

MICRO CENTER[®] computers & electronics

3.10.04

Service Contract Administrator: Service Contract Obligor:
Warrantech Consumer Product Services (WCPS)
P.O. Box 1189
Bedford, TX 76095
Telephone: (800) 782-8661

Butler Financial Solutions, LLC
2300 Corporate Blvd., NW, Suite 214
Boca Raton, FL 33431

CONGRATULATIONS

Purchasing a TechSaver Protection Plan (the "Plan") is a wise choice. The Plan provides you with valuable additional coverages and/or services including protection from the costs of repairing your product. This Plan is an agreement between Butler Financial Solutions, LLC (Butler), 2300 Corporate Blvd., NW, Suite 214, Boca Raton, Florida 33431, who is the obligor/provider, and you, the purchaser. Warrantech Consumer Product Services, Inc. (WCPS) is the Administrator. If you reside in the following states, Florida, Nevada or Washington, you are not eligible to purchase this Plan. In addition to the security of purchasing a TechSaver Protection Plan, the obligations assumed under the terms of this Plan, unless otherwise noted, are fully insured by an insurance carrier rated "Excellent" by A. M. Best. Please keep your sales receipt and this document in a safe place. It will serve as a valuable guide on how to obtain service and will help you determine what is covered by the Plan. For technical software or hardware support, call toll-free 1-888-782-8661. You will need to be in front of your equipment with it powered on. You will then be required to go through a series of diagnostic steps with an online technician before any parts can be ordered, any shipping can be arranged, or before an on-site technician can be dispatched. Proof of purchase: We maintain a record of your Plan purchase in a computer database. Your original receipts and this document may be required before any repair, replacement, exchange or voucher can be completed.

PRODUCT ELIGIBILITY, COVERAGE & TERM

Coverages: Several Plans are offered to meet the needs of the customer. Each Plan offers varying degrees of coverage above and beyond that provided by the manufacturer's warranty. Please refer to your receipt for the specific Plan that you purchased. Subject to the limitations and exclusions contained in this Plan, the coverage provided under your Plan is as follows: The Plans cover products purchased as new and manufactured and sold for use in the United States. The products must include the original manufacturer's complete written warranty valid in the United States. This Plan covers all mechanical and electrical defects or failures that would normally be covered by the original manufacturer's written warranty. All Plans shall terminate completely at the end of the specified term. Products used commercially are not eligible for coverage under any of the Plans. In order for a computer to be eligible for this Plan, the manufacturer's warranty must provide at least ninety (90) days of carry-in parts and labor coverage. All Plans are inclusive of the manufacturer's warranty. Parts and labor covered during the manufacturer's warranty period are

the responsibility of the manufacturer. The Plan for a computer workstation covers all the workstation components as shipped from the manufacturer. The following components can be covered if they are purchased on the same receipt as the workstation and are used with that workstation: one monitor, one printer, one additional external component, and all additional internal components/cards installed in the workstation at time of purchase. On Plans which include Power Surge Protection, damage or defects to your covered product caused by a power surge will be covered up to a maximum of \$1,000.00 over the life of the contract. You must first make a claim with your homeowner's/renter's insurance carrier. The Administrator will reimburse the deductible up to the \$1,000.00 limit once proof of valid claim is provided. If your product is covered under another valid service contract and/or insurance policy, this Plan will provide coverage over and above the other service contract and/or insurance policy.

1 & 2 YEAR TECHSAVER REPLACEMENT PLANS

Page 2 of 2 MCTRG001_03.10.04 The protection offered under this Plan is among the best values available. The Replacement Plan begins upon the expiration of the shortest portion of your manufacturer's warranty. During the manufacturer's warranty period, any parts and labor covered by that warranty are the sole responsibility of the manufacturer. The cost of this program reflects the manufacturer's warranty responsibility and that allocation of risk. In the event your product suffers a mechanical or electrical defect during the Plan year, your product will be replaced by one of like kind and quality. The Plan is limited to one replacement during the lifetime of the Plan. Technological advances may result in a replacement product with a lower selling price than the original product. The most we will pay on any single repair or replacement is the price you paid for the product. If we replace the product in its entirety with a product of like kind and quality, our maximum liability has been met under this contract and there will no longer be coverage under the terms of this contract. Replacement products will include a manufacturer's warranty and the retailer has the option to offer an additional extended service contract on the replaced product. If the product is not repairable and a replacement product is not available, we will refund to you the product purchase price and this contract will be invalid and all obligations satisfied. This Plan is only available for products that were purchased for \$500.00 or less, but in no event will it cover computers, laptop computers, or notebooks. Damages caused by power surges are not covered under this Plan. The 1 & 2 Year TechSaver Replacement Plans are not transferable.

