

**AFTER FOUR (4) MONTHS**  
**THIS PLEDGE MAY BE SOLD**  
**ADDITIONAL TERMS AND CONDITIONS OF LOAN**

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.

1. Rates of interest: Four per centum per month, or any fraction of a month (48% per annum) see front of ticket for actual annual percentage rate (apr.) Minimum interest charge of twenty-five cents per month may be made on any loan.

2. This pledge may be sold by us at public or private sale or auction after FOUR (4) MONTHS from the date of loan, provided at least (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 or auction.

3. Should this ticket be lost or mislaid, you must notify us in person at once, find the entry for this 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 the issuance of a stop ticket may redeem the pledge and we will not be responsible to you. You cannot redeem the pledge without this ticket unless you also furnish to us, at or before the time of the redemption, a surety bond in the 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.

4. If any third person makes 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 "3" hereof.

5. For the purpose of determining any claims against us, this pledge shall be deemed to have a value not exceeding the amount of our loan stated in this ticket and in no event or suit shall we be liable on any claim in excess of the amount unless a higher value has been agreed upon between us and has been stated in writing upon this ticket and upon the stub or pledge card signed by you.

6. 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.

6a. In the event of a dispute pertaining to this loan agreement the NON-prevailing party shall pay the legal fees of the prevailing party.

7. 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.

8. No notice to us by you shall be binding upon us unless in writing and sent to us at the address appearing hereon by registered or other mail for which receipt is obtained from the postal authorities.

9. No suit or any claim concerning any redeemed pledge with respect to identity, condition or otherwise may be brought against us unless such claim is made before the goods delivered by us are taken from the premises.

10. 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.

**11. NOTICE OF ELECTION AND OR SALE: LOANS MAY BE SOLD OR AUCTIONED.**

(a) The holder of this ticket may redeem the article pledged at any time prior to sale at auction or sale. The article pledged may not be sold at auction or sale until it has remained four months in the collateral loan broker's possession.

(b) If the article pledged is sold or auctioned at public auction, money, if any, in excess of the amount of the loan, interest, lawful auctioneer's commission, lawful extra care charges and the expense of advertisement of sale shall be paid to the holder of the pawn ticket.

(c) If the collateral loan broker shall purchase the article pledged at auction or sale 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 charges and the expense of advertisement of sale.

(d) A holder may sell this ticket to a third party at any time prior to auction, or he may sell this ticket to the collateral loan broker at 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 the amount paid for the ticket.

TO REDEEM THIS LOAN:  
**IF IT IS OVER \$250 PLEASE CALL 48 HOURS IN ADVANCE**  
**FOR WEEKEND PICK-UP CALL BY WEDNESDAY 6PM**

**EMPIRE PAWN® OF NASSAU INC.**  
**PAYMENT MUST BE MADE IN CASH. NO CHECKS ACCEPTED.**