Friedman's
Value Leader

RETAIL INSTALLMENT C
No. 5845-

Del Rio

SOLD BY 31554	PHONE NO.	CONTRAC	
ACCT. NO.	CREDIT APPROVAL TB	NEW SALE XX	AUD ON SALE / RE-OPE SALE / AWAY

Brackettville TX 78832

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate	The dollar amount your credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled	The total cost of your purchase on credit, including your down payment of:
21.48%	$ 359.93	$ 1804.07	$ 2164.00	$ 0.00 $ 2164.00

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
20	108.20	BEGINNING 03/20/02 CONTINUING ON THE SAME DAY OF EACH FOLLOWING MONTH, OR IF NO SUCH DATE EXISTS, ON THE LAST DAY OF THE MONTH

SECURITY: You are giving a security interest in:

[X] the goods being purchased [X] the goods purchased under previous contract(s) with seller.

LATE CHARGE: If a payment is late, you will be charged 5% of an installment or $5.00, whichever is less.

PREPAYMENT: If you pay off early, you may be entitled to a refund of part of the finance charge.

See your contract documents for any additional information about nonpayment, default, the right to accelerate the maturity of the debt, and prepayment refunds and penalties.

Buyer (meaning all persons who sign this contract as Buyer or Co-Buyer, jointly and severally) agrees to pay to FI Stores Limited Partnership DBA Friedman's Inc. (the "Seller") the Total of Payments pursuant to the payment schedule shown above, and to pay late charges, minimum finance charges, and any and all other charges due pursuant to the terms of this installment credit agreement (the "Agreement") and permitted under Federal Law and the laws of the state in which this transaction is consummated ("Applicable Law"). The Buyer acknowledges purchasing the goods and services listed below from Seller.

QUANTITY	STOCK NUMBER	DESCRIPTION	LIST PRICE	TRADE IN VALUE	AMOUNT
1	6032619	BRAC GENRBYDIA"FLOWER"10K	400.00		199.99
1	6052575	EARR HOOP 14K LG OVALD/C	200.00		100.00
1	6086409	EARR HOOPS 14KLG MESH D/C	180.00		90.00
1	1118886	COUPON	-25.00		-25.00
			TOTALS		

VALUE LEADER GUARANTEE

$104.10

Insurance Premium not authorized by consumer

STATEMENT OF INSURANCE (TEXAS)

Credit Life Insurance will pay the outstanding balance of Buyer's indebtedness in the event of the death of the insured; credit disability insurance will pay installments payable while the insured is disabled; property insurance will pay the replacement cost of goods purchased hereunder in the event of their loss. Neither credit life, nor credit disability, nor property insurance is required nor is the purchase of any insurance a factor in the Seller's approval or denial of credit. If such insurance is purchased, you may obtain such insurance from anyone you want. No insurance coverage is provided unless its box is checked, charged, and therefore noted below and under 2b at right. All insurance is for the term of the loan. Said insurance will be procured by Seller and will expire on the due date of final installment.

This coverage might duplicate existing coverage if you have a residential property insurance coverage. This coverage ceases when you have fully paid the debt. This coverage is primary, so it is the first source to be used in the event of a loss on property it covers. You may cancel this coverage at any time by calling the insurer at the toll-free telephone number provided to you, or by writing to the insurer. This coverage cost is outlined below.

I DESIRE:

XX	Coverage	Pr 10.46
XX	Credit Life Insurance	$ 37.00
XX		56.64
___	Credit Disability Insurance	$
___	Property Insurance	$

Application of Buyer

You are applying for the insurance marked above. Your signature below means that you agree that:
1. You are not eligible to enroll for either credit life or credit disability insurance if you have reached your 66th birthday.
2. You are eligible for disability insurance only if you are working for wages or profit 30 hours a week or more on the coverage Effective Date.
3. Your co-borrower is not eligible for life nor disability insurance.
4. You want to purchase the above checked insurance and you received a copy of the insurance policy.

Date | Primary Buyer's Signature | Date of Birth

ITEMIZATION OF THE AM

1. CASH PRICE AND TAX		
a. MERCHANDISE PRICE	$	
b. LIMITED WARRANTY(IES)	$	
c. SERVICES	$ 0.00	
d. TOTAL MERCHANDISE AND SERVICES		$ 364.99
e. SALES TAX	$ 30.11	
f. TOTAL CASH PRICE		$ 395.10
2. DOWNPAYMENT AND TRADE-IN		
a. Cash Downpayment	$ 0.00	
b. Trade-In Value	$ 0.00	
c. Sales Tax Credit (if applicable)	0.00	
d. TOTAL DOWNPAYMENT AND TRADE-IN (2a+2b+2c)		$ 0.00
3. SUBTOTAL (1f + 2d)		$ 395.10
4. AMOUNT PAID TO OTHERS ON YOUR BEHALF		
a. Insurance Premiums	$ 104.10	
b. Documentary Stamp Tax (if applicable)	$ 0.00	
c. TOTAL AMOUNT PAID TO OTHERS ON YOUR BEHALF		$ 104.10
5. UNPAID BALANCE OF THIS PURCHASE (3+4c)		$ 499.20
6. CONSOLIDATION MEMORANDUM: You agree this contract consolidates the unpaid balance of the prior Contract(s) between you and the Seller (as computed below) with the Amount Financed of this Contract. You may request copies of the prior Contract(s). The security interest in goods sold under prior Contracts shall be determined as permitted by Texas law.		
a. Total Balance to be Consolidated	$	
b. Rebate of Unearned Finance Charge	$	
c. Rebate of Unearned Insurance Premiums	$	
d. NET UNPAID BALANCE TO BE CONSOLIDATED (6a - 6b - 6c)		$
7. AMOUNT FINANCED (5 + 6d)	1497.96 193.09 0.00 1804.07	

NOTICE TO THE BUYER. DO NOT SIGN THIS CONTRACT BEFORE YOU HAVE READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THE CONTRACT THAT YOU SIGN. UNDER THE LAW YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS MAY OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. KEEP THE CONTRACT TO PROTECT YOUR LEGAL RIGHTS.

BUYER AGREES TO THE TERMS AND CONDITIONS ON BOTH SIDES OF THE AGREEMENT.

BUYER HEREBY ACKNOWLEDGES DELIVERY AND RECEIPT OF A COMPLETED COPY OF THIS AGREEMENT, INCLUDING THE DISCLOSURES REQUIRED BY THE FEDERAL CONSUMER CREDIT PROTECTION ACT INCLUDED HEREIN.

SELLER'S SIGNATURE DATE: _____

BUYER'S SIGNATURE DATE: _____

BUYER'S SIGNATURE DATE: _____

NOTICE: SEE OTHER SIDE FOR ADDITIONAL TERMS WHICH ARE PART OF THIS AGREEMENT. BUYER ACKNOWLEDGES THAT THIS AGREEMENT CONTAINS AN ALTERNATIVE DISPUTE RESOLUTION PROVISION (Section 15 on reverse side) UNDER WHICH CERTAIN DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION RATHER THAN BY A JUDGE OR JURY.

To contact Friedman's Inc., call . This contract is subject in whole or in part to Texas law which is enforced by Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Phone 512-479-1285, 214-263-2016, or 713-461-4074.

The provisions below are not a part of this Agreement.

Security interest has been granted to Bank of America, N.A. as collateral agent in all of Friedman's Inc. rights title and interest hereunder.

ORIGINAL

TX 10/00