

Sample Contract #1

Summary:

This Retail Installment Contract contemplates a deferred down payment, which they have coined "pick-up payment," owed after the first installment payment was due and on the same day as the 2nd installment payment. This structure can set-up the consumer to default within the first couple months, by allowing the dealer to keep the first down payment, installment payment and trade-in.

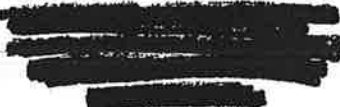
Price of 2010 Chrysler Sebring = \$13,999, finance charge = \$14,380, total cost of 2010 Chrysler Sebring = \$28,556.80

This document DOES NOT constitute a receipt for cash or any other considerations!

VEHICLE BUYER'S ORDER

Buyer _____
 Co-Buyer N/A
 Address _____
 City, State, Zip _____

Date of Order 10/18/2013



County _____
 Phone _____

I, hereby order from you, subject to all terms, conditions and agreements contained herein, and the ADDITIONAL CONDITIONS printed on the reverse side.

DESCRIPTION OF ORDERED VEHICLE(S)

NEW or USED	MAKE	MODEL	TYPE	COLOR	SERIAL NO.	STOCK NO.	DEL. DATE	
USED	2010	CHRYSLER	SEBRING	SED	GRAY	██████████	32370	10/18/2013

YEAR	MAKE	MODEL	TYPE	COLOR	DESCRIPTION OF TRADE-IN(S)	SERIAL NO.	STOCK NO.	LICENSE
1998	BUICK	REGAL	4 DO	MAROON	██████████	██████████	32400	02BCEN

CREDIT SALE - DISCLOSURE STATEMENT

*4. CREDIT LIFE AND/OR ACCIDENT AND HEALTH INSURANCE for a term of N/A months according to terms and conditions set forth in policy or certificate of insurance issued by (check).

*4. PHYSICAL DAMAGE INSURANCE against accidental damage to the property for a term of N/A months as checked Comprehensive Coverage; Fire-Theft and Combined Additional Coverage.
 \$ N/A Deductible Collision; Towing and Labor (if included, cost of \$ N/A is included in premium). Insurance settlement will be based upon actual cash value of property at time of loss, not exceeding limits of liability set forth in policy, and payable to Buyer, Seller or assignee of Seller, as interests may appear.
 MECHANICAL BREAKDOWN INSURANCE for a term of N/A months and/or N/A miles with a \$ N/A Deductible.

NAME OF OTHER INSURER N/A
 HOME OFFICE ADDRESS N/A

BUYER MAY CHOOSE THE PERSON THROUGH WHICH THE INSURANCE IS OBTAINED.

BUYER IS NOT REQUIRED TO OBTAIN CREDIT LIFE AND/OR ACCIDENT AND HEALTH INSURANCE COVERAGE.
 The undersigned hereby affirms that the charge for credit life and/or accident and health insurance shown in item 4 of this Disclosure Statement has been disclosed in writing to the undersigned prior to execution by the undersigned of this statement, and that after such disclosure the undersigned specifically affirms that if a charge for such insurance is contained herein the undersigned desires to obtain the insurance for which such charge is made.

1. Total Cash Price (including accessories delivery, installation charges and sales taxes, if any)	\$	13999.00
2. Downpayment: Consisting of-	P/U	250.00
a. Cash Downpayment	\$	250.00
b. Trade-In		2000.00
c. Total Downpayment (2a&b)		2500.00
3. Unpaid Balance of Cash Price (1-2c)		11499.00
4. Other Charges: Consisting of-		
* a. Physical Damage Insurance		0.00
* b. Mechanical Breakdown Insurance		0.00
** c. Credit Life Insurance		0.00
** d. Accident & Health Insurance		0.00
e. Taxes (not included in Cash Price)		0.00
f. Official Fees		0.00
g. License		0.00
h. Certificate of Title		77.00
i. Registration	EVR FEE	25.00
j.		0.00
k. TITLE & REG PROC FEE		75.00
l. Total Other Charges (4a, b, c, d, e, f, g, h, i, j & k)		177.00
5. Unpaid Balance (Amount Financed) (3 + 4)		11676.00
6. FINANCE CHARGE		14380.00
7. Deferred Payment Price (1 + 4l + 6)		28056.00
8. Total of Payments (5 + 6)		26056.00
9. ANNUAL PERCENTAGE RATE		22.9%

