



**SALES PERSONS COPY- PLEASE GIVE OR LEAVE AT LOT!!!!**

**Building # LPX-1224-052225-000166**

**Name of Company or Investor:**

**Bluegrass Rentals, LLC**

**2171 S Kerr Blvd**

**Sallisaw, OK 74955**

**918-773-4068**

**Sales Person:**

**When sold please place this sheet with original copy of contract.**



RTO - 60 Month  
Contract

Invoice # 55-00398

Invoice From:  
**XPRESS BUILDINGS  
LLC**  
1971 US HIGHWAY 60 E  
Salem, KY 42078  
(229) 569-1252

Ship To:  
**William Cowger**  
509 North 3rd <sup>61938</sup>  
Mattoon, IL ~~60478~~  
(773) 331-9643  
w.cowger0521@gmail.com

Dealer:  
**Factory Direct  
Sheds LLC**  
1971 US HIGHWAY 60  
EAST  
Salem, KY 42078  
(229) 457-2571

Order Type:  
New Build Sale  
Date:  
05/22/2025  
Agent:  
Keith Belk

Description	Quantity	Total
<b>Lofted Porch Cabin 12x24</b>	<b>1</b>	<b>\$6,516.00</b>
Serial Number #LPX-1224-052225-000166		
Siding: Siding Paint Colors - Toasted Almond, Trim: Siding Paint Colors - White, Roof: Metal Roofing - 29GA 40YR - Polar white		
12K BTU Mini Split AC Unit - Installed	1	\$1,595.00
2' x 3' Window	3	\$375.00
Add on custom installation	1	\$250.00
Deluxe Electrical Package	1	\$1,091.00
LP Siding Interior (BARN STYLE) (\$9 / square foot)	1	\$2,592.00
Steel Door (9 Lite)	1	\$450.00
ThermaGuard R9 Insulation - Walls & Ceiling (\$2 / square foot)	1	\$576.00

Subtotal \$13,445.00

Monthly Payment \$497.96

Before Taxes

City of ~~DEKALB~~ Sales Tax (1.75%) <sup>Mattoon IL</sup> \$8.71

IL State Sales Tax (6.25%) <sup>COLES CO.</sup> \$31.12

Total Monthly Sales Tax <sup>ST - 6.250%</sup> <sup>CO - 1.000%</sup> <sup>CITY - 0.500%</sup> \$39.84

Liability Waiver Program \$29.88

Total Monthly Payment \$567.68 <sup>566.43</sup>

Delivery FREE

**Amount PAID \$567.68**

on 05/23/2025 via Check

XPRESS BUILDINGS LLC and its agents are NOT responsible for permits, setbacks, restrictions, or covenants. PLEASE contact your local codes department or Homeowners Association. It is up to the customer to decide whether ground conditions are suitable for delivery. XPRESS BUILDINGS LLC is NOT responsible for yard or driveway damage. Free delivery and setup includes ONE TRIP, additional trips may incur CHARGES to the customer. Does not include ground anchors. First 50 miles Free Delivery From Lot Thereafter \$3.00 Per Mile.

I, the customer, have read the disclosure, Terms And Conditions Of Sale, and fully accept the terms provided therein. All payments are non refundable.

## TERMS AND CONDITIONS OF SALE

### Controlling Terms and Conditions.

These terms and conditions of sale of XPRESS BUILDINGS LLC ("Seller") and any attachments hereto take precedence over any additional or different terms and conditions, if any, of the purchaser William Cowger ("Purchaser"), to which notice of objection is hereby given. Seller's acceptance of this order is expressly conditioned upon Purchaser's acceptance of these terms and conditions. These terms and conditions, together with any other written agreement directly related to this transaction, will constitute the entire agreement between the parties with respect to the portable building(s) sold hereunder.

Modification or Relocation of Building. Any building that is currently or is to be out on a rent to own contract is NOT to be altered or modified in any way until the building is paid in full, nor under any circumstance can it be relocated. You must first contact the rental company to schedule a move. Any building that is moved to a different location without the consent of the rent to own contract holder will be considered stolen and the culprit WILL be prosecuted to the full extent of the law.

