$____PER MONTH FOR

_____MONTHS AFTER THAT

TOTAL OF PAYMENTS

SEPARATE AGREEMENTS	CONSOLIDATED AGREEMENT
$_____TOTAL OF PAYMENTS FOR YOUR EXISTING PURCHASES	$_____TOTAL OF PAYMENTS FOR YOUR CONSOLIDATED PURCHASES
____TOTAL OF PAYMENTS FOR YOUR NEW PURCHASES	

(2) THE HOLDER MUST ALLOW THE BUYER THE CHOICE OF REPAYING HIS EXISTING PURCHASE BALANCE AT THE ORIGINALLY AGREED UPON RATE AND OBTAINING ANY ADDITIONAL EXTENSION OF CREDIT AS A SEPARATE AGREEMENT, NOTWITHSTANDING ANY LAW WHICH LIMITS THE HOLDER'S ABILITY TO HAVE MORE THAN 1 AGREEMENT WITH THE SAME BUYER;

(3) AN EXISTING BALANCE MAY BE REFINANCED ONLY UPON THE BUYER'S REQUEST;

(4) THE HOLDER MUST REFUND OR CREDIT TO THE BUYER'S ACCOUNT ANY UNEARNED FINANCE CHARGE AND ANY RETURNED INSURANCE PREMIUMS UPON THE CANCELLATION OF INSURANCE SOLD IN CONNECTION WITH THE PURCHASES;

(5) THE HOLDER MUST ALLOW THE BUYER THE RIGHT TO CANCEL THE CONSOLIDATED PURCHASE AGREEMENT WITHIN 3 BUSINESS DAYS AND TO ELECT THE SEPARATE ACCOUNT OPTION PURSUANT TO SUBSECTION (2). THE HOLDER SHALL PROVIDE TO THE BUYER CONSPICUOUS NOTICE OF THE PROVISIONS OF THIS SUBSECTION; AND

(6) NOTHING IN THIS SUBSECTION SHALL PROHIBIT THE RECEIPT OF GOODS OR SERVICES BY THE BUYER AT THE TIME THE CONSOLIDATED PURCHASE AGREEMENT IS MADE.

12-610.2.

A HOLDER MAY NOT ENTER INTO A RETAIL INSTALLMENT SALES AGREEMENT, PROVIDING FOR AN INITIAL RATE OF FINANCE CHARGE PURSUANT TO SECTION 12-609(F) OR 12-610(3) OF THIS SUBTITLE, WHICH CONTAINS A PROVISION THAT PERMITS THE HOLDER TO INCREASE OR DECREASE THE APPLICABLE RATE OF FINANCE CHARGE FROM TIME TO TIME DURING THE TERM OF AN AGREEMENT.

12-634.

(a) A sales finance company may charge the buyer for a renewal, extension, or refund made under § 12-632, an amount not exceeding an annual effective rate of simple interest, as defined in Subtitle 1 of this title, of 15