

Financing / retail installment trap

Force **APR / total of payments / seller name** from the written contract (copy only). Pairs bond/surety + deposit receipt. Invents no rates.

Independent — not FMCSA. **Not legal or lending advice.**

- **Order:** written contract → this trap → [bond/surety](#) → deposit receipt.
- “Easy payments” marketing is not a Truth-in-Lending disclosure line.

Contract lines (copy, don't invent)

- ☐ Retail installment / financing contract date: _____
- ☐ Seller / creditor name on contract: _____
- ☐ APR printed on contract (copy only): _____ ☐ None printed
- ☐ Total of payments printed: _____ ☐ None printed
- ☐ Number of payments / amount of each (copy): _____ / _____
- ☐ Cash price vs financed difference visible? ☐ Yes · figures _____ ☐ No ☐ Unclear
- ☐ Hold signing until APR + total of payments + seller are on the page? ☐ Yes ☐ No

Refuse if...

- They push a signature before APR / total of payments / seller name appear in writing.
- Verbal “low monthly” claims don't match any printed contract line.

Decision: ☐ Proceed ☐ Hold money ☐ Walk · Notes: _____

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Invents no rates. verifiedcdschools.com/tools/financing-trap/