Not for Re-Sale or Human Occupancy: Release & Indemnification, Purchaser acknowledges that the portable building(s) sold hereunder may not be re-sold in a retail manner, and are NOT DESIGNED OR SUITABLE FOR HUMAN OCCUPANCY OR HABITATION. Accordingly, Purchaser hereby releases and forever discharges Seller, and will indemnify, defend and hold Seller harmless, to the maximum extent permitted by law, from and against any claims, liability, expenses, regulatory or administrative actions, injunctions, damages, or cost of any kind, including without limitation reasonable attorney fees, arising from or in connection with (i) the purchaser's sale or transfer of any portable building(s) to any other person or entity, (ii) the human occupancy or portable building(s) sold hereunder, (iii) the modification of any portable building(s) in any manner that results in the square footage of any portable buildings exceeding 400 square feet, or (iv) the placement of any such portable building(s) within three feet of any other structure or property line.

Compliance with Laws. Purchaser hereby represents and warrants to Seller that Purchaser has complied, and Purchaser's use and placement of the portable building(s) sold hereunder will comply, with all federal, state and local laws and regulations, including without limitation local zoning codes, setbacks, covenants, permits and land use regulations, Seller does not represent that the portable building(s) sold hereunder are approved for use or placement in any specific location. Purchaser is responsible for determining whether the portable building(s) may be used or placed in any specific location or for any particular purpose, and purchaser's inability to use or place the portable building(s) sold hereunder in any specific location or manner.

Risk Of Loss will pass to purchaser upon delivery. Seller will attempt to deliver the portable building(s) sold hereunder one time at (I) no additional charge for deliveries within 50 odometer miles of the location of purchase, (ii) at an additional, one way charge of \$3.00 per mile for every additional odometer mile beyond the first 50. Delivery means transport of the portable building(s) to purchaser's specified destination and release of portable building(s) on to a reasonably level, location that is service accessible by truck with adequate clearance for the portable building(s), and leveling the portable building(s) with treated wood blocks or suitable concrete blocks to be provided by Purchaser. Unless otherwise confirmed in writing by Seller, adequate clearance requires, at a minimum (I) three feet of clearance from any other structure or any property line on any side of portable building(s) as they will be delivered, and (II) overhead clearance equal to the height of the portable building(s) plus four feet. Seller or Seller's delivery personnel, in its or their sole discretion will determine whether there is adequate access and clearance to Purchaser's proposed delivery sight and whether the surface is sufficiently level and suitable to support the portable building(s) sold here-under. If seller determines for any reason that the delivery cannot be completed, purchaser and seller will arrange for a second delivery attempt at an additional, one way charge of \$3.00 per mile for every odometer mile from the location of purchase. Purchaser releases and forever discharges Seller from any liability resulting from any damage to Purchaser's property incurred during

\_\_\_\_\_  
Sign 

05/22/2025  
\_\_\_\_\_  
Date

Customer Data Sheet



**LESSEE/RENTAL CUSTOMER:**  
**William Cowger**



(773) 331-9643  
Primary Phone

(217) 273-4635  
Secondary Phone



w.cowger0521@ygmail.com  
Email



509 North 3rd, Mattoon, IL 60178  
COLES County  
Billing Address

509 North 3rd, Mattoon, IL 60178  
COLES County  
Delivery Address

*61938*  
*61938*



26093898286C  
ID Card Number



10/07/1998  
Birth Date



\*\*\*-\*\*-9013  
Social Security Number



Speco Ink  
Employer

(773) 406-0526  
Employer's Phone



**REFERENCE 1:**  
**Robin TitSword**



(217) 273-4635  
Phone



Mother  
Relationship



IL  
State



**REFERENCE 2:**  
**Billy TitSword**



(217) 259-9586  
Phone



Family  
Relationship



IL  
State

2. Initial Payment Breakdown

One Rental Payment:	\$497.96
Optional LDW Payment:	\$29.88
Tax:	\$39.84
<b>Total:</b>	<b>\$567.68</b>

3. Rental Purchase Ownership

\$33,985.91

If you make 60 monthly Rental Payments, for a Total Cost of ~~\$34,060.80~~ including tax, and comply with the Agreement, you will acquire ownership of the Property. You will not own the Property until you have paid the Total Cost or exercised your Early Purchase Option, below.

