

Rider to Zero Plan Dealer Agreement - Dated ___/___/___

The Parties acknowledge that this rider is made a part of and is incorporated into the Zero Plan Dealer Agreement (Agreement) between Universal Lenders LLC (Universal) and the Dealer Entity (Dealer) named below and entered into on or about the above date.

Dealer wishes to sell certain service contracts and protection products administrated by _____(ADM).

Universal and Dealer acknowledge that Dealer wishes to use Universal’s ZERO Plan® to finance the sale ADM’s products to its customers. As a result of Dealer’s participation in ADM’s program the Dealer acknowledges the following provisions will apply to the financing of all service contracts or protection products offered by ADM and be incorporated into the Agreement executed by the parties:

1. Upon receipt of ZERO Plan documents sent to Universal by Dealer , Universal will pay the ADM on the Dealer’s behalf the proceeds less a Dealer Fee within a reasonable time period. Dealer acknowledges that this provision supersedes any contrary provision found in Section D Paragraph 1 of the Agreement.
2. Upon receipt of the funds from Universal, ADM will first deduct from the proceeds the dealer cost of the product and then will deliver to the Dealer the difference. This difference represents the dealership markup on the sale of the Vehicle Product. Dealer acknowledges that this provision supersedes any contrary provision found in Section C Paragraph 5 of the Agreement.
3. Dealer acknowledges that payment to the ADM on Dealer’s behalf is equivalent to Universal sending Dealer the payment. Dealer acknowledges that Universal is not liable for the failure of ADM to pay Dealer any amounts due under the Agreement and this Rider.

UNIVERSAL LENDERS LLC

DEALER _____
(Dealer legal name)

By: _____

By: _____

Its: _____

Its: _____

Printed Name: _____

Printed Name: _____