

Retail Installment Contract and Security Agreement

StoneMor Wisconsin LLC
 ("LLC")
 StoneMor Wisconsin Subsidiary LLC
 ("Company")

Highland Memory Gardens
 ("Cemetery")
 3054 County Road BB
 Madison, WI 53718
 609-222-4335

Roselawn Memorial Park
 ("Cemetery")
 401 Fernrite Drive
 Monona, WI 53716
 608-222-1336

Sun Prairie Memory Garden
 ("Cemetery")
 3054 County Road BB
 Madison, WI 53718
 608-222-5535

Sunset Memory Gardens
 ("Cemetery")
 7302 Mineral Point Road
 Madison, WI 53717
 608-833-7211

Contract #

LLC and Company (sometimes referred to collectively in this Agreement as "Seller") are operators of the Cemetery owned by LLC, or if the Cemetery is managed solely by Company, Company shall be the sole Seller of all sales even if LLC is designated a Seller. THIS AGREEMENT is made by and between Seller and

hereinafter called the "Purchaser". WITNESSETH THAT Purchaser agrees to buy and LLC and Company or Company agree to sell to Purchaser, or his designated beneficiary in accordance with the terms hereof, the following items to be provided or used at the above checked location.

1. DESCRIPTION OF BURIAL RIGHTS. The Burial Rights covered by the Agreement are shown by the map of such garden/building on file in the office of the CEMETERY, and are more particularly described below.

Burial Rights in: Grave Space(s) Lawn Crypt: Double Depth Side-by-Side Single Developed Preconstruction

1st Choice Garden Garden Tandem Side-by-Side Single Companion Developed Preconstruction

2nd Choice Chapel Garden Single Companion Developed Preconstruction

+Maximum casket dimensions are: Length 85", width 29", height 26"

Building	Section	No.(s)	Level
_____	_____	_____	_____
_____	_____	_____	_____

2. MERCHANDISE:
 Check here if merchandise is being purchased for use at another cemetery.

Cemetery's Name: _____

A. VAULT(S) #1.** Description _____

#2. Description _____

B. URN(S): #1. Description _____

#2. Description _____

C. MEMORIAL INFORMATION:
 Memorial Design: _____ Vase: Y / N

Bronze Size Granite Size _____

Location (Section, etc.) _____

D. MONUMENT INFORMATION:
 Type: _____ Color: _____

Size: x _____ P

Die: x _____ P

Base: x _____ P

E. CASKET(S):
 1. Model: _____ Gauge: _____

2. Model: _____ Gauge: _____

3. ITEMIZATION OF CHARGES
 (A) Burial Rights (as described in Para. 1 above) 104 \$ 77,795.00 LLC*

(B) Perpetual Care _____ \$ Included

(C) Less Certificate Discount _____ \$ _____

(D) Second Right of Interment _____ \$ _____

(E) Vault(s) _____ \$ _____

(F) Urn(s) _____ \$ _____

(G) Mausoleum Lettering/Crypt Plate _____ \$ _____

(H) Memorial/Monument _____ \$ _____

(I) Granite Base(s) _____ \$ _____

(J) Installation Charge _____ \$ _____

(K) Caskets _____ \$ _____

(L) Initial Fee for Interment _____ \$ _____

(M) Final Interment/Entombment/Inurnment Fee _____ \$ _____

(N) Processing and Administrative Fee _____ \$ _____

(O) Permanent Records Fee _____ \$ 325.00

(P) Other Admin Fee _____ \$ 100.00

(Q) Sales Tax _____ \$ 905.00

4. TOTAL CASH PRICE (A THRU Q) \$ 78000.00

ITEMIZATION OF THE AMOUNT FINANCED

(1) Total Cash Price	\$ <u>78000.00</u>
(2) A. Down Payment <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Credit Card	\$ <u>7500.00</u>
B. Trade In:	
Old Agreement No. _____	
C. Total Down Payment (2A + 2B)	\$ <u>7500.00</u>
(3) Unpaid Balance of Cash Price/Amount Financed (1 - 2C)	\$ <u>70500.00</u>
(4) Finance Charge	\$ <u>0</u>
(5) Total Unpaid Balance (3 + 4)	\$ <u>70500.00</u>