BUYER'S SIGNATURE N/A DATE _____
 BUYER'S SIGNATURE N/A DATE _____

Sold "AS-IS". Subject to Management Approval.
 Proof of Insurance, 3 months rent and phone bill receipts are due the next business day.
 Customer responsible for all cost of license and pass smog test, now and in the future.
 Customer aware 1st payment of \$263.20 due 11/17/13 & \$250 pick pay is due 12/17/13

The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.	
CASH PRICE	13999.00
EVR FEE	25.00
CASH DEPOSIT SUBMITTED WITH ORDER	500.00
TRADE-IN	2000.00
LESS BALANCE OWING	0.00
CASH DUE ON DELIVERY	2000.00
TITLE FEE	77.00
LIC. FEE	0.00
TOTAL CASH PRICE DELIVERED	177.00

BUYER MAY CHOOSE THE PERSON THROUGH WHICH THE INSURANCE IS OBTAINED.

COVERAGE.

The undersigned hereby affirms that shown in item 4 of this Disclosure Statement to execution by the undersigned of this document specifically affirms that it is a charge to obtain the insurance for which such

1. Total Cash Price (Including accessories delivery, installation charges and sales taxes, if any)	\$	13999.00	
2. Downpayment: Consisting of-	P/U	250.00	
a. Cash Downpayment	\$	250.00	
b. Trade-in		2000.00	
c. Total Downpayment (2a&b)		2500.00	
3. Unpaid Balance of Cash Price (1-2c)		11499.00	
4. Other Charges: Consisting of-			
* a. Physical Damage Insurance		0.00	
* b. Mechanical Breakdown Insurance		0.00	
** c. Credit Life Insurance		0.00	
** d. Accident & Health Insurance		0.00	
e. Taxes (not included in Cash Price)		0.00	
f. Official Fees		0.00	
g. License		0.00	
h. Certificate of Title		77.00	
i. Registration	EVR FEE	25.00	
j.		0.00	
k. TITLE & REG PROC FEE		75.00	
l. Total Other Charges (4a, b, c, d, e, f, g, h, i, j & k)		177.00	0.00 LIC. FEE
5. Unpaid Balance (Amount Financed) (3+4)		11676.00	TOTAL CASH I
6. FINANCE CHARGE		14380.00	CASH DEPOSIT SUBMITTED WITH I
7. Deferred Payment Price (1+4+6)		28556.00	TRADE-IN
8. Total of Payments (5+6)		26056.00	LESS BALANCE OWING
9. ANNUAL PERCENTAGE RATE		22.90%	CASH DUE ON DELIVERY

BUYER'S SIGNATURE

BUYER'S SIGNATURE

Sold "AS-IS". Subject to Proof of Insurance, 3 month receipts are due the Customer responsible for a pass smog test, now at Customer aware 1st payment \$250 pick pay is due 12/17

The information you see on this form for this vehicle is per contract. Information on the web overrides any contrary pro the contract of sale.

CASH PRICE
EVR FEE

- 10. The total of payments shall be repaid to _____ as follows: \$ 250.00
N/A and the balance in 94 installments of \$ 263.26 each, and one final installment of hereon, commencing on 11/17/2013 the same day of each month thereafter until paid.
- 11. Balloon payment \$ N/A due N/A N/A due
- 12. If any installment is in default more than 10 days, default charges shall be payable in the amount of N/A % of the due amount, whichever is less.
- 13. Seller shall have a security interest in the property until the total payments is paid in full.
- 14. If this contract is prepaid, a refund credit computed in accordance with the rule of 78's will be made to buyer. In computing such refund amount of \$ N/A will be made.

