

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

The Federal Truth in Lending Act requires prompt corrections of billing mistakes.

- 1. If you want to preserve your rights under the Act, here is what to do if you think your bill is wrong or if you need more information about your bill.
 - a. Write on the bill or another sheet of paper (you may telephone your inquiry but doing so will not preserve your rights under this law) the following.
 - I. Your name, address, phone number and the invoice number of the disputed bill.
 - II. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of a sales slip or other document unless you have a duplicate copy for your records.
 - III. The dollar amount of the suspected error.
 - IV. Any other information (such as your address) which you think will help the creditor to identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to:

Northern Illinois Mack, Inc.	-or-	Rockford Truck Sales & Services Inc.
22570 W. Highway 60		4301 N. Bell School Rd.
Grayslake, IL 60030		Loves Park, IL 61111

Mail it as soon as you can, but in any case, early enough to reach the creditor within 60 days after the bill was mailed to you.

- 2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during those 30 days. Within 90 days after receiving your letter, the creditor must either correct the error or explain why the creditor believes the bill was correct. Once the creditor has explained the bill, the creditor has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
- 3. After the creditor has been notified, neither the creditor nor any attorney, nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute, but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the creditor has answered your inquiry. **However, you remain obligated to pay the parts of your bill not in dispute.**
- 4. If it is determined that we have made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that we have not made an error, you may have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, we must send you a written notification of what you owe, and if it is determined that we did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.
- 5. If our explanation does not satisfy you and you notify us in writing within 10 days after you receive our explanation that you still refuse to pay the disputed amount, we may report you to credit bureaus and other creditors and may pursue regular collection procedures. But we must also report that you think you do not owe the money, and we must let you know to whom such reports were made. Once the matter has been settled, we must notify those to whom we reported you as delinquent of the subsequent resolution.
- 6. If we do not follow these rules, we are not allowed to collect the first \$50.00 of the disputed amount and finance charges, even if the bill turns out to be correct.
- 7. If you have a problem with property or services purchased from us, you may have the right not to pay the remaining due on them, if you first try in good faith to return the property or give the merchant a chance to correct the problem. There are two limitations on this right.
 - a. You must have bought them in your home state or if not within your home state within 100 miles of your current mailing address; and
 - b. The purchase price must have been more than \$50.00.

However, these limitations do not apply if the merchandise is owned or operated by the creditor, or if the creditor mailed you the advertisement for the property of services.

I have read and understand the above, and agree to abide with the Federal Truth in Lending Act.

Business or Individual Name _____

Signed _____

Title _____ Date _____

Letter of Authorization

To Whom It May Concern:

I/We hereby authorize you to release to Northern Illinois Mack, Inc and/or Rockford Truck Sales & Services Inc for verification purposes, information concerning:

- Verification of checking, savings and loan accounts.
- Creditor account status and payment activity
- Documentation of information deemed necessary in connection with a credit application

This information is for confidential use in applying for a credit account. A photocopy of this authorization may be the equivalent of the original

Signature Social Security Number Date

Signature Social Security Number Date

ALL ITEMS MUST BE COMPLETE BEFORE APPLICATION IS TO BE CONSIDERED