*The LLC and the Company shall each remain secondarily liable to the other for the sales of items and services provided by one another pursuant to this Agreement; however, Purchaser shall not be required to exhaust any remedies against the LLC or the Company before proceeding against the other.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled.	TOTAL SALE PRICE The total cost of purchase of credit, including down payment of \$
0 %	\$ 0	\$ 70500.00	\$ 70500.00	\$ 70000.00

YOUR PAYMENT SCHEDULE WILL BE: Number of Payments 16 Amount of Payments 4406.85 First Payment Due Date 9/12/2018 Thereafter, Payments Are Due Quarterly on the Quarterly

SECURITY: You are giving a security interest in the goods or property being purchased or in any funds paid under this Agreement held in a Merchandise Trust Fund. **PREPAYMENT:** If you pay off early, you will not have to pay a penalty and you may be entitled to a refund of part of the Finance Charge. **NOTICE:** See the remainder of this Agreement (including General Provisions on the reverse side hereof) for additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and security interests.

THIS AGREEMENT ARISES OUT OF A CONSUMER CREDIT SALE AND IS SUBJECT TO THE ADDITIONAL GENERAL PROVISIONS CONTAINED ON THE REVERSE SIDE OF THIS AGREEMENT, WHICH ARE A PART OF THIS AGREEMENT.

This Agreement shall be binding upon the heirs, executors, administrators, successors and assigns of the parties hereto. **THIS AGREEMENT AND THE FAMILY PROTECTION CERTIFICATE, IF APPLICABLE, CONTAIN ALL THE COVENANTS AND PROMISES BETWEEN THE PARTIES, AND NO AGENT, SALESPERSON, OR OTHER REPRESENTATIVE OF EITHER PARTY HAS AUTHORITY TO MODIFY, ADD TO OR CHANGE ANY OF THE TERMS AND CONDITIONS CONTAINED IN THIS AGREEMENT AND/OR THE FAMILY PROTECTION CERTIFICATE.**

NOTICE TO ASSIGNEES OF SELLER
ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR (PURCHASER) COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR (PURCHASER) SHALL NOT EXCEED THE AMOUNT PAID BY THE DEBTOR (PURCHASER) HEREUNDER.

NOTICE TO THE PURCHASER

- (1) Do not sign this Agreement before you read it or if it contains any blank spaces. (2) You are entitled to a completely filled in copy of this Agreement at the time you sign it.
- (3) Under the law, you have the right to pay off in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge; to redeem the property if repossessed for a default; to require, under certain conditions, a resale of the property if repossessed.

PURCHASER'S RIGHT TO CANCEL

If this Agreement was solicited at your residence and you do not want the goods or services, you, the Purchaser, may cancel this Agreement at any time prior to midnight of the third business day after the date of this Agreement. (For an explanation of this right, see the attached Notice of Cancellation form.) SECTION 400.92 (2) OF THE WISCONSIN STATUTES SPECIFIES THE RIGHTS OF THE PURCHASER UNDER THIS CONTRACT. DEPENDING ON THE CIRCUMSTANCES, THESE MAY INCLUDE THE RIGHT TO VOID THE CONTRACT AND RECEIVE A REFUND OR THE RIGHT TO ASSIGN AN INTEREST IN THE CONTRACT TO ANOTHER PERSON.

SEE REVERSE SIDE FOR ADDITIONAL TERMS AND CONDITIONS

IN WITNESS WHEREOF, Purchaser has executed this Agreement this 27 day of June 2018. By executing this Agreement, Purchaser acknowledges receipt of a copy of this Agreement.

Counselor: John H. Steiner, Esq. Signature Date of Birth 01/27/1954

Seller by: John H. Steiner, Esq. Signature Date of Birth 01/27/1954

Authorized Representative John H. Steiner, Esq. Signature Date of Birth 01/27/1954

NOTICE: Authorized Representative is signing on behalf of both LLC and Company. This Agreement is not valid until signed by an Authorized Representative of the Seller.

If Burial Rights Certificate to be printed in Name(s) other than Purchasers, then provide Name(s) here: _____

Home Phone Number: 608-345-5795 City Madison State WI Zip 53719

1. Employer: _____ Phone _____
2. Employer: _____ Phone _____