4. Early Purchase Option

If you are current, you can buy the Property at any time. Your Early Purchase Option Price will be 45% of remaining rental payments, plus tax.

5. Other Charges

All of these charges are reasonably related to the services performed.

The total cost does not include other charges:

In-house Collection	Loss Damage Waiver (LDW)	Late Fee	Redelivery Fee
\$150.00	\$29.88 / month	\$10.00	\$500.00
If we send someone to your residence to collect payment, you must pay this fee.	See Item below.	If your payment is not paid within 7 days of the renewal date, you must pay this fee.	If we pick up the Property and later deliver it to you, you must pay this fee.

**NSF Fee \$30.00**

If your check is returned unpaid for any reason, you must pay this fee.

**Loss Damage Waiver (LDW) (OPTIONAL)**

**THIS CONTRACT OFFERS AN OPTIONAL LOSS DAMAGE WAIVER FOR AN ADDITIONAL CHARGE TO COVER YOUR RESPONSIBILITY FOR LOSS OF OR DAMAGE TO THE MERCHANDISE. YOU DO NOT HAVE TO PURCHASE THIS LOSS DAMAGE WAIVER. YOU MAY CONSIDER WHETHER YOUR HOMEOWNERS' OR CASUALTY INSURANCE POLICY AFFORDS YOU COVERAGE FOR LOSS OF OR DAMAGE TO RENTAL MERCHANDISE AND THE AMOUNT OF THE DEDUCTIBLE YOU WOULD PAY UNDER YOUR POLICY.**

By choosing this optional LDW, you will not be liable for any loss of or damage done to the Property from most causes. You will still be liable for loss due to mysterious disappearance, abandonment of the Property, or any other loss or damage that is intentionally caused by you or that results from your willful or wanton misconduct. You must be current to claim LDW. The total LDW fee you will pay under this Agreement if you pay the Total Cost is \$1,792.80.

WC Accept LDW

\_\_\_\_\_ Decline LDW

**15. Our Rights to Take Possession**

If you do not renew this Agreement, we have the right to take possession of the Property. If you do not allow us to do so, you must pay our costs incurred in taking possession of the Property including reasonable attorney's fees and court costs if we incur them.

**16. Forbidden Acts**

You cannot sell, mortgage, pawn, pledge, encumber, hock, dispose of or structurally change the Property or move it from your current residence, without our consent. If you do so, it is a breach of this Agreement, and we will have the right to immediate possession of the Property.

**17. Warranty**

If you acquire ownership of the Property, we will transfer any manufacturer's warranty still in effect if it is transferable.

**18. Contact with You**

You agree that we or our agents can contact you regarding your account with us via telephone, including cell phones, or text message at any number you have given us or that you give us in the future, even if you are charged for the call. You also agree that we can contact you using automatic dialing or with prerecorded messaging. You acknowledge that the number(s) you have given us are for phone(s) that belong to you. You can cancel this consent to get automatic dialing or prerecorded messaging calls by notifying us of your desire to do so.

**19. ARBITRATION AND WAIVER OF JURY TRIAL**

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY. UNLESS YOU EXERCISE YOUR RIGHT TO OPT-OUT OF ARBITRATION IN THE MANNER DESCRIBED BELOW, YOU AGREE THAT ANY DISPUTE WILL BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO HAVE A JURY TRIAL, TO ENGAGE IN DISCOVERY (EXCEPT AS MAY BE PROVIDED FOR IN THE ARBITRATION RULES), AND TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS OR IN ANY CONSOLIDATED ARBITRATION PROCEEDING OR AS A PRIVATE ATTORNEY GENERAL. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO BE UNAVAILABLE IN ARBITRATION.

