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# Door to Door Sales



## SPACE BASE DELTA 1 LEGAL OFFICE

135 DOVER STREET, BLDG 350, SUITE 2068  
PETERSON SFB, CO 80914-1148  
(719) 556-4871  
DSN 834-4871



210 FALCON PARKWAY, SUITE 2104  
SCHRIEVER SFB, CO 80912-2104  
(719) 567-5050  
DSN 560-5050

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## **DOOR-TO-DOOR SALES**

Have you ever felt you were talked into an expensive, unplanned purchase and later wished that you could cancel the sale? In most cases, you cannot change your mind. But if you made the purchase from a door-to-door salesperson, the Federal Trade Commission's (FTC) "Cooling-off" rule may give you three days to change your mind. The rule only applies to leases, rentals, or purchases of consumer goods or services with a purchase price of \$25 or more, made away from the seller's regular place of business, and in which the seller personally solicits the sale.

Under the FTC rule, the salesperson must inform you of your cancellation rights at the time you agree to the sale. The salesperson must also give you two copies of a cancellation form (one to keep and one to send) and a copy of your contract or receipt. The contract or receipt should be dated, show the name and address of the seller, and explain your right to cancel.

### **How to Cancel**

To cancel the sale, sign and date one copy of the cancellation form. Then, mail or hand deliver the copy to the address listed for cancellation any time before midnight of the third business day (including Saturday) after the contract date. Keep the other copy for your records. Proof of the mailing date and proof of receipt are important. Consider sending the cancellation form by certified mail, so you can obtain a return receipt.

If you are not given cancellation forms, you can write your own cancellation letter or draft your own form. Remember, send it within three business days and, preferably, by certified mail. Also, let the FTC know that you were not given the required cancellation forms. You do not have to give a reason for canceling. Under the law, it is your right to change your mind.

### **Where the Rule Applies**

The rule applies to sales made at your home, workplace or dormitory, or at a seller's temporary location like a hotel or motel room, convention center, fairground or restaurant.

### **The Seller's Responsibilities**

If you cancel your purchase, the merchant has 10 days to: cancel and return any check you signed; refund your money and tell you whether any product left with you will be picked up; and, return any trade-in. Within 20 days, the merchant must either pick up the items left with you, or, if you agree to send back the items, reimburse you for mailing expenses.

### **Some Exceptions**

Please note, you do not have 3 days to cancel all types of contracts. The cooling-off rule does not cover sales that:

- are made entirely online, or by mail or telephone;
- are under \$130 for sales made at temporary locations;
- are under \$25 for sales made at your home;

- are needed to meet an emergency; or,
- are for goods and services not primarily intended for personal, family or household purposes
- are real estate, insurance, or securities
- are arts or crafts sold at fairs or places like shopping malls, civic centers, or schools