Purchaser agrees that this Order includes all of the terms and conditions on both the face and reverse side hereof, that this Order cancels and supersedes the complete and exclusive statement of the terms of the agreement relating to the subject matters covered hereby. THIS ORDER IS NOT TO BE USED UNTIL APPROVAL OF THE TERMS HEREOF IS GIVEN BY A BANK OR FINANCE COMPANY WILLING TO PURCHASE A RETAIL INSTALLMENT PLAN. ALL WARRANTIES, IF ANY BY A MANUFACTURER OR SUPPLIER OTHER THAN DEALER ARE THEIRS, NOT DEALER'S, AND DEALER IS NOT LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES. UNLESS DEALER FURNISHES BUYER WITH A SEPARATE WRITTEN WARRANTY OF MERCHANTABILITY OR FITNESS FOR USE, DEALER HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR USE AND SERVICES SOLD BY DEALER; AND (B) ON ALL USED VEHICLE WHICH ARE HEREBY SOLD "AS IS-NOT EXPRESSLY WARRANTED OR GUARANTEED". PURCHASER IS OF LEGAL AGE OR OLDER AND ACKNOWLEDGES THAT HE HAS READ ITS TERMS AND CONDITIONS AND HAS RECEIVED A TRUE COPY OF THIS ORDER. LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED, NOTICE TO PURCHASER CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO AN EXACT COPY OF THE ORDER YOU SIGN. BUYER ACKNOWLEDGES HE HAS READ AND RECEIVED A COMPLETE COPY OF THIS ORDER AND THAT THIS ORDER IS SUBJECT TO BUYER'S SATISFACTORY CREDIT RATING.

PURCHASER'S SIGNATURE _____ DATE 10/18/2013
CO-PURCHASER'S SIGNATURE N/A DATE 10/18/2013
SALESMAN'S SIGNATURE _____ ACCEPTED BY: World DEALER OR HIS AUTHORIZED RE

Sample Contract #2

Summary:

In this Retail Installment Contract the buyer used her Subaru as a down payment. In the fall of 2013 she bought the 2006 Saturn Ion with 77k miles for \$13,250 but, with the cost of financing (\$17,493.40), will end up paying \$30,920 for this vehicle. She had no idea of the terms of this contract – when asked, she thought she had “the usual” term of 6 years.

This document DOES NOT constitute a receipt for cash or any other considerations!

VEHICLE BUYER'S ORDER

Buyer _____
 Co-Buyer N/A
 Address _____
 City, State, Zip _____

 County _____
 Phone _____

Date of Order 03/03/2013

I, hereby order from you, subject to all terms, conditions and agreements contained herein, and the ADDITIONAL CONDITIONS printed on the reverse side.

NEW or USED	MAKE	MODEL	TYPE	COLOR	SERIAL NO.	STOCK NO.	DEL. DATE
USED	2006	SATURN	ION	4 DO	RED	31524	03/03/2013

YEAR	MAKE	MODEL	TYPE	COLOR	DESCRIPTION OF TRADE-IN(S)	SERIAL NO.	STOCK NO.	LICENSE
2002	SUBARU	IMPREZA	4 DO	SILVER			31575	

CREDIT SALE - DISCLOSURE STATEMENT

*4. PHYSICAL DAMAGE INSURANCE against accidental damage to the property for a term of N/A months as checked Comprehensive Coverage; Fire-Theft and Combined Additional Coverage.
 \$ N/A Deductible Collision; Towing and Labor (if included, cost of \$ N/A is included in premium). Insurance settlement will be based upon actual cash value of property at time of loss, not exceeding limits of liability set forth in policy, and payable to Buyer, Seller or assignee of Seller, as interests may appear.

MECHANICAL BREAKDOWN INSURANCE for a term of N/A months and/or N/A miles with a \$ N/A Deductible.

BUYER MAY CHOOSE THE PERSON THROUGH WHICH THE INSURANCE IS OBTAINED.

*4. CREDIT LIFE AND/OR ACCIDENT AND HEALTH INSURANCE for a term of N/A months according to terms and conditions set forth in policy or certificate of insurance issued by (check).