Agreement to Arbitrate. You and we (defined below) agree that any Dispute (defined below) will be resolved by Arbitration. This agreement to arbitrate is governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and the substantive law of the State of where you live (without applying its choice-of-law rules). Nothing in this arbitration agreement is intended to prevent either of us from filing a lawsuit in an appropriate small claims court for an amount that does not exceed the court's jurisdictional limits. If counterclaims or other motions would cause the lawsuit to be removed from small claims court to another court, the dispute must be resolved by arbitration.

What Arbitration Is. "Arbitration" is a means of having an independent third party resolve a Dispute. A "Dispute" is any claim or controversy of any kind between you and us. The term Dispute is to be given its broadest possible meaning and includes, without limitation, all claims or demands (whether past, present, or future, including events that occurred prior to origination of your Rental-Purchase Agreement ("Agreement") and whether or not an Agreement is provided to you, based on any legal or equitable theory (contract, tort, or otherwise) and regardless of the type of relief sought (i.e., money, injunctive relief, or declaratory relief). A Dispute includes, by way of example and without limitation, any claim based upon a federal or state constitution, statute, ordinance, regulation, or common law, and any issue concerning the validity, enforceability, or scope of this arbitration agreement.

For purposes of this arbitration agreement, the terms "you" and "your" include any co-signer, co-obligor, or guarantor and also your heirs, guardian, personal representative, or trustee in bankruptcy. The terms "we," "our," and "us" mean Lessor and include Lessor's employees, officers, directors, members, managers, attorneys, affiliated companies, predecessors, and assigns, as well as Lessor's marketing, servicing, and collection representatives and agents.

**20. Notice to Lessee**

Do not sign this Rental Agreement before you read it or if it contains any blank spaces. You are entitled to an exact copy of the Rental Purchase Agreement you sign. Keep it to protect your legal rights.



**LESSEE/RENTAL CUSTOMER:**  
**William Cowger**

By:

A handwritten signature in black ink, appearing to read 'W. Cowger'.

Date: 05-22-2025

ILLINOIS

Alexi Giannoulas • Secretary of State

USA

**IDENTIFICATION CARD**

Federal Limits Apply



4d LIC. NO: **2609-3898-286C**

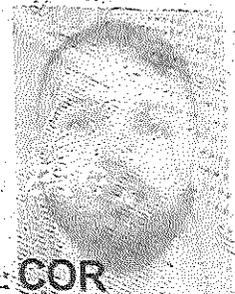
3 DOB: **10/07/1998**

4b EXP: **10/07/2025**

4a ISS: **04/11/2024**

1 **COWGER**  
2 **WILLIAM TIMOTHY CHAD**  
8 **9220 JILL LN APT 2E**  
**SCHILLER PARK, IL 60176**

9 CLASS:



*William Coughlin*

15 SEX: **M** 16 HGT: **5'-09"**

17 WGT: **130 lbs** 18 EYES: **HZL**

TYPE: **COR**

5 DD: **2024041125OM003**

Certificate of Delivery



Customer: William Cowger  
Physical Address: 509 North 3rd  
City, State, Zip: Mattoon, IL, 60178  
Dealer Name: Factory Direct Sheds LLC  
Delivery Notes:

Driver: Jarred Sanders  
Date Delivered: 05/29/2025 at 11:41:48 AM CDT  
Serial Number: LPX-1224-052225-000166  
Property Description: Lofted Porch Cabin 12 x 24  
Coordinates: lat: 39.48733, lon: -88.35652

My signature below confirms that I have inspected and accepted delivery of the property with complete satisfaction. I understand that I may be contacted to complete a short survey about my account and property.



Customer Signature:

Date: 05/29/2025 at 11:43:16 AM CDT