Product Eligibility, Coverage & Term

For technical support and to arrange for a replacement, call toll-free 1-888-782-8661. You will need to be in front of your equipment with it powered on. You will then be required to go through a series of diagnostic steps with an online technician to determine the nature of the failure before any replacement can be authorized. TECHSAVER EXTENDED PROTECTION PLAN

The protection offered under the TechSaver Extended Protection Plan is among the most reliable and comprehensive available. Coverage under this Plan shall commence immediately upon the expiration of the shortest portion of the manufacturer's original parts and labor warranty. During the manufacturer's warranty period, any parts and labor covered by that warranty are the sole responsibility of the manufacturer. The cost of this program reflects the manufacturer's warranty responsibility and that allocation of risk. After the manufacturer's warranty expires, the TechSaver Extended Protection Plan will, on covered failures, furnish carry-in labor and replacement parts necessary to return your covered product to its normal operating condition. Transportation to an authorized service center is the customer's responsibility. Damages caused by power surges are not covered under this Plan. From the date of purchase, the TechSaver Extended Protection Plan

will offer basic troubleshooting steps with your pre-loaded software necessary to confirm a hardware failure. To the extent that our diagnosis confirms a hardware failure, we will assist you in arranging repair service for your covered product. Our level of service expertise cannot support customized proprietary software, those applications that were installed after your original product purchase, or those software errors that confirm improperly functioning or defective software. Those services must be directed to the software manufacturers. Additionally, this Plan does not provide education on how to utilize or perform tasks using any type of software program, pre-loaded or other. If you transfer ownership of your product, this Plan may be transferred by paying a \$10.00 transfer fee and sending it to WCPS at P.O. Box 1189, Bedford, TX 76095, Attention: Claims Department. You will need to include the \$10.00 transfer fee, payable to WCPS, along with the name and address of the new owner within 10 days of transfer. The TechSaver Extended Protection Plan provides a Component Replacement Guarantee. If any component in your covered product fails three (3) times due to the same problem, this Plan will replace the component with a component of equal functionality or like kind and quality and may cost less than the original component purchased. No charges or refunds will be made on the replacement component cost difference. The Component Replacement Guarantee does not include or count repairs performed by the manufacturer under their limited warranty. If service is needed because of a product failure during normal usage, the Administrator has the option to repair or replace the defective product or component with a product or component of like kind and quality. A replacement part, product or component may be new, refurbished, or reconditioned of like kind and quality and may cost less than the original product purchased. No charges or refunds will be made based on the replacement product or component cost difference. Technological advances may result in a replacement product with a lower selling price than the original product. **The most we will pay on any single repair or replacement is the price you paid for the product.** If we replace the product in its entirety with a product of like kind and quality, our maximum liability has been met under this contract and there will no longer be coverage under the terms of this contract.

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Replacement products will include a manufacturer's warranty and the retailer has the option to offer an additional extended service contract of the replaced product. If the product is not repairable and a replacement product is not available, we will refund to you the product purchase price and this contract will be invalid and all obligations satisfied. For technical support and to arrange for service call toll-free 1-888-782-8661. You will need to be in front of your equipment with it powered on. You will then be required to go through a series of diagnostic steps with an online technician to determine the nature of the failure before any repair service can be authorized. While most products can be repaired locally, some products, due to their sensitive, technical nature, require the controlled environment of a factory-authorized service center; therefore, a local repair facility may not be available. When you receive authorization for repairs, your Technical Support Representative will direct you to a designated service center. You may either take your product in person or ship it (postage prepaid and insured) to the designated service center. If you are required to ship your covered product to a service center, you will be responsible for packaging, shipping and insurance to and from the repair center. The following products are a few examples of those that must be shipped to an authorized service center for repair: notebooks, laptop computers, personal digital assistants, inkjet printers, monitors, Tablet Pc's and fax machines. Your dated proof of product purchase and a brief written description of the problem must accompany the product.

