

- 1 This ticket contains all of the terms and conditions of our contract. No extension of time to redeem or waiver or modification of any term of this contract shall be valid unless in writing, signed by us.
- 2 **Rates of interest:** four percent per month, or any fraction of a month (48% per annum.) A minimum interest charge of twenty five cents per month may be made on any loan.
- 3 This pledge may be sold by us after FOUR (4) MONTHS from the date of pawn, provided at least thirty (30) days before the sale we send you, by mail, to the address given at the time of pledge, a written notice that we intend to sell.
- 4 Should this ticket be lost or mislaid, you must notify us in person at once, find the entry for this lost ticket, upon our books, give us an exact description of the article pawned, identify yourself and apply for the issuance of a stop ticket. Anyone presenting this ticket before you so apply and obtain the issuance of a stop ticket may redeem the pledge and we will not be responsible to you.
- 5 You cannot redeem the pledge without this ticket unless you also furnish to us, at or before the time of the redemption, a surety company bond in an amount twice the value of the pledge as determined by us, indemnifying us against loss, damage or expense by reason of any claims by the holder of this ticket or by the alleged owner of the pledge, the form of the bond and surety to be approved by us.
- 6 If any third person makes a claim upon us for the pledge, you cannot redeem it unless you furnish a surety company bond, the form, amount and surety to be as provided in paragraph "5" hereof.
- 7 For the purpose of determining any claims against us, this pledge shall be deemed to have a value of not exceeding twice the amount of our loan stated on this ticket and in no event or suit shall we be liable on any claim in excess of that amount unless a higher value has been agreed upon between us and has been stated in writing upon this ticket signed by you.
- 8 No civil action or special proceeding upon any claim arising from or in any wise connected with this pledge shall be brought after two years from the date of this ticket.
- 9 We are not responsible for loss or damage by fire, water, riot, burglary, robbery, hold up or theft of any kind nor for any loss or damage caused by any other casualty, Act of God, or public enemy.
- 10 No notice to us by you shall be binding upon us unless in writing and sent to us at the address appearing herein by registered or other mail for which receipt is obtained from the postal authorities.
- 11 No suit or claim concerning any redeemed pledge with respect to identify, condition or otherwise may be brought against us unless such claim is made before the goods delivered by us are taken from our premises.
- 12 The pawnbroker in the event of retirement from business or change of ownership is authorized to transfer the pledge and his interest therein to any licensed pawnbroker in the state of New York.
- 13 **NOTICE OF ELECTION**
  - (a) The holder of this ticket may redeem the article pledged at any time prior to sale at private sale or public auction first following default. The article pledged may not be sold at private

- sale or public auction until it has remained four months in the collateral loan broker's possession.
- (b) If the article pledged is sold at private sale or public auction, money, if any, in excess of the amount of the loan, interest, lawful auctioneer's commission, if applicable, lawful extra care charges, lawful ticket charges, and the expenses of the advertisements of sale, if applicable, shall be paid to the holder of the pawn ticket.
  - (c) If the collateral loan broker shall purchase the article pledged at auction the holder shall have an additional ten days to redeem the article pledged by paying to the collateral loan broker the amount of the loan, interest, lawful auctioneer's commission, lawful extra care charges' lawful ticket charges, lawful insurance charges and the expense of the advertisement of sale.
  - (d) A holder may sell this ticket to a third party at any time prior to private sale or public auction, or he may sell this ticket to the collateral loan broker any time ninety or more days after the article was pledged.
  - (e) If this ticket is sold to a collateral loan broker the holder may redeem the ticket within ten days after the sale by paying to the collateral loan broker the amount paid for the ticket.