

BARBARA/JEAN LTD

7811 Cantrell Rd. · Little Rock, AR. 72227 · Telephone 501· 227 · 0054 · www.barbarajeon.com

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Little Rock, AR 72227

Notice of Change of Credit Terms May 31st 2007

We are excited to announce that on July 1, 2007, Barbara Jean will be offering our customers an EXPANDED PAYMENT PLAN. All future charges to your Barbara Jean account will accrue to this plan. The plan will offer our customers 120 days, or four months, to pay off your charges.

We hope you are as excited as we are about our new payment plan. Please call Wende Walraven at (501) 227-0054 Ext. 10, or Jennifer Young at Ext. 37 if you have any questions about the new plan.

Changes to customer charge agreement:

We are making important changes to your present customer charge agreement. We urge you to read this carefully and file it along with your original charge agreement in a safe place.

This formally amends your original charge agreement. All terms of the original charge agreement not set forth below are not amended and remain in full force and effect.

Interest Rate

The interest rate will begin accruing on the date the charge is made. No interest will be charged if the entire balance is paid off by the end of the first billing cycle.

Late Charges

Beginning with late payments received after August 31, 2007, a late charge of \$25 will be applied if you do not meet the minimum payment requirement as listed on the monthly statement.

Terms

Beginning July 1 2007, all charge made to your charge account will be recorded in the new expanded charge account plan. The new plan requires _ of your original charge due and payable each 30, 60, 90 and 120 day billing period.