You must backup all software and data prior to commencement of any covered repairs. This Plan does not cover loss of data, computer viruses, software fixes, and/or restoration of software to your covered product.

For products that the store is authorized by the manufacturer to repair: You may take the product(s) to your nearest store location for diagnostics and repair. Transportation of the product(s) to and from the store location is your responsibility. Due to the nature of some manufacturers' service authorizations and the availability of parts, the store may be required to ship some products to another repair center for completion of the repair. You will be responsible for these shipping and handling charges. The following products are a few examples of items that may require shipment to another service center for repair: notebooks, laptop computers, personal digital assistants, inkjet printers, monitors, Tablet PC's and fax machines. It is your responsibility to backup all software and data prior to delivery of the equipment to the store for diagnostics and repair. Re-imaging of hard drives, restoration of software or data, data retrieval, software fixes and virus removal are not covered by this Plan. You will be responsible for all parts and labor not covered by the Plan.

Worldwide Service Option

The Worldwide Service Option protects your product outside the manufacturer's warranty when you travel overseas. If your product needs repair overseas, follow the steps below:

Please check with your local telephone company for the international dialing procedures and operator code as they may differ from country to country. When calling, you may call collect, 817-571-7931, to obtain a proper repair authorization number prior to work being done.

Carry the product into an authorized service center. Submit payment to the service center.

Submit to the Administrator a copy of the detailed service repair invoice that identifies your product, the repair authorization number, and include a thorough description of the repair made. This documentation must be sent to WCPS, P.O. Box 1189 Bedford, TX 76095, Attention: Claims Department. The Administrator, on behalf of the Obligor, will reimburse you within 30 days of receipt of all necessary paperwork, provided a covered repair was performed.

Note: Worldwide Service does not include on-site service or the cost of shipping, international or other.

TECHSAVER PREFERRED PROTECTION PLAN

The valuable protection offered under this Plan is among the most reliable and comprehensive available. The TechSaver Preferred Protection Plan coverage begins on the date of purchase of the covered equipment and is inclusive of the manufacturer's warranty. During the manufacturer's warranty period, any parts and labor covered by that warranty are the sole responsibility of the manufacturer. The cost of this program reflects the manufacturer's warranty responsibility and that allocation of risk. The TechSaver Preferred Protection Plan will furnish on-site service or necessary shipping to and from a repair (continued)

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center plus all replacement parts and labor necessary to return your covered product to its normal operating condition. Coverage includes damage or defects to your covered product caused by a power surge as described in the "Coverages" section. The TechSaver Preferred Protection Plan will offer basic troubleshooting steps with your pre-loaded software necessary to confirm a hardware failure. To the extent that our diagnosis confirms a hardware failure, we will assist you in arranging repair service for your covered product. Our level of service expertise cannot support customized or proprietary software, those applications that were installed after your original product

purchase, or those software errors that confirm improperly functioning or defective software. Those services must be directed to the software manufacturers. Additionally, this Plan does not provide education on how to utilize or perform tasks using any type of software program, pre-loaded or other. If you transfer ownership of your product, this Plan may be transferred at no charge by sending written notification to WCPS at P.O. Box 1189, Bedford, TX 76095, Attention: Claims Department. You will need to include the name and address of the new owner within 10 days of transfer. The TechSaver Preferred Protection Plan will also cover computer system upgrades of the following components: random access memory (RAM), central processor chips, internal cards, internal drives, and CD-ROM drives. In order for an upgrade component to be eligible for coverage, except for RAM, it must replace an existing covered component of like kind, it must be professionally installed, and you must notify the Administrator in writing of the change within 30 days of your system upgrade. This Plan does not cover the cost of the upgrade components, installation of upgrade components or those upgraded components while still covered by a manufacturer's warranty. Any damage caused or failure during the installation of the upgraded component is the sole responsibility of the installer. *The computer system upgrade coverage is a benefit provided by WCPS and is not an insured part of the Plan.*

The TechSaver Preferred Protection Plan provides a Component Replacement Guarantee. If any component in your covered product fails three (3) times due to the same problem, this Plan will replace the component with a component of equal functionality or like kind and quality and may cost less than the original component purchased. No charges or refunds will be made on the replacement component cost difference. The Component Replacement Guarantee does not include or count repairs performed by the manufacturer under their limited warranty.

