



Payment Policy



"A Lasting Tribute To
A Lifetime of Memories"

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Custom Computer Design Service for your Monument:

Make a minimum payment of \$300, \$600 or \$1,000. (cost depends on complexity of your design) This option entitles you to a computer rendering of your monument design and a reasonable number of revisions. This payment will then be applied to the cost of any monument you decide to purchase. Please note: This payment is non-refundable, if you decide to purchase your monument elsewhere. This is our price for designing a monument.

1. **A minimum of ½ down is required** at the time of signing your sales contract. The balance is due when the monument is ready to be placed in the cemetery. Personal checks, cash, money orders and debit/credit cards are accepted. Your monument will be ordered and worked on when ½ down is paid, unless payments are being made, funding is being raised, a bounced check was received or it is a special order design- see #2a, #2b and #4 below.
 - a. We offer a CHECK/CASH DISCOUNT for paying with personal checks, cash, money orders, or checks written against an investment account. Please note: 100% of your order must be paid in this way. Although, you may still make multiple payments, as long as you pay with the approved method. If you change your mind and want to pay your balance with a credit card or debit card, then you will lose this valuable discount.
 - b. We also offer a Senior Discount (age 60 or older). Method of payment does not matter and you may take the check/cash discount and this discount on the same sales contract.

2. **We do offer payment plans, up to 12 months,** for a small one time administration charge (5% of sales contract total. Minimum of \$50.) First (1st) payment due at signing. We do not work on or order your monument until 100% of your bill is paid. Once your bill is paid, the monument will take our standard processing time to make. See below.
 - a. Even if ½ down is paid: Any orders where families are making payments or fund raising is being done, your monument will be ordered and engraved after 100% is paid. See standard monument production time frames below.
 - b. Mudgett's Monuments reserves the right to, convert orders to payment plan terms, when payments or paperwork approvals are not timely and/or any payment has not cleared the bank. We will notify the buyer of the change and consider the status change after 4 to 6 months of no progress on an order.

3. **A 3rd option is to finance your monument through a bank loan.** Ideas include: Home Equity Line of Credit, Personal loans or Credit Card checks or Credit Card loans. Once we have full payment, we will process your order.

4. **Sales invoices that total over \$7,000, fund raising projects, multiple family members are paying and ALL Special Orders are subject to** different payment terms. Terms will be discussed at the time of purchase.

5. **Partially paid orders** taking 6 months or longer to complete approvals, due to customers not deciding on design, not signing paperwork or not making additional payments are subject to our refund policy. We will deduct expenses incurred before refund is processed.
 - a. Engraved Monuments- no refund available: Monuments ready to set, but not paid will convert to payment plans and have our current yearly finance charge applied to their balance until paid. Monuments will not be installed until paid.

Your balance is due before we place your monument. We will remind you to pay your balance, when your monument is close to being finished. Once paid, we will put your monument on the list to be taken to the cemetery and call you once we have it set.

Standard monument production time frames:

Due to granite production schedules, labor shortages at granite manufactures, and shipping schedules, Monuments take about 3 months to 12 months to install. Time starts from the time your first payment is received. This is our estimate; as many things affect the setting of your monument.

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1) Refund, requested by customer, Policy:

- a. Refunds will be given on in-stock monuments, where no engraving has been started. If design consultation services or other services were rendered, your refund will be 100%, minus design consultation and other services provided.
 - i. Design consultation services are defined as laying out the shape of your monument, discussing design elements wanted on the monument, hand drawing a design and/or creating a computer rendering of a monument design. The cost for this service varies depending on the number of proofs provided and the time spent researching your needs. Special Shape monuments automatically have a higher design consultation service cost.
- b. Refunds will not be given on Special Order Monument Designs, regardless of if engraving has been started. Although, we do allow you to cancel your order and receive a 100% refund, less the custom design consultation services cost, if the manufacturer has not started to manufacture your order yet.
 - i. If the manufacturer has cut and shipped the granite, the customer may be given some other options, but it will be at the discretion of the Mudgett's Monuments' management team.
 - ii. Special Order Monument Designs are defined as orders requesting granite that has to be ordered from our manufacturer and are not currently in stock and may or may not have some or all of the design elements engraved / manufactured onto the granite before it gets to our Zanesville, Ohio office location.
- c. Design consultation services are NOT refundable.
- d. Refunds will not be given, if any engravings or modification of the granite have been started for your order.
- e. Mistakes on your completed monument caused by Mudgett's Monuments will be corrected at no cost to you. You must notify us within 3 months of the installation of your monument. Upon notification, you will allow us time to research the mistake and then we will provide an estimated date when your monument will be corrected and re-installed based on granite availability and time of year.
- f. If the mistake made matches the paperwork the customer signed, it will NOT be corrected without an additional cost. After researching the problem, we will provide options for the correction of the mistake.

2) Refund, initiated by Mudgett's Monuments, Policy:

- a. Order cancellation may result when monument orders are partially paid or paid in full and no decisions are made by our customer, on the exact granite wanted or design wanted or sales contract is not paid off or Mudgett's is unable to set a monument due to a cemetery issue beyond Mudgett's control or Mudgett's is unable to contact the customer. Refunds will follow our refund policy, but may also be subject to an "order processing fee", if Mudgett's Monuments has made calls on behalf of this order or incurred costs associated with this order.
 - i. Cancellation of pending orders will be considered after 6 months of no progress on a pending order and at the discretion of Mudgett's Monuments.
 - ii. Mudgett's Monuments will make every effort to communicate a customer's options, for their pending order, if Mudgett's Monuments feels a cancellation of an order may be needed.
 - iii. Generally, a minimum of 30 days will be given to our customer to decide, which option to choose. If no option is chosen, then a refund will be processed, per the option given stating what happens when customer makes no choice.

- iv. Refunds will be paid via check and made out to the bank account information provided on the original check, if known, or to the buyer of record on our sales contract. Cash payments will be paid by check and made out to the buyer of record via a check. Credit Card payments will also be paid by check and made out to the buyer of record.
- v. If a buyer cannot be located or contacted within one year of the first payment date, then no refund will be given and the order is considered cancelled. Any money paid toward the pending order will be retained by Mudgett's Monuments and will not be credited to a future order. Mudgett's Monuments will use all the communication methods provided by the customer to inform the customer of their options.

3) Refund due to: Sales Contract Needs Modified:

- a. Sales contracts will need to be re-signed, if text, granite details or other significant changes are decided upon, during the process of creating your order. Changes to your contract may decrease or increase the total due on your sales contract. We will discuss this detail, as it applies to your situation.
- b. Pending orders where the granite cannot be ordered and 6 months or more time has passed, since a customer's down payment has been received by Mudgett's, are subject to a "delay in order processing charge" of up to 10% of your sales contract, if the customer wants to continue with their order and our price list has changed. This additional cost will be considered when the reason for the delay, in being able to order the granite and engrave it, is due to a circumstance, not under control of Mudgett's Monuments, such as being unable to contact a customer, a customer not wanting to make a decision on design, a cemetery issue, etc.
- c. The customer will be given the amount of the "delay in order processing charge" and/or the change in cost due to customer's requests and the choice to sign a modified contract or cancel his or her order. Refund amount will follow the previous refund guidelines.

4) Refund, involving payment plan customers:

- a. Payment plan customers will sign a payment plan agreement and those terms will apply.
- b. Generally, our policy is:
 - i. Being sixty (60) days or more late on payments will terminate all agreements to create a monument.
 - ii. Upon termination of payment plan agreement, all money paid will be retained by Mudgett's Monuments. In other words, no refund will be given.