



CERTIFICATE OF DELIVERY AND ACCEPTANCE

In accordance with my (our) credit application dated _____, I (we) certify that I (we) have not been given or promised cash payments or rebate nor has it been represented to me (us) that I (we) will receive a cash bonus or commission on future sales as an inducement for the consummation of this transaction. I (we) understand that the selection of the dealer and the acceptance of the mobile home is my (our) responsibility and that the financial institution does not guarantee the material or workmanship. I (we) hereby acknowledge receipt of the mobile home in satisfactory condition as well as any extras as described in my (our) buyer's order and as shown on the "Certified Mobile Home Inventory, Deletion or Addition Sheet" attached.

The dealer has completed the work and/or delivered the unit as well as any extras in accordance with the terms of my (our) contract, sales agreement or buyer's order except as noted: _____

READ BEFORE SIGNING

Date _____

BORROWER
SIGNATURE _____

CO-BORROWER
SIGNATURE _____

For purposes of inducing the payment of proceeds of this loan, the undersigned certifies and warrants that:

- (1) Delivery and set up of the mobile home as described in the signed credit application and the Invoice or Bill of Sale constitutes the entire consideration for which this loan is made.
 - (2) A copy of the contract and/or sales agreement has been delivered to the borrower and Oxford Bank & Trust.
 - (3) This contract contains the whole agreement with the borrower,
 - (4) The borrower has not been given or promised a cash payment or rebate nor has it been represented to the borrower that he (she) will receive a cash bonus or commission on future sales as an inducement for the for the consummation of this transaction.
 - (5) The work has been satisfactorily completed and the unit delivered except as noted above. These exceptions will be completed within sixty (60) days.
 - (6) The borrowers signed the above certificate after such completion or delivery.
 - (7) The signatures hereon and on the contract are genuine.
 - (8) All bills for labor or materials have been or will be paid within sixty (60) days from date hereof.
- If any of the above representations prove incorrect, the undersigned dealer agrees to promptly repurchase the note or contract from Oxford Bank & Trust.

Date _____ DEALER _____

BY _____