If service is needed because of a product failure during normal usage, the Administrator has the option to repair or replace the defective product or component with a product or component of like kind and quality. A replacement part, product or component may be new, refurbished, or reconditioned of like kind and quality and may cost less than the original product purchased. No charges or refunds will be made based on the replacement product or component cost difference. Technological advances may result in a replacement product with a lower selling price than the original product. **The most we will pay on any single repair or replacement is the price you paid for the product.** If we replace the product in its entirety with a product of like kind and quality, our maximum liability has been met under this contract and there will no longer be coverage under the terms of this contract. Replacement products will include a manufacturer's warranty and the retailer has the option to offer an additional extended service contract of the replaced product. If the product is not repairable and a replacement product is not available, we will refund to you the product purchase price and this contract will be invalid and all obligations satisfied. For technical software or hardware support and to arrange for service call toll-free 1-888-782-8661. You will need to be in front of your equipment with it powered on. You will then be required to go through a series of diagnostic steps with an online technician before any parts can be ordered, any shipping can be arranged, or before an on-site technician can be dispatched. If on-site coverage is provided during the term of the manufacturer's warranty, you may be referred to the manufacturer for service, or calls may not be scheduled until authorized by the manufacturer. If you live beyond a fifty (50) mile radius of any authorized service center, you may be required to ship the product to a service center for repair; however, shipping charges will be covered by the Plan. While some products can be repaired on-site, most products, due to their sensitive, technical nature, require the controlled environment of a factory-authorized service center; therefore, on-site repair is not possible. The following products are a few examples of those that must be shipped to an authorized service center for repair: notebooks, laptop computers, personal digital assistants, inkjet

printers, monitors, Tablet PC's and fax machines. Re-imaging of hard drives, restoration of software or data, data retrieval, software fixes and virus removal are not covered by this Plan. An adult of legal age must be present at the location where on-site service will occur. For products that the store is authorized by the manufacturer to repair: If it is more convenient, you may take the product(s) to your nearest store location for diagnostics and repair. Transportation of the product(s) to and from the store (continued)

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location is your responsibility. Due to the nature of some manufacturers' service authorizations and the availability of parts, the store may be required to ship some products to another repair center for completion of the repair. The following products are a few examples of items that may require shipment to another service center for repair: notebooks, laptop computers, personal digital assistants, inkjet printers, monitors, Tablet PC's and fax machines. It is your responsibility to backup all software and data prior to delivering the equipment to the store for diagnostics and repair. Re-imaging of hard drives, restoration of software or data, data retrieval, software fixes and virus removal are not covered by this Plan. You will be responsible for all parts and labor not covered by the Plan.

IMPORTANT CONSUMER INFORMATION CONCERNING ALL PLANS

This Plan is deemed a service contract under federal law. If the covered product is deemed non-repairable or repair parts become unavailable during the coverage period of this Plan, the Obligor and the Administrator will replace the product with a product of equal or similar features and functionality, though not necessarily the same brand. Replacement products may be new or rebuilt products. In no event shall the Obligor or Administrator be liable for any damages as a result of the unavailability of repair parts. Administrator and/or Insurance Company own all parts removed from repaired products and any complete units replaced in their entirety.

If we fail to pay or provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a written claim directly against the Insurer, Great American Insurance Company, 49 E. Fourth Street, Suite 800, Cincinnati, OH 45202. Please enclose a copy of your Plan. *For residents of the State of Washington, if we fail to pay or provide service on a claim, you may make an immediate and direct claim to the insurer.*

If the store exchanges the product, you must advise the Administrator in writing at P.O. Box 1189, Bedford, TX 76095, Attention: Data Entry or call 1-888-782-8661 with the make, model and serial number of the new product within 10 days of the exchange. If you transfer ownership of your product, this Plan may be transferred for \$10.00 by sending to the Administrator, at the address above, the name and address of the new owner within 10 days of transfer. The \$10.00 transfer fee is waived if you purchased the Preferred TechSaver Protection Plan. The cancellation provisions of this Plan apply only to the original purchaser of the Plan.

This Plan is an agreement between Butler Financial Solutions, LLC (Butler), 2300 Corporate Blvd., NW, Suite 214, Boca Raton, Florida 33431, and the purchaser. Butler is the Obligor/Provider of this Plan and Warrantech Consumer Product Services, Inc. (WCPS) has been retained solely to administer this Plan. Customers having questions regarding the receipt of services under this Plan should call the Administrator at 1-888-782-8661. This document sets forth the entire Plan and may not be modified except by the Administrator.

