


Iowa at a Glance...

- Larger Format (11x17)
- Larger Type-Easier to Read
- Logical Field Orientation
- Pre-Rental Instrument Condition

- Removed Account Number & Form Numbering
- M&R Now Called LDW Plus Maintenance
- Cash Price Disclosure (90% of Retail)
- Initial Payment Disclosure

<p>VIR USE ONLY v15-RTO</p> <p>Inventory _____</p> <p>Posted _____</p> <p>Contract _____</p>	 <p>Veritas Instrument Rental Incorporated 10720 Park Blvd Suite F - Seminole FL 33772 www.veritas-online.com • 800-578-9724 • admin@veritas-online.com</p> <p>Iowa Instrument Rental Agreement</p> <p>• Confidential • DO NOT Fax or Duplicate •</p>	<p>Affiliate</p> <table border="1" style="width:100%; height: 20px;"> <tr> <td style="width:25%;"></td> <td style="width:25%;"></td> <td style="width:25%;"></td> <td style="width:25%;"></td> </tr> </table>					<p>In this Agreement, "We", "Us", and "Our", mean the Lessor. "You" and "Your", mean the person(s) signing this Agreement as the Rental Customer(s). "Affiliate" means the local retail outlet. "Agreement" means this Instrument Rental-Purchase Agreement. "Instrument" means the rental property.</p> <p>1. INITIAL RENTAL PAYMENT: Your minimum initial term is one month (or as otherwise disclosed in "Notes." After that, you have three options: (1) you can continue renting by making monthly rental renewal payments in advance; (2) you can buy the instrument; or (3) you can return it to us in good repair with no further obligation, except for past due payments.</p> <p>2. RENTAL TERM AND PAYMENT SCHEDULE: This Agreement is for one month and is renewable by making renewal payments in advance for every month you chose to renew this Agreement.</p> <p>3. PURCHASE OPTION: You do not own the Instrument. If you choose and are current, you can buy the Instrument at any time by exercising your early purchase option (EPO). Your EPO price is the "Lease Purchase Price", less 100% of all rental payments made (not including any taxes or fees), less 10% of that amount, plus tax. The "EPO price" or "Lease Purchase Price" does not include other charges such as late fees, which are explained below. Any unpaid late fees, LDW fees, and past due payments will be added to the payoff.</p> <p>4. TERMINATION AND DEFAULT: You may terminate this Agreement at any time by returning the Instrument in good condition, fair wear and tear excepted, or by making arrangements with us for its return. You must also pay any past due amounts you owe. You can request a shipping box, packing materials and a return shipping label by calling our customer service department at 1-800-578-9724. YOU MUST RETURN THE INSTRUMENT TO US OR AFFILIATE. NO ONE ELSE IS AUTHORIZED TO ACCEPT RETURN OF THE INSTRUMENT (unless we give you approval in writing). You cannot terminate this Agreement by leaving the Instrument in the school. We may terminate this Agreement if you fail to keep any of your agreements. We may notify you of termination in writing, or by e-mail, or by telling you. You agree to pay us the fair market value of the Instrument if you fail to return it to us when this agreement terminates. You remain liable for rental payments until the Instrument is returned to us.</p> <p>5. LOSS OF OR DAMAGE TO THE INSTRUMENT: You are liable for loss of or damage to the Instrument in excess or normal wear and tear from all causes. You must pay us the fair market value of the Instrument if it is lost or destroyed. If it is damaged, you must pay us immediately for all repairs, not to exceed fair market value. We do not carry insurance on the Instrument. You are not required to purchase our Loss Damage Waiver plus Maintenance Program (LDW), but we recommend it. We may require a security deposit if you decline LDW coverage (See Item #10 for details).</p> <p>6. CREDIT CARD AUTHORIZATION: You hereby authorize us to charge your credit/debit account number provided on this Agreement and/or otherwise provided to us for any amounts owed under this Agreement. These charges may include the remaining balance of purchase price/value less credit for previous rent paid should equipment not be returned to Veritas and/or Affiliate upon demand, past due rent payments (more than 10 days late), unpaid late fees, returned checks, NSF fees, billable repair charges, and for missing items upon cancellation of Agreement and return of instrument.</p> <p>7. CONSENT TO CONTACT: By signing below, I agree to receive emails from Veritas Instrument Rental at the email address I provided, as well as to receive customer service and collections calls, including through the possible use of automated dialing systems and prerecorded messages and texts, at the telephone/cellular number(s) I provide to Veritas.</p>																																																																																																																																																																												
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(2) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. (3) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (4) YOU HAVE THE RIGHT TO EXERCISE AN EARLY BUY-OUT OPTION AS PROVIDED IN THIS AGREEMENT. EXERCISE OF THIS OPTION MAY RESULT IN A REDUCTION OF YOUR TOTAL COST TO ACQUIRE OWNERSHIP UNDER THIS AGREEMENT. (5) IF YOU ELECT TO MAKE WEEKLY RATHER THAN MONTHLY PAYMENTS AND EXERCISE YOUR PURCHASE OPTION YOU MAY PAY MORE FOR THE LEASED PROPERTY.</p> <p>Your Signature: X _____ Date: ____/____/____</p> <p>Affiliate's Signature: X _____ Date: ____/____/____</p> <p style="text-align: right; font-size: small;">Customer Service: Call 800-578-9724. Mail Payments to: VIR, PO BOX 950, Pinellas Park FL 33780</p>				<p>AutoPay Enrollment Authorization</p> <p>Sign below to authorize payment(s) from your credit/debit card information provided for Initial Payment and/or Monthly Payments:</p> <p>Today's Initial Payment <input type="checkbox"/> Monthly Payments <input type="checkbox"/></p> <p>Billing Zip Code</p> <p>Cardholder Signature: X _____</p>	<p>Initial Payment Disclosure</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>Initial Base Rent</td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td></tr> <tr><td>Initial LDW Payment</td><td></td><td></td><td></td><td></td></tr> <tr><td>Initial Tax Collected</td><td></td><td></td><td></td><td></td></tr> <tr><td>Security Deposit</td><td></td><td></td><td></td><td></td></tr> <tr><td>Total Initial Payment Due</td><td></td><td></td><td></td><td></td></tr> <tr><td>Introductory Offer Special Notes, Instructions</td><td colspan="4"></td></tr> </table>	Initial Base Rent					Initial LDW Payment					Initial Tax Collected					Security Deposit					Total Initial Payment Due					Introductory Offer Special Notes, Instructions					<p>Monthly Payment Disclosure Box</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>Base Rent Per Month</td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td><td style="width:20px;"></td></tr> <tr><td>Optional LDW Coverage Per Month</td><td></td><td></td><td></td><td></td></tr> <tr><td>Sales Tax Per Month</td><td></td><td></td><td></td><td></td></tr> <tr><td>Total Monthly Charge</td><td></td><td></td><td></td><td></td></tr> <tr><td>Total Number of Payments to Purchase</td><td></td><td></td><td></td><td></td></tr> <tr><td>Date Due Each Month</td><td></td><td></td><td></td><td></td></tr> <tr><td>Next Payment Due Date</td><td></td><td></td><td></td><td></td></tr> </table>	Base Rent Per Month					Optional LDW Coverage Per Month					Sales Tax Per Month					Total Monthly Charge					Total Number of Payments to Purchase					Date Due Each Month					Next Payment Due Date																																																																																																																
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On the Right...

