

Hoelschers Lay-A-Way Policy

1. All Lay-A-Ways are for a period **NOT TO EXCEED 90 DAYS!**
2. The down payment on a Lay-A-Way is 25% of the amount of the merchandise put in the Lay-A-Way.
3. A payment must be put on the Lay-A-Way at least once a month and **PAID OFF IN FULL BY THE 90TH DAY.**
4. If any of these requirements are not kept, Hoelschers has the right to apply a \$75 storage fee for every month the item is kept after the 90th day.
5. If the item is not picked up after 180 days, Hoelschers has the right to return the merchandise to stock.
6. **THERE WILL BE NO CASH REFUNDS ON LAY-A-WAYS. HOWEVER, THE MONEY CAN BE HELD ON THE ACCOUNT FOR FUTURE PURCHASES**

I _____ have read and

(Print Name)

understand the terms to the above agreement

(Signature)