Customers having questions regarding the receipt of services under this Plan should call the Administrator at 1-888-782-8661.

This booklet sets forth the entire Plan and may not be modified except by the Administrator.

EXCLUSIONS FROM COVERAGE ON ALL PLANS

This Service Contract does not cover any loss or damage resulting from: pre-existing conditions (means a condition that within all reasonable mechanical probability relates to the mechanical fitness of your covered merchandise prior to contract issuance); improper installation of components or peripherals; unauthorized repairs or modifications; improper use of electrical/power supply; loss of power; power surge or overload unless otherwise stated under program coverages; dropped product; collision with another object; any result of a malfunction or damage of an operating part from failure to provide manufacturer's recommended maintenance; transportation damage; damage to cabinetry or frame of product; attachments; theft, abuse, misuse, neglect, vandalism, accidents, collapse, explosion; battery leakage; bending or dropping; water or other liquids; spillage of any kind; insect or rodent infestation; environmental conditions including, but not limited to: fire, floods, smoke, corrosion, sand, dirt, lightning, moisture or water damage, freezes, storms, wind or windstorm, hail, earthquake, or exposure to weather conditions; vehicles, aircraft, interruption of gas or electrical service, riot, theft, mysterious disappearance, vandalism, malicious mischief, nuclear radiation, war or hostile action, radioactive contamination; intentional or accidental damage by third parties; accidental or intentional physical damage; software and software related problems; losses on any component(s) never covered by a manufacturer's warranty; any damage to recording media including any program, data or setup resident on any mass storage devices such as hard drives, CD-ROM devices, floppy diskettes, tape drives or tape backups as a result of the malfunctioning or damage of an operating part; reception and transmission problems resulting from external causes.

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Other exclusions include but are not limited to: any repair covered by a manufacturer's warranty; recall or rework, regardless of the manufacturer's ability to pay for such repairs; damage resulting from computer viruses; television or personal computer monitor screen imperfections including burned-in phosphor in CRTs or for any other reason; neglect, abuse of any component including adjustments, manipulation or modifications made by anyone other than an authorized service technician; covered products with removed or altered serial numbers; consumer replaceable items such as bulbs, tubes, filters, batteries, toner, ribbons, drums, developer, or ink cartridges or any other parts or materials which are designed to be consumed during the life of the covered product; removal and reinstallation of an internal component not performed by a factory authorized service center; damage caused by any repair personnel or any owner, employee or third party; design deficiency; cosmetic or structural items; cables, cords, wiring, switches and connectors; component(s) never covered by a manufacturer's warranty; damage, warping or rusting of any kind in the housing, case or frame of the product or any non-operating part, including but not limited to plastic, or decorative parts such as hinges, knobs, glass, handles, masks, rack rollers or shelves; loss of data or for loss of use during the period the product is at a repair facility or otherwise awaiting parts; any costs associated with repairs or maintenance resulting from the product's inability to correctly recognize, distinguish, interpret or accept dates in the Year 2000 and beyond; components and products used for commercial purposes; products provided for public use or rental. This Plan does not cover "No Problem Found" diagnosis from the manufacturer or any other third party. You are responsible for backing up all software prior to commencement of any repair. This Plan does not cover restoration of software to your product. If your product experiences a defect or damage that is excluded from coverage under this section or in the event that no covered defect or damage is found, then you are responsible for all repair costs and the cost of on-site service.

DISCLAIMER OF CERTAIN LIABILITIES

Under no circumstances shall your retailer, Butler, WCPS, or the Insurer be liable for indirect, consequential, or incidental damages (including damages for lost profits, business interruption, loss of data, and the like), even if any party has been advised of the possibility of such damages. This Plan will not cover any defects that are subject to a manufacturer's program of reimbursement. This Plan is not a warranty or insurance policy; it is a Service Contract. This Service Contract is not intended to create or limit any implied warranties concerning your product, which may or may not exist under applicable law.

