

BldvHome REVOLVING CHARGE SECURITY AGREEMENT

I would like to apply for a revolving charge account with BldvHome. In connection with this application I agree and state as follows:

1.

All of the information I have provided on this Agreement is true and accurate. I authorize the BldvHome to make what-ever inquiries are deemed necessary to determine the accuracy of the information. By my signature (including any digital or electronic signature) on the attached credit application, I agree to abide by all the terms and conditions of this security agreement.
2.

By my signature I acknowledge that I have received a copy of the Federal Truth-In-Lending Disclosure Statement (on reverse side of this form) for the BldvHome Revolving Charge Accounts ("Disclosure Statement"), and agree to pay all amounts I owe you according to the terms of the Disclosure Statement and this agreement. If for any reason the terms of this agreement change, I will provide you with such notice as is required by applicable law.
3.

I will timely pay all amounts billed to me under the terms of the Disclosure Statement and any billing you send to me for credit extended under this Agreement, including all finance charges and other costs. Any purchase I make on credit as evidenced by sales slip, memorandum, invoice or similar document will be deemed to have been made under the terms and conditions of this Agreement.
4.

You may require me to pay off my entire credit balance, plus accrued finance charges, all at once if I fail to make any payment on time, or if I breach any term of this agreement.
5.

I agree that my liability for any purchases made under this agreement is joint and several, meaning that I am responsible for the entire balance of the account, whether incurred by myself, by any other applicant hereunder, or by any authorized user.
6.

**Application of payments and credits:** To the extent that my monthly payment exceeds the total minimum payment, you will allocate the excess amount first to my regular revolving charge line, unless specified. Otherwise, you will allocate payments to the balance with the highest interest rate, in accordance with applicable law.
7.

**Transfers to regular revolving charge line:** The unpaid balance of a special term will be transferred to my regular revolving charge line at the end of the special promotional period but before the minimum payment is calculated. You may, in accordance with applicable law, transfer the unpaid balance of a special term promotion to my regular revolving charge line if at any time I fail to pay the total minimum payment for my account within 60 days after the payment due date. Failure of payment will suspend all special promotional terms and the unpaid balances will be subject to all the terms of my regular revolving charge account.
8.

**Security Interest:** To the extent permitted by applicable law, I hereby grant to BldvHome a purchase money security interest under the Uniform Commercial Code in the merchandise purchased on my account until such merchandise is paid for in full. I agree to assist in executing any documents necessary to perfect your security interest. If I do not make the total Minimum Payment on my account by the payment due date, you may repossess any merchandise that has not been paid for in full. If the amount received on sale of the goods, including costs of repossession, storage, sale and other costs, is insufficient to pay all amounts I owe you, I agree to pay you the amount of any such deficiency.
9.

I agree that, until the entire purchase price together with applicable charges shall have been fully paid for goods purchased under this Agreement, I will not remove the goods from my address set forth on the application, or sell the goods to a third party, without your prior written consent.
10.

The decision to offer credit to me is entirely yours, and you may revoke any credit granted to me or decline to grant further credit to me for any reasons whatsoever, and at any time, to the extent not prohibited by law.
11.

**Definition of an Authorized User:** Unlike a joint account holder, an authorized user doesn't have to go through a credit check to be added to the account. An authorized user has permission to purchase on the account but is not responsible for repaying the account balance.
12.

In the event you are required to institute any legal action or to take other means to collect amounts I owe you, I agree to pay all of your costs of collection, including a reasonable attorney's fee. If I make payment on any purchase or billing by check, and the check is returned to you unpaid for any reason, I agree to pay you a minimum fee of \$20.00 for each such check, or for each time a check is resubmitted for payment, together with your attorney's fees and costs in collecting payment on the check. I agree that in the event you institute legal proceedings against me, such suit may be brought in Washington County and that Utah law will govern the interpretation or enforcement of this agreement. I hereby waive all objections to such jurisdiction and agree to submit thereto. Any judgment you obtain against me shall continue to bear interest at the annual percentage rate applicable to my account balance at the date of judgment.

