeds or refunds for early cancellation thereof.
Late Charge: If a payment is received more than 10 days after the scheduled payment date, you will be charged the greater of: 1) 5% of the installment payment, or 2) \$15.00 (or the maximum amount permitted by law).
Prepayment: If you pay off early, you will not have to pay a penalty.
Estimates: All numerical disclosures, except the amount of late charge, are estimates.
 See your contract terms below and on Exhibit A for any additional information about non-payment, default, and refunds.

Buyer has agreed to purchase from Seller a Protection Product ("PP"), issued by Administrator, and to make payments under The Zero Plan® Program, which is a premium payment plan. Buyer acknowledges that Seller will assign this Note & Contract to Universal Lenders, LLC ("Universal"), or its nominee, whose mailing address is PO BOX 4179, OAK PARK, IL 60303-4179.

PROMISE TO PAY: Buyer has paid Seller the Down Payment shown in the amounts set forth above. Buyer agrees to pay the remaining unpaid balance according to the payment schedule above, together with any additional delinquency charges or service fees that may be assessed: 1) pursuant to the provisions of this Agreement, or 2) as provided to effect repayment or servicing of the account. (A complete listing of customary service fees may be obtained from Universal's website at: the-zero-plan.com). Buyer will make all monthly payments when due to Universal. If any scheduled payment is not received within 10 days of its due date, then Universal may impose a late penalty in the amount of five percent of the payment amount or fifteen dollars, whichever is greater. As a courtesy provided by Universal to facilitate repayment, Buyer may select one of the convenience repayment options below (If no payment option is selected, Universal will generate and mail a set of installment payment coupons to Buyer upon account activation. *Universal does not mail monthly statements.*)

Payment Option # 1 : ▶ AUTHORIZATION FOR ACH DIRECT DEBIT ◀ (ACH from Checking or Savings Account) Checking Savings
 Buyer authorizes Universal to instruct Buyer's financial institution to make the applicable number of consecutive monthly payments, in the amounts and at the times set forth above (and as outlined in the "Automatic Payments" provisions attached hereto). This authority will remain in effect until the Note & Contract is paid-in-full, together with applicable charges if any, or until Universal has received written notification of termination from Buyer in time to allow reasonable opportunity to act on such notification.
 Name of Bank _____ Bank Routing # _____ Account # _____

Payment Option # 2 : ▶ AUTHORIZATION FOR CREDIT OR DEBIT CARD PAYMENT ◀ (\$4.00 per payment Convenience Fee)
 Buyer authorizes Universal to make the applicable number of consecutive monthly charges to the Buyer's credit/debit card listed below, in the amounts and at the times set forth above (and as outlined in the "Automatic Payments" provisions attached hereto). This authority will remain in effect until the Note & Contract is paid-in-full, together with applicable charges if any, or until Universal has received written notification of termination from Buyer in time to allow reasonable opportunity to act on such notification.
 Credit / Debit Card # _____ Expiration Date _____ / _____ ***ONLY**   

NOTICE TO THE BUYER: 1. DO NOT SIGN this contract before you read it or if it contains blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, 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.

Buyer agrees to the terms and conditions of this agreement, including the provisions attached hereto as Exhibit A. By the signature(s) below, Buyer(s) acknowledge receipt of a completed copy of this contract.

Buyer Signature _____ **Co-Buyer Signature** _____
SELLER'S SIGNATURE _____ **Salesperson Name** _____ **DATE:** _____

NOTICE TO BUYER: FURTHER PROVISIONS ON EXHIBIT A

EXHIBIT A – PROVISIONS TO NOTE AND CONTRACT

UL Rev 10/15

LATE CHARGE: Unless Universal has received a written cancellation notice from Buyer, Seller or Administrator, if any installment payment is not received within 10 days of the due date, Universal may impose a late charge in the amount of five percent of the payment amount or fifteen dollars, whichever is greater.

DEFAULT and CANCELLATION BY UNIVERSAL: If Buyer shall fail to make any scheduled payment within 30 days of its due date, or if Buyer shall default in the payment or performance of any other obligation or indebtedness due to Universal; or if any proceeding shall be instituted by or against the Buyer under any bankruptcy or insolvency statute or for an arrangement; or if Buyer shall make an assignment for benefit of creditors; then upon any of the foregoing events of default, at the option of Universal, and if the PP provisions provide for cancellation, then Universal may cancel the PP without further notice or participation by Buyer. Accordingly, Buyer authorizes Universal to cancel the PP in the event of default, and to notify and direct the Seller and/or Administrator to cancel the PP in the Buyer's name. No act or inaction by Universal or its employees shall be construed to waive any default or to grant any additional grace period with respect to any default for failure to make any payment when due.