CANCELLATION

You may cancel your service contract by informing the Dealer of your cancellation request in writing within 30 days of receiving the service contract. The service contract is non-cancelable after 30 days from the date of purchase. For those states that do not permit non-cancellation of your service contract, the law of that state shall apply to residents requesting cancellation. For cancellations after 30 days that meet "Special State Requirements" please request in writing to: Administrator Warrantech Consumer Product Services, Inc. at P.O. Box 1189, Bedford, TX 76095. If we cancel this service contract, we must provide you with a written notice at least 15 days prior to cancellation at your last known address, with the effective date for the cancellation and the reason for cancellation. If we cancel this service contract, we must provide you with a written notice at least 15 days prior to cancellation at your last known address, with the effective date for the cancellation and the reason for cancellation. Return of the premium is based upon 100% of the unearned pro-rata premium.

SPECIAL STATE REQUIREMENTS

State amendments to specific provisions of the terms of cancellation are as follows:

Alabama only: If your cancellation request is made more than 30 days from the date of purchase, we will refund the unearned portion of its full purchase price. However, we will retain an administrative fee of \$25.00. Any refund may be credited to any outstanding balance of your account and the excess, if any, returned to you. A 10% penalty per month will be added to a refund that is not paid or credited within 45 days after return of the service contract to us. In the event we cancel this service contract, we will mail a written notice to you at your last known address at least 5 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. But, we are not required to mail you written notice if the reason for cancellation is nonpayment of the Provider fee or a material misrepresentation by you to the Provider relating to the covered property or its use.

Arizona only: CANCELLATION - You may cancel this service contract at anytime prior to the expiration date by sending written

notice to the Administrator Warrantech Consumer Product Services, Inc. at P.O. Box 1189, Bedford, TX 76095. You will receive

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a pro-rata refund, less a \$25.00 administrative fee for cancellation of the service contract.

However, no claims incurred or paid will be subtracted from this refund. **EXCLUSIONS** - We shall not provide coverage only for those specifically listed items in the Exclusions section. "Pre-existing conditions" is further defined as conditions that were caused by you or known by you prior to purchasing this service contract.

California only: If you purchase your contract in California you may cancel the contract according to the following terms. If you inform the Administrator of your request for cancellation in writing after

30 days from the date of receiving the service contract, you will receive a pro-rata refund of the service contract purchase price, less the cost of repairs made (if any), and less an administrative fee of 10% of the service contract price up to \$25.00.

Connecticut only: In the event of a dispute with Administrator, you may contact The State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the product, the cost of repair of the product and a copy of the warranty contract.

Georgia only: You may cancel this service contract at anytime by notifying the Administrator in writing whereupon the Administrator will refund the unearned pro-rata purchase price. The Administrator may not cancel this agreement except for fraud, material misrepresentation, or nonpayment by you or if required to do so by any regulatory authority. Notice of such cancellation will be in writing and given at least 30 days prior to cancellation. This contract will be interpreted and enforced according to the laws of the state of Georgia.

Illinois only: Covered items must be in place and in good operating condition on the effective date of coverage and become inoperative due to normal wear and tear after the effective date of this contract. The service contract holder is allowed to cancel the service contract. If the service contract holder elects cancellation, the service contract Provider may retain a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50.00. The service contract may be cancelled within 30 days after its purchase if no service has been provided and a full refund of the service contract purchase price, less the cancellation fee, will be paid to the service contract holder. The service contract may be cancelled at any other time and a pro-rata refund of the service contract purchase price for the unexpired term of the service contract, as measured by the number of days still remaining on the service contract, less the value of any service received and any cancellation fee stated in the service contract will be paid to the service contract holder.

Nebraska only: If we cancel this service contract, we must provide you with a written notice at least 30 days prior to cancellation at your last known address, with the effective date for the cancellation and the reason for cancellation.

New Mexico only: You may return this service contract within 20 days of the date this service contract was mailed to you, or within 10 days if the service contract was delivered to you at the time of sale. If you made no claim, the service contract is void and the full purchase price will be refunded to you. A 10% penalty per month will be added to a refund that is not made within 60 days of your return of the service contract. These provisions apply only to the original purchaser of the service contract. In the event we cancel this service contract, we will mail a written notice to you at your last known address at least 15 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. The Provider of this service contract may cancel this contract within 70 days from the date of purchase for any reason. After 70 days, the Provider may only cancel this service contract for fraud, material misrepresentation, nonpayment by you or a substantial breach of duties by you relating to the covered property or its use.