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

For BldvHome Credit Check and No Credit Check

This Disclosure Statement supersedes all prior disclosures you have received from BldvHome, if any, and is effective on July 1, 2025.

Credit Check Truth In Lending Disclosure					
O.A.C. SUMMARY Annual Percentage Rate (APR)	Grace Period	Penalty Fees	Minimum Payment	Method of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
22.99%	28 days from statement date (if you have paid your previous balance in full)	Late Payment up to \$30 Returned Payment \$20	Greater of \$25 or 3% of balance	Average Daily Balance (including new purchases)	http://www.federalreserve. gov/creditcard

No Credit Check Truth In Lending Disclosure					
NO CREDIT CHECK SUMMARY Annual Percentage Rate (APR)	Grace Period	Penalty Fees	Minimum Payment	Method of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
42.99%	28 days from statement date (if you have paid your previous balance in full)	Late Payment up to \$30 Returned Payment \$20	Greater of \$25 or 3% of balance	Average Daily Balance (including new purchases)	http://www.federalreserve. gov/creditcard

Installment Truth In Lending Disclosure					
O.A.C.SUMMARY Annual Percentage Rate (APR)	Terms	Penalty Fees	Monthly Payment	Method of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
12.99%	12 Months-72 Months	Late Payment up to \$30 Returned Payment \$20	Fixed Monthly Payment, Amortization Schedule Provided with Contract	APR if Calculated Under The Rule of 78s	http://www.federalreserve. gov/creditcard

Credit Check Accounts

**FINANCE CHARGE:** The FINANCE CHARGE on your account, for each monthly billing cycle will be determined by multiplying your account's *Average Daily Balance* for the billing cycle by the monthly periodic rate which corresponds to the ANNUAL PERCENTAGE RATE OF **22.99%**.

We calculate the FINANCE CHARGE on your account by applying the periodic rate of **1.92%** to the *Average Daily Balance* of your account (including current transactions). To get the *Average Daily Balance* we take the beginning balance of your account each day, and any new purchases, and then subtract any payments, credits, and/or unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the *Average Daily Balance*.

**When two consecutive monthly payments are not met the promotional term may default to a 22.99% interest rate (monthly periodic rate of approximately 1.92%) and deferred interest may be added to account.**

**When three consecutive monthly payments are not met the account may default to a 32.99% interest rate (monthly periodic rate of approximately 2.749%).**

Installment Accounts

**FINANCE CHARGE:** The FINANCE CHARGE on your account is calculated by the Rule of 78s.

The Rule of 78s is a method of calculating interest payments on loans, where more interest is charged in the early months of the loan term, and less in later months. It's often used for fixed-rate, non-revolving loans. This means borrowers pay a larger portion of the total interest in the beginning, and less in the later part of the loan's life.

**When two consecutive monthly payments are not met the account may default to a 22.99% interest rate.**

**When three consecutive monthly payments are not met the account may default to a 32.99% interest rate.**

No Credit Check Accounts

**FINANCE CHARGE:** The FINANCE CHARGE on your account, for each monthly billing cycle will be determined by multiplying your account's *Average Daily Balance* for the billing cycle by the monthly periodic rate which corresponds to the ANNUAL PERCENTAGE RATE OF **42.99%**.

We calculate the FINANCE CHARGE on your account by applying the periodic rate of **3.58%** to the *Average Daily Balance* of your account (including current transactions). To get the *Average Daily Balance* we take the beginning balance of your account each day, and any new purchases, and then subtract any payments, credits, and/or unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the *Average Daily Balance*.