 NAME OF _____
 OTHER INSURER N/A
 HOME OFFICE _____
 ADDRESS N/A

BUYER IS NOT REQUIRED TO OBTAIN CREDIT LIFE AND/OR ACCIDENT AND HEALTH INSURANCE COVERAGE.
 The undersigned hereby affirms that the charge for credit life and/or accident and health insurance shown in item 4 of this Disclosure Statement has been disclosed in writing to the undersigned prior to execution by the undersigned of this statement, and that after such disclosure the undersigned specifically affirms that if a charge for such insurance is contained herein the undersigned desires to obtain the insurance for which such charge is made.

1. Total Cash Price (including accessories delivery, installation charges and sales taxes, if any)	\$ 13250.00
2. Downpayment: Consisting of-	
a. Cash Downpayment	\$ 0.00
b. Trade-in	1800.00
c. Total Downpayment (2a&b)	0.00
3. Unpaid Balance of Cash Price (1-2c)	13250.00
4. Other Charges: Consisting of-	
* a. Physical Damage Insurance	0.00
* b. Mechanical Breakdown Insurance	0.00
** c. Credit Life Insurance	0.00
** d. Accident & Health Insurance	0.00
e. Taxes (not included in Cash Price)	0.00
f. Official Fees	0.00
g. License	0.00
h. Certificate of Title	77.00
i. Registration	EVR FEE 25.00
j. _____	0.00
k. TITLE & REG PROC FEE	75.00
l. Total Other Charges (4e, b, c, d, e, f, g, h, i, j & k)	177.00
5. Unpaid Balance (Amount Financed) (3+4)	13427.00
6. FINANCE CHARGE	17493.40
7. Deferred Payment Price (1+4l+6)	30920.40
8. Total of Payments (5+6)	30920.40
9. ANNUAL PERCENTAGE RATE	19.99 %

BUYER'S SIGNATURE _____ N/A DATE _____
 CO-BUYER'S SIGNATURE _____ N/A DATE _____

Sold "AS-IS". Subject to Management Approval. Proof of Insurance, 3 months rent and phone bill receipts are due the next business day. Customer responsible for all cost of license and pass smog test, now and in the future.

The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in _____
 VIN 0.00 LIC. FEE 0.00 TITLE FEE 77.00 77.00
 CASH PRICE 13250.00
 EVR FEE 25.00

CASH DEPOSIT SUBMITTED WITH ORDER	0.00
TRADE-IN	1800.00
LESS BALANCE OWING	1800.00
CASH DUE ON DELIVERY	0.00

10. The total of payments shall be repaid to _____ as follows: \$ N/A on N/A and \$ N/A on N/A and the balance is 119 installments of \$ 257.67 each, and one final installment of \$ 257.67 which shall be the balance due hereon, commencing on 03/20/2013 the same day of each month thereafter until paid.

11. Balloon payment \$ N/A due N/A due N/A due N/A

12. If any installment is in default more than 10 days, default charges shall be payable in the amount of N/A % of the delinquent installment or \$ N/A whichever is less.

13. Seller shall have a security interest in the property until the total payments is paid in full.

14. If this contract is prepaid, a refund credit computed in accordance with the rule of 78's will be made to buyer. In computing such refund credit, an acquisition charge in the amount of \$ N/A will be made.

Is included in premium. Insurance settlement will be based upon actual cash value of property at time of loss, not exceeding limits of liability set forth in policy, and payable to Buyer, Seller or assignee of Seller, as interests may appear.

MECHANICAL BREAKDOWN INSURANCE for a term of N/A months and/or N/A miles with a \$ N/A Deductible.

BUYER MAY CHOOSE THE PERSON THROUGH WHICH THE INSURANCE IS OBTAINED.

OTHER INSURER N/A

HOME OFFICE ADDRESS N/A

BUYER IS NOT REQUIRED TO OBTAIN CREDIT LIFE AND/OR ACCIDENT AND HEALTH INSURANCE COVERAGE.

The undersigned hereby affirms that the charge for credit life and/or accident and health insurance shown in item 4 of this Disclosure Statement has been disclosed in writing to the undersigned prior to execution by the undersigned of this statement, and that after such disclosure the undersigned specifically affirms that if a charge for such insurance is contained herein the undersigned desires to obtain the insurance for which such charge is made.