POWER OF ATTORNEY: Following any failure by Purchaser to make payment when due, default, or any act of Cancellation, Buyer hereby irrevocably appoints Universal as its true and lawful attorney-in-fact with respect the PP until all amounts payable hereunder are paid in full. Universal shall have full power under this power of attorney to: 1) cancel or reinstate the PP, 2) endorse or execute, in Buyer's name, all checks issued and all other documents or instruments relating to the PP, 3) receive, demand or sue for any amounts relating to the PP due and owing to Universal by Administrator, insurer, Seller, or other obligor and 4) take such other actions as are deemed necessary to further the purposes of this Agreement.

CANCELLATION BY BUYER: If the provisions of the PP provide that it may be cancelled and if Buyer decides to cancel the PP before making all of the scheduled payments, then Buyer must send written notice of such election to cancel to Universal. Buyer must subsequently follow all cancellation procedures outlined in the PP policy in order for such cancellation to be effective.

EFFECT of CANCELLATION, DEFAULT & ASSIGNMENT: Following any act of cancellation, the payment schedule shall cease and the Buyer will have no further obligation to pay any amounts not yet due, excepting for any payments, indebtedness and earned premiums that become due to Universal prior to and as of cancellation. Buyer agrees that any unearned premiums, proceeds and cancellation refunds from the PP are assigned by Buyer to Universal and that any cancellation proceeds or refunds due under the PP shall be made payable solely to Universal by the Seller and/or Administrator. Universal will refund to the Buyer any surplus or credit balance on account after application of any proceeds to: 1) any remaining payments not yet due or payable on this Note; 2) any other amount payable, indebtedness, or obligation due Universal; 3) any earned premiums or contract charges; and 4) all reasonable collection costs, including certified postage and any other expense incurred by Universal to notify Buyer of a default or to effect cancellation of the PP. If the terms of a PP do not provide for its cancellation, then Buyer acknowledges that any other PP benefits and product warranties will be similarly terminated.

ASSIGNMENT of CERTAIN RIGHTS: As security, in the event of default or cancellation, Buyer hereby assigns to Universal all of Buyer's right, title and interest in and to the PP being financed, including Buyer's rights to cancel or reinstate the PP(s), and to receive proceeds thereof, up to and including any unearned premiums or contract charges, and refund amounts due under the PP.

BUYER CANCELLATION WHEN MULTIPLE PRODUCTS FINANCED: If two or more PP's are financed together on the same Note & Contract, and if the Buyer elects to cancel any cancellable PP(s) but does not elect to cancel, or by lack of provision cannot cancel, all of the remaining PP's financed, then Buyer agrees that: 1) any cancellation proceeds and refunds shall be directed to Universal and applied to the account balance as outlined in the provisions above; 2) the payment schedule shall not cease and Buyer will continue to pay each successive monthly payment when due, until any remaining balance or indebtedness owed to Universal on account for any non-cancelled PP(s) are paid-in-full; 3) upon default, Universal may cancel or terminate any remaining PP(s) in accordance with this Agreement.

TRANSFER and ACCELERATION: This Agreement, any right to cancel, and all payments, obligations or indebtedness created herein are not transferrable, unless made by express written agreement with Universal. If the PP contains a provision in which the rights or benefits granted to Buyer under the PP may be transferred, and if Buyer elects to transfer the remaining coverage to a new owner, then Buyer agrees that any remaining payments not yet due under this Agreement shall accelerate and become immediately due and payable. Any action taken by Buyer to transfer the PP without Universal's knowledge and written consent, before all payments, indebtedness and obligations to Universal have been satisfied, shall constitute an act of default, and Universal may proceed to cancel the PP and obtain refund as provided in this Agreement.

PAYMENTS AFTER CANCELLATION: Any payment made by Buyer after Universal has requested cancellation for default will not constitute a reinstatement of the PP but shall be applied to Buyer's outstanding obligations under this Agreement. Neither the acceptance nor the application of any such payments shall constitute an undertaking by Universal to take steps to attempt to reinstate such PP or constitute a waiver of any default hereunder.

