

LATE PAYMENT POLICES AND FEES

Please read the following very carefully as it will be enforced very strictly and without exception. If you do not understand any part of this, **please ask!!!**

- 1) Payments must be made on time. We do NOT charge any interest, so in order for this to continue; we have to have all customers pay their payments on time.
- 2) After a payment is 5 days late, a late fee will be assessed to the account and you will receive a phone call. The following is the late fee scale:

1 st time 5 days late -----	\$25.00 late fee
2 nd time 5 days late -----	\$35.00 late fee
3 rd time 5 days late -----	\$45.00 late fee
4 th time 5 days late -----	\$60.00 late fee
5 th time 5 days late -----	\$75.00 late fee
6 th time 5 days late -----	\$100.00 late fee

If you are late more than **three** times, you will no longer be allowed to use the In-Home Layaway program.

- 3) After a payment is 15 days late, your command will be notified and you will no longer be allowed to use the In-Home Layaway program.
- 4) After a payment is 30 days late, the account will automatically be sent to collections. You will then be responsible for all legal fees concerning collection of this debt and all payments will be coordinated and made through the lawyer's office.
- 5) We do NOT enforce this policy on pre-order contracts until the furniture has arrived on island and is delivered. All payments must be current before the furniture is delivered.
- 6) If you are going on leave from Okinawa for any reason other than emergency leave, it is **YOUR** responsibility to arrange payment of your bill. If you have to go on emergency leave, we will not charge you a late fee provided you bring a copy of your emergency leave orders with you at time of payment.

I have read and fully understand the above late fee policy.

Print name

Signature

Date