1. Total Cash Price (Including accessories delivery, installation charges and sales taxes, if any)	\$ 13250.00
2. Downpayment: Consisting of-	
a. Cash Downpayment	\$ 0.00
b. Trade-in	1800.00
c. Total Downpayment (2a&b)	0.00
3. Unpaid Balance of Cash Price (1-2c)	13250.00
4. Other Charges: Consisting of-	
* a. Physical Damage Insurance	0.00
* b. Mechanical Breakdown Insurance	0.00
** c. Credit Life Insurance	0.00
** d. Accident & Health Insurance	0.00
e. Taxes (not Included in Cash Price)	0.00
f. Official Fees	0.00
g. License	0.00
h. Certificate of Title	77.00
i. Registration EVR FEE	25.00
j.	0.00
k. TITLE & REG PROC FEE	75.00
l. Total Other Charges (4a, b, c, d, e, f, g, h, i, j & k)	177.00
5. Unpaid Balance (Amount Financed) (3 + 4)	13427.00
6. FINANCE CHARGE	17493.40
7. Deferred Payment Price (1 + 4) + 6)	30920.40
8. Total of Payments (5 + 6)	30920.40
9. ANNUAL PERCENTAGE RATE	19.99 %

BUYER'S SIGNATURE N/A DATE
CO-BUYER'S SIGNATURE N/A DATE

Sold "AS-IS". Subject to Management Approval. Proof of Insurance, 3 months rent and phone bill receipts are due the next business day. Customer responsible for all cost of license and pass smog test, now and in the future.

The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in Cash Price.

CASH PRICE	13250.00
EVR FEE	25.00
VIN	0.00
LIC. FEE	0.00
TITLE FEE	77.00
TOTAL CASH PRICE DELIVERED	13352.00
CASH DEPOSIT SUBMITTED WITH ORDER	0.00
TRADE-IN	1800.00
LESS BALANCE OWING	1800.00
CASH DUE ON DELIVERY	0.00

10. The total of payments shall be repaid to _____ as follows: \$ N/A on N/A and \$ N/A on N/A and the balance in 119 installments of \$ 257.67 each, and one final installment of \$ 257.67, which shall be the balance due hereon, commencing on 03/20/2013 the same day of each month thereafter until paid.

11. Balloon payment \$ N/A due N/A N/A due N/A

12. If any installment is in default more than 10 days, default charges shall be payable in the amount of N/A % of the delinquent installment or \$ N/A whichever is less.

13. Seller shall have a security interest in the property until the total payments is paid in full.

14. If this contract is prepaid, a refund credit computed in accordance with the rule of 78's will be made to buyer. In computing such refund credit, an acquisition charge in the amount of \$ N/A will be made.

Purchaser agrees that this Order includes all of the terms and conditions on both the face and reverse side hereof, that this Order cancels and supersedes any prior agreement and as of the date hereof comprises the complete and exclusive statement of the terms of the agreement relating to the subject matters covered hereby. THIS ORDER IS NOT A BINDING CONTRACT. DEALER SHALL NOT BE OBLIGATED TO SELL UNTIL APPROVAL OF THE TERMS HEREOF IS GIVEN BY A BANK OR FINANCE COMPANY WILLING TO PURCHASE A RETAIL INSTALLMENT CONTRACT BETWEEN THE PARTIES HERETO BASED ON SUCH TERMS. ALL WARRANTIES, IF ANY BY A MANUFACTURER OR SUPPLIER OTHER THAN DEALER ARE THEIRS, NOT DEALER'S, AND ONLY SUCH MANUFACTURER OR OTHER SUPPLIER SHALL BE LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES. UNLESS DEALER FURNISHES BUYER WITH A SEPARATE WRITTEN WARRANTY OR SERVICE CONTRACT MADE BY DEALER ON ITS OWN BEHALF, DEALER HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE: (A) ON ALL GOODS AND SERVICES SOLD BY DEALER; AND (B) ON ALL USED VEHICLE WHICH ARE HEREBY SOLD "AS IS-NOT EXPRESSLY WARRANTED OR GUARANTEED". Purchaser by his execution of this Order certifies that he is of legal age or older and acknowledges that he has read its terms and conditions and has received a true copy of this Order. LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED, NOTICE TO THE BUYER. Do not sign this order before you read it or it contains any blank spaces. You are entitled to an exact copy of the order you sign. BUYER ACKNOWLEDGES he has read and received a completed copy of this order comprising the entire agreement affecting this purchase and that this order is subject to Buyer's satisfactory credit rating.