ACCEPTANCE, RATIFICATION, ACCURACY: This Agreement shall be effective upon signature by Buyer, or where applicable, upon the mailing or other transmittal of this Agreement to Buyer. Receipt of the first payment by or on behalf of the Buyer serves to ratify this Agreement even if the Agreement is not signed by the Buyer. Universal shall have the authority to revise this Agreement to insert or modify any label or term that was previously omitted or inaccurate at the time of execution (including but not limited to the due date of the first monthly payment) upon written notice to Buyer, unless Buyer objects to such changes in writing. In addition, if the total of payments due hereunder are changed due to action taken by the Seller or Administrator (eg as a result of underwriting considerations, substitutions, Seller discounts, errors or omissions), Universal shall have, following Buyer's authorization, the right to revise the figures on the face of this Agreement.

AUTOMATIC PAYMENTS: If Buyer chooses Payment Option #1 (ACH Direct Debit) or Payment Option #2 (Credit/Debit Card), then Buyer hereby authorizes Universal Lenders LLC to initiate periodic electronic funds transfers or recurring monthly charges, to the bank account or credit/debit card provided, to satisfy the repayment of this Agreement. Automatic Payments will be processed monthly on due date; unless it is a non-banking or bank holiday, then it will be re-scheduled for the next regular banking day. Buyer shall pay to Universal \$25 for each check or ACH debit that is dishonored by Buyer's bank, and \$50 for each credit/debit card transaction that is charged back by the Buyer's card issuer. If Universal is unable to process any Automatic Payment, or if any Automatic Payment is returned, dishonored or charged back, then Buyer will be removed from Automatic Payments and agrees to make the required payments using another payment method. Buyer may discontinue Automatic Payments at any time; however Buyer agrees to provide a minimum of 3 business days advance notice in order to act upon such request. Buyer understands and agrees that the failure to provide written notice of election to cancel shall not constitute any undertaking or obligation by Universal to refund any monies received after cancellation, excepting that any such monies received after cancellation will be credited to the Buyer's account and will reduce the outstanding balance retained by Universal from any cancellation proceeds. If the Automatic Payment is charged to a credit or debit card, then Buyer authorizes Universal to increase each Automatic Payment by a \$4.00 convenience fee. Buyer agrees that the sum of all scheduled convenience fees, calculated by multiplying the number of payments by \$4.00, may be added to the face value of this Note & Contract and represented in the account balance from time to time unpaid, and will be rebated upon early payoff or cancellation to the extent of the number of payments actually charged to Buyer's credit or debit card. Buyer agrees to provide and update the account information we keep on file to process Automatic Payments (such as the expiration date, card number or billing address associated with the card). If an Automatic Payment is declined or dishonored for Buyer's failure to provide or update required information, then Buyer agrees to pay a \$25 maintenance fee.

ASSIGNMENTS: Universal may, with or without notice to Buyer, assign or pledge its rights, title and interest in, to and under this Agreement and the collateral and power of attorney herein described. Upon notice from any such assignee, Buyer shall make all payments to such assignee without defense, offset or counterclaim as to such assignment.

ENTIRE AGREEMENT: This Agreement constitutes the entire agreement between Buyer and Universal. It supersedes any other written or oral agreement between the parties, and, except as otherwise set forth herein, may be modified only in writing signed by both parties.

REMEDIES, GOVERNING LAW, WAIVERS: This Agreement shall be governed and construed in accordance with the laws of the State of Illinois without regard to applicable conflict of law principles. Each provision hereof shall be interpreted so as to be effective and valid under applicable law. If any provision hereof is held to be unenforceable or invalid under applicable law, such provision shall not impair the validity or enforceability of the remaining provisions hereof. Any disputes in court or legal actions or proceedings arising out of or from or related to this Agreement or the PP, shall be brought only in courts having situs within Cook County, Illinois, and each party hereby consents and submits to the jurisdiction of any local, state or federal court located within Cook County, Illinois and waives any right it may have to transfer the venue of any such action or proceeding. Universal's failure to require strict performance of any provision hereof or to exercise any of its rights hereunder shall not waive or relinquish any future right under such provision and the provision shall continue and remain in full force and effect. Universal shall be entitled to its reasonable attorney's fees and costs incurred in the enforcement of any provision of this contract.

MISCELLANEOUS: The content and format of this agreement have been adopted to provide Buyer 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. Seller's signature on this Agreement, or the subsequent acceptance and negotiation of any proceeds advanced by Universal to Seller under this Agreement, creates an assignment per the terms of the Retailer Agreement between Universal and Seller.

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

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 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 the goods and services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed the amount paid by the debtor hereunder.

Buyer Signature _____

Co-Buyer Signature _____