Initial Payment Disclosure

Initial Base Rent	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Initial LDW Payment	<input type="text"/>	<input type="text"/>		.	<input type="text"/>	<input type="text"/>
Initial Tax Collected	<input type="text"/>	<input type="text"/>		.	<input type="text"/>	<input type="text"/>
Security Deposit	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Total Initial Payment Due	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Introductory Offer Special Notes, Instructions	<input type="text"/>					

In this area, you'll disclose the breakdown of the Initial Payment. If you're offering FIRST MONTH FREE, you'll simply indicate \$0.00 in all of the boxes. Those collecting an Initial Payment, let's say one month of rent, will break out the amounts accordingly.

A Security Deposit is required when the renter declines LDW Plus Maintenance or if you are directed to collect one by a VIR Representative. In the latter circumstance, if you're unable to approve the renter using the criteria outlined in the Affiliate Manual, a credit report may be ordered. If the renter's credit does not meet our standard, we may still approve the Agreement with a deposit. Refer to the Affiliate Manual or contact us for additional information, if needed.

Details of your introductory offer are disclosed at the bottom of this section. If you're offering a FIRST MONTH FREE special and nothing was collected from the customer, simply write "FIRST MONTH FREE" in this area.

Monthly Payment Disclosure Box

Base Rent Per Month	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Optional LDW Coverage Per Month	<input type="text"/>	<input type="text"/>		.	<input type="text"/>	<input type="text"/>
Sales Tax Per Month	<input type="text"/>	<input type="text"/>		.	<input type="text"/>	<input type="text"/>
Total Monthly Charge	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Total Number of Payments to Purchase	<input type="text"/>	<input type="text"/>				
Date Due Each Month	<input type="text"/>	<input type="text"/>				
Next Payment Due Date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	

Nothing has changed in this area. This is where you break out the Monthly Payment, Number of Payments to Purchase, Date Due Each Month, and Next Payment Due Date.

The Date Due Each Month is typically the date the Agreement is completed. The customer may request a specific date of the month (and you are allowed to accommodate). The Next Payment Due Date is the two-digit month and two-digit day of the month. March 18th would be indicated as "03/18", for example.

Maintenance & Replacement (M&R) is now called Loss Damage Waiver (LDW) Plus Maintenance. There is no change in the program. It is simply a change in language & labeling of the program.