



RTO - 60 Month
Contract

Invoice # CD-01978

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

Ship To:
Taylor Cureton
12001 STATE HIGHWAY M
MARBLE HILL, MO 63764
(573) 250-3847
taylorcureton@icloud.com

Dealer:
Factory Direct Sheds LLC
1971 US HIGHWAY 60
EAST
Salem, KY 42078
(912) 381-8586

Order Type:
New - Off Lot Sale
Date:
07/30/2025
Agent:
Dan Wise

| Description | Quantity | Total |
|---|----------|--------------------|
| Portable Cabin 12 x 32 | 1 | \$11,995.00 |
| Serial Number #PCX-1232-060225-000272 | | |
| Siding: Siding Paint Colors - Peppered Pecan, Trim: Siding Paint Colors - Toasted Almond, Roof: Metal Roofing - 29GA 40YR - Tan | | |
| 12K BTU Mini Split AC Unit - Installed | 1 | Included |
| 2' x 3' Window | 3 | Included |
| Deluxe Electrical Package | 1 | Included |
| Steel Door (9 Lite) | 1 | Included |
| ThermaGuard R9 Insulation - Walls & Ceiling | 1 | Included |

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 \$5.00 Per Mile.

Customers are Responsible For Purchasing All Blocks, None Are Provided!

Notice of Soft Credit Inquiry

In accordance with the Fair Credit Reporting Act (15 U.S.C. § 1681b), we may obtain a "soft" credit inquiry to confirm your identity and to determine eligibility for our financing options. This type of inquiry **does not affect your credit score** and is visible only to you on your personal credit report. By proceeding, you acknowledge and consent to this soft pull for the

| | |
|------------------------------------|-----------------|
| Subtotal | \$11,995.00 |
| Monthly Payment Before Taxes | \$444.26 |
| City of MARBLE HILL Sales Tax(2%) | \$8.89 |
| BOLLINGER County Sales Tax(2.625%) | \$11.66 |
| MO State Sales Tax(4.225%) | \$18.77 |
| Total Monthly Sales Tax | \$39.32 |
| Liability Waiver Program | \$26.66 |
| Total Monthly Payment | \$510.24 |
| Delivery | FREE |
| Amount PAID | \$510.24 |
| on 08/06/2025 via Cash | |

501.35

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 Taylor Cureton ("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

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Sign

07/30/2025

Date

Customer Data Sheet



LESSEE/RENTAL CUSTOMER: Taylor Cureton



(573) 250-3847
Primary Phone



taylorcureton@icloud.com
Email



310 East Murta st, Marquand, MO 63655
MADISON County
Billing Address

12001 STATE HIGHWAY M, MARBLE
HILL, MO 63764
BOLLINGER County
Delivery Address



221322490051
MO Driver's License Number



02/18/2002
Birth Date



***-**-1882
Social Security Number



COOK ENTERPRIZE
Employer

(620) 660-1752
Employer's Phone



REFERENCE 1: SHARON CURETON



(573) 208-0954
Phone



GRANDMOTHER
Relationship



MO
State



REFERENCE 2: RUBEN SMITH



(573) 208-3791
Phone



FATHER INLAW
Relationship



MO
State

| | |
|-----------------------|----------|
| One Rental Payment: | \$444.26 |
| Optional LDW Payment: | \$26.66 |
| Tax: | \$39.32 |
| Total: | \$510.24 |

3. Rental Purchase Ownership

If you make 60 monthly Rental Payments, for a Total Cost of \$30,614.40 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 (EPO)

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 | \$26.66 / 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 \$1,599.60.



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:
Taylor Cureton

By:

A handwritten signature in black ink, appearing to read "Taylor Cureton".

Date: 07-30-2025

USA

MISSOURI

DRIVER LICENSE



**NOT FOR REAL ID
PURPOSES**

9 CLASS **F**

4b EXP **02/18/2026**

3 DOB **02/18/2002**

4d DL NO. **998B001997**

9a END **NONE**

12 RESTRICTIONS
NONE

Taylor Cureton

**UNDER 21 UNTIL
02/18/2023**

1 **CURETON**
 2 **TAYLOR DAYNE**
 8 **11758 BCR 378**
PATTON, MO 63662

15 SEX **M**
 16 HGT **6'-00"**
 17 WGT **189 lb**
 18 EYES **BLU**

DONOR



4a ISS **09/06/2022**

Wayne Wallingford
Director of Revenue

5 DD **221322490051**

02/18/02

Certificate of Delivery



Customer: Taylor Cureton
Physical Address: 12001 STATE HIGHWAY M
City, State, Zip: MARBLE HILL, MO, 63764
Dealer Name: Factory Direct Sheds LLC
Delivery Notes: 125\$ escort to shut down cairo il bridge

Driver: Caleb Castillow
Date Delivered: 08/11/2025 at 9:20:57 AM CDT
Serial Number: PCX-1232-060225-000272
Property Description: Portable Cabin 12 x 32
Coordinates: lat: 37.43622, lon: -90.01139

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.

Driver

Did you give the customer a review card and ask them to leave us a 5 STAR review?

Yes

Satisfied

Are you satisfied with the delivery and the quality of the building you received?

Yes

Damages

Does the building need any repairs, touch up paint, etc?

Yes

Level

Is the building level from side to side and back to back?

Yes

Windows

Does the windows open, close, and latch as it should?

Yes

Doors

Does the door open, close, and latch as it should?

Yes



Customer Signature:

Date: 08/11/2025 at 9:21:46 AM CDT