The adopter and/or purchaser. Agrees. To The finance terms and conditions as follows.

The adopter has chosen to make payments. To buy. A puppy. All payments will be sent as a subscription to be paid each month. The amount. And length of the subscription. Is set out and based on. What the adopter and or purchaser has chosen in the options tab at check out. When buying this puppy. The adopter and or purchaser agree. To make all payments on time. On the due date. Paid in full. Till the end of the subscription term. The adopter and or. Purchaser also agrees. And understands. That failure to make payment. Within 5 days of the payment schedule. May result in a. \$50 late fee. Add an additional. \$5 per day. And till payment is made And or up to 60 days. Where the adopter and or. Purchaser will be found delinquent. Of payment. And autumns goldens and or its representatives. Will have full. Rights to repossess the puppy. At the adopter and or purchaser's expense. If the adopter at any time cannot make payment. or violates the terms and conditions. Of the adoption agreement terms and or the finance agreement terms, terms and conditions and or policy, The puppy must be returned. By the adopter. And our purchaser. Within 10 days. Of violation. Without exception. At the adapter and or purchasers' expense, the adopter purchaser gives up all rights, responsibilities and claims to the puppy. And releases the puppy back to Autumns goldens. And or its representatives the adapter and or purchaser. Also agrees. To sign over. The registration. To autumns goldens and or. It's. representatives. And or to allow autumns Goldens and or its representatives. act on behalf of the adopter and our purchaser. To transfer the puppy back to Autumn's golden And or its representatives.

The adopter. And our purchaser understands autumns Goldens. And or its representatives do not take responsibility. For any sickness, illness, injury, death, or loss. Of the puppy with exception the of per health guarantee. Once the puppy leaves. Autumn Goldens the adopter, and our purchaser understands. And agrees that they will take care. Of the puppy. According to the adoption agreement. And keep its health shots and proper veterinarian checkups. The adopter and or purchaser also agree. To keep. An insurance Policy. During the term of the finance. That will cover the replacement cost of the puppy and a copy of the policy must be remitted to autumns goldens and all changes updated. The puppy must be covered for accidental Death, loss, and stolen. This policy may be obtained. Through insurance. Of their choice. Including. Homeowners insurance if acceptable. The replacement cost of the puppy is \$4400. And will be Covered accordingly. Upon any payouts. Or claims This will be paid to autumns goldens and or its representatives. Upon receipt of payment. From claim. Autumns Goldens. Will keep. Only the amount owed. For the remaining term. Of the puppy. Any other funds will be. Remitted back to. The adopter and or purchaser. That the adopter or purchaser has paid in. for the purchase of. The puppy.

Initial down payment. Is not part of the. Total finance amount. And is paid separately. This covers the cost of. Billing. Services. Transfer fees. And registration. Autumns, goldens. And or. It's. representatives. Have the choice. To include. The down payment. into the financed amount. Or reimburse at the end of term. This choice. Is at the. Discretion of Autumn's Goldens and or its representatives.

The adopter and or purchaser agrees not to sell. Or give away the puppy. Without permission. From Autumns, Goldens, and, or. Its representatives and payment must be made in full. Before such choice. Maybe granted. This is at the discretion of. Autumns, Goldens, and or its representatives.

The adapter And or purchaser understands. That if the puppy. Is Purchased. On payments with the intent not to pay. It will be considered theft by deceptive practises. Autumns, goldens. And or it's. representatives will take legal action accordingly. What Autumns, goldens. And or it's. representatives. consider as intentional fraud. Would be buying the puppy with a down payment. Not making payments. And not having contact. With the lender Autumns, goldens, and or it's. representatives.

The adapter and our purchaser understand and agrees. That Autumns goldens And or its representatives. May use a third-party collection service. On all unpaid debt this also includes. Services or persons. To repossess. The puppy. That is microchipped. The adopter and our purchaser will be responsible for all fees. And cost Including legal fees. To collect remaining balances. And repossession of the puppy. Autumns goldens and or its Representatives. Function as the lender and lien holder and financer All down payments. And Payments. Are to be made directly to autumns goldens, and or its representatives.

the adopter and or purchaser understands and agrees that any change of address must be updated. With autumns goldens, and or its representatives. As well as contact information. At all times. Within 10 days of any change of address. Or change a phone number. Or e-mail address. Also, any cards or billing information must be kept and supported and updated with Autumns Goldens for auto payments. Autumns, goldens. The adapter and or purchaser. Agrees. Understands. And gives permission for autumns goldens to bill. And charge the adopter and or purchasers Cards. Bank. Or any other. Payment method for monthly payments and fee including late fees or collection fees. And amounts due to autumns goldens. And or it's. representatives.

The adopter and our purchaser. Understands and agrees at the end of term if all payments have been made. Autumns, goldens. Will remove its name from the. Registration. Making the adopter and our purchaser. Full owner. Of the puppy. Until such time. Autumns, Goldens, and or its representatives will remain. On the registration. As the primary. Owner and lean holder. And the. Adopter and or purchasers. Will be added as second and or. Third party owners. The adopter and or purchaser. Understands they may not change. The registration. Until the puppy is paid in full. Doing so Without permission from Autumn's Goldens and or its representatives. Will be considered theft by deceptive practise. Furthermore. A charge of 29.9% interest. Will be charged to any unpaid balances. Until balance is paid in full.

This Concludes. The finance terms and conditions. But not limited to and. Includes. Autumns Goldens. Terms and conditions. And or. Adoption. Agreement terms and conditions. And or. Policy. The adopter and or purchaser. By Checking the box. Terms and conditions. And making payments. At checkout agrees to these terms and conditions.