**When two consecutive monthly payments are not met the promotional term may default to a 22.99% interest rate (monthly periodic rate of approximately 1.92%) and deferred interest may be added to account.**

**When three consecutive monthly payments are not met the account may default to a 79.99% interest rate (monthly periodic rate of approximately 6.67%).**

All paper statements mailed will incur a \$2.00 service fee. Emailed statements will be provided free of charge.

No periodic charge will be imposed for the current billing cycle if the total Payments and Credits posted to your account by the payment Due Date shown on your previous billing statement equal or exceeds the Previous Balance shown on your current billing statement. The Payment Due Date will be shown on each billing statement. When payment is received by BldvHome, it will be applied first to any unpaid finance charges from billing cycles, and the remainder, if any, will be applied to the balance accruing to the highest interest rate on your account. When a credit other than a payment is received by BldvHome, it will be applied first to the balance in your account in which the monthly periodic rate is applied, and any remainder will be applied to any unpaid finance charges for the previous cycles.

**MINIMUM PAYMENT WARNING:** Some or all of your account balance may be subject to a promotion where no payment is required ("No-Payment Promotion") However, you are required to pay the promotional balance in full prior to the end of the promotion date in order to avoid interest charges that will accrue from the delivery date. To avoid interest charges on your No-Payment Promotion Balance, you must pay more than the minimum payment due. Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance.

**PAYMENT SCHEDULES:** You agree to make all payments by **cash, check, money order, or electronic payment** to us at the address specified on your periodic billing statement. Credit card payments will be accepted on financed accounts with a service fee. Your minimum monthly payment will be the greater of \$25 or 3% of the account balance.

**SECURITY RIGHTS:** You are giving BldvHome a security interest on all items purchased and financed pursuant to the terms of the Credit Application and Security Agreement.

**BA/CB ACCOUNTS:** BldvHome will add to your account a **1.92%** monthly finance charge on any unpaid balance within 30 days of delivery until paid in full.

**PROMOTIONAL ACCOUNTS:** BldvHome will convert any promotional term that is not paid in full before the end of the promotional period to a revolving charge account and accrue interest from date of delivery.

**SERVICE MAINTENANCE FEE:** BldvHome may at their discretion charge a \$15.00 service maintenance fee monthly against old credit and/or gift card balances or dormant accounts (no activity for the last 12 months). All BldvHome Gift Cards expire 5 years from date of issue.

**LEGAL ACTION:** In the event BldvHome is required to institute any legal action or to take other means to collect amounts owed to BldvHome, agreement is made by the purchaser to pay all of the costs of collection, including any reasonable attorney's fee. If payment is made on any purchase or billing by check, and the check is returned to the purchaser unpaid for any reason, purchaser agrees to pay BldvHome a minimum fee of \$20.00 for each such check, or for each time a check is resubmitted for payment, together with the attorney's fees and costs in collection payment on the check. Purchaser agrees that in the event BldvHome institutes legal proceedings against purchaser, such suit may be brought in Washington County and that Utah law will govern the interpretation or enforcement of this agreement. Any judgment BldvHome obtains against the purchaser shall continue to bear interest until satisfied at the Annual Percentage Rate applicable to purchaser's account balance at the date of judgment. We may, at our discretion, accept late or partial payments or checks or money orders marked "Payment in full" or tendered with other conditions or limitations, without notifying you and without releasing you from your obligation to pay all amounts owing under this Agreement in full or otherwise to perform the terms and conditions of this Agreement.

**PRIVACY POLICY:** BldvHome obtains information about you from credit applications, references, and other documents you submit to us. We also obtain information about you from consumer credit reporting agencies and individual transactions financed on your account. The information we collect may be used to verify your identity in making purchases or to advertise other promotional offerings to you. BldvHome does not share or sell private information about our customers or former customers to anyone, other than our affiliates to perform special services on our behalf. These affiliates are prohibited from using the information for any other purpose.

**QUESTIONS:** For billing or other questions regarding your account, please call 435-986-3150. For Credit Counseling assistance call 866-977-0555.