Nevada only: The following amends the CANCELLATION and IMPORTANT CONSUMER INFORMATION sections of this contract. This contract is renewable. These provisions apply only to the original purchaser of the service contract. You may cancel this service contract at anytime by notifying the Administrator in writing. If you have made no claim and your request for cancellation is within 30 days, the full price you paid for the service contract will be refunded and no administrative fee will be deducted. If you have made a claim under the contract, or if your request is beyond the first 30 days, you will be entitled to a prorated refund of the unearned contract fee, less a \$25.00 administrative fee. If your contract was financed, the outstanding balance

will be deducted from any refund, however, you will not be charged for claims paid or repair service fees. If you cancel this contract and the refund is not processed within 45 days, a 10% penalty will be added to the refund for every 30 days the refund is not paid. The Provider of this service contract may cancel this contract within 70 days from the date of purchase for any reason.

After 70 days, the Provider may only cancel this service contract for fraud, material misrepresentation, nonpayment by you or a substantial breach of duties by you relating to the covered property or its use. If the Provider cancels your contract you will be entitled to a pro-rata refund of the unearned contract fee, no administrative fee will be deducted. In the event we cancel this (continued)

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service contract, written notice will be sent to your last known address at least 15 days prior to cancellation with the effective date.

New York, South Carolina, Texas and Wyoming only. You may return this service contract within 20 days of the date this service contract was mailed to you, or within 10 days if the service contract was delivered to you at the time of sale. If you made no claim, the service contract is void and the full purchase price will be refunded to you. A 10% penalty per month will be added to a refund that is not made within 45 days of your return of the service contract. These provisions apply only to the original purchaser of the service contract. In the event we cancel this service contract, we will mail a written notice to you at your last known address at least 21 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. But, we are not required to mail you written notice if the reason for cancellation is non-payment of the Provider fee, a material misrepresentation, or a substantial breach of duties by you relating to the covered property or its use.

North Carolina only. The purchase of a service contract is not required in order to obtain financing for the product. You may cancel this service contract at any time after purchase. You will receive a pro-rata refund of the service contract purchase price less the cost of repairs made and less an administrative fee of 10% of the service contract purchase price up to \$25.00. We may cancel this service contract only for non-payment of the purchase price of the service contract or a direct violation of the service contract by you.

Oklahoma only. In the event you, the customer, cancel the service contract, return of premium will be based upon 90% of the unearned pro-rata premium. In the event we cancel the service contract, return of the premium is based upon 100% of the unearned pro-rata premium.

South Carolina only. If You have any questions regarding this Contract, or a complaint against the Obligor, You may contact the South Carolina Department of Insurance at 300 Arbor Lake Drive, Columbia, South Carolina 29223, (803) 737-6180.

Texas only. If you have any questions regarding the regulation of service contract Provider or a complaint against the Obligor, you may contact the Texas Department of Licensing & Regulation, 920 Colorado, P.O. Box 12157, Austin, Texas 78711, (800) 803-9202.

Utah only: Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association.

Washington only. You may return this service contract within 20 days of the date this service contract was mailed to you, or within 10 days if the service contract was delivered to you at the time of sale. If you made no claim, the service contract is void and the full purchase price will be refunded to you. A 10% penalty per month will be added to a refund that is not made within 30 days of your return of the service contract. These provisions apply only to the original purchaser of the service contract. In the event we cancel this service contract, we will mail a written notice to

you at your last known address at least 21 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. Exclusions from coverage are limited to those expressly stated under the "Exclusions from Coverage" section above.

Wisconsin only. THIS WARRANTY IS ONLY SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. The purchaser may cancel this service contract at any time. If you cancel this service contract within 30 days of the date of purchase, the Administrator shall return 100% of the purchase price less actual costs or charges needed to issue and service the service contract. If you cancel this service contract Plan after 30 days, you will receive a pro-rated refund less a cancellation fee of 10% of the purchase price up to \$25.00. Unauthorized repairs may not be covered.

TO RENEW YOUR SERVICE PLAN

To renew your coverage, please call 1-800-541-6014 on or before the expiration date of this Plan. Renewal prices will reflect the age of the product, current service costs, and product repair experience.

DO YOU NEED PROTECTION FOR OTHER PRODUCTS IN YOUR HOME?

Contact WCPS for further information by writing to P.O. Box 1189, Bedford, TX 76095, Attn: Direct. For faster service, call 1-800-541-6014. Please have the model number, make, year of purchase, and other relevant information available when placing your call. *Offer not available to California residents.*