PURCHASER'S SIGNATURE _____ DATE 03/03/2013
SALESMAN'S SIGNATURE _____
N/A _____ DATE 03/03/2013
CO-PURCHASER'S SIGNATURE _____ ACCEPTED BY: _____
DEALER OR HIS AUTHORIZED REPRESENTATIVE

RETAIL INSTALLMENT CONTRACT AND DISCLOSURE Purchase Money Security Agreement - Consumer Paper

FOR LENDER USE ONLY	Account Number <u>31524</u>	Loan Number	Disbursement Date	Maturity Date	Principal Amount	Call Code	Collateral Code	Officer Number	Officer's Initial
References above to any particular loan or item do not limit the applicability of this contract.									

Buyer: _____ **Seller:** _____

PAYMENT TERMS AND SECURITY INTEREST. By signing below, I agree to purchase the goods or services listed below, under the terms set out in this contract (including the terms and conditions set out on the reverse side of this form). I will pay this contract in accordance with the payment schedule and payment terms set forth below and on the reverse side of this form. I grant Seller a security interest in all the property described below ("Property") under the terms and conditions of the security agreement printed on the reverse side.

PROPERTY. (The Property includes attachments and accessions, such as tires or batteries attached to a car, whether added now or later.)

Make	Year	Model	Body	Mfr. I.D. or Serial No.
SATURN	2006	ION	4 DOOR C	_____

DETAILS OF TRANSACTION AND ITEMIZATION OF AMOUNT FINANCED

This is a simple interest contract.

- | | |
|--|------------------------|
| 1. Sale Price | \$ <u>13250.00</u> (1) |
| 2. Down Payment | \$ _____ |
| a. Cash Downpayment (including Manufacturer's Rebate of \$ <u>0.00</u> if applicable) | \$ <u>0.00</u> |
| b. Deferred Downpayment (Pickup Payment), due <u>N/A</u> or which there's no finance of | \$ <u>0.00</u> |
| c. Trade-in: Value \$ <u>1800.00</u> Less owing \$ <u>1800.00</u> Net \$ <u>0.00</u> (use only if positive equity) | \$ <u>0.00</u> |
| Description of Trade-in: <u>2002 SATURN ION</u> Lien payoff to: _____ | |
| Total Downpayment (a+b+c) (also put this figure on the downpayment in the Total Sale Price box below) | \$ <u>0.00</u> |
| 3. Unpaid Balance of Cash Sale Price (Difference between Items 1 & 2) | \$ <u>13250.00</u> (3) |
| 4. Total Insurance (Total of premiums disclosed in Insurance section below) | \$ <u>0.00</u> (4) |
| 5. Official Fees: <u>ELECTRONIC VEHICLE REGISTRATION</u> | \$ <u>25.00</u> |
| <u>TITLE AND REG. PRDC. FEE</u> | \$ <u>75.00</u> |
| License, Title & Registration Fees | \$ <u>77.00</u> |
| <u>N/A</u> | \$ <u>0.00</u> |
| Total Official Fees | \$ _____ |
| 6. Amount Financed (Sums of 3, 4 & 5) | \$ <u>177.00</u> (5) |
| 7. Minimum Finance Charge | \$ <u>13427.00</u> (6) |

INSURANCE. If any insurance is checked "Yes" below, the policies or certificates will describe the terms and conditions.

Physical Damage Insurance. Physical damage insurance is required, but you may obtain it from anyone you want who is acceptable to the Seller. If you check yes and purchase the insurance from Seller, you will pay the "Total Vehicle Insurance Premium" as listed below.

Yes No

COVERAGE AND BENEFITS	TERM	PREMIUM
\$ <u>N/A</u> COMP FIRE & THEFT	<u>N/A</u> Mos.	\$ <u>N/A</u>
\$ <u>N/A</u> COLLISION	<u>N/A</u> Mos.	\$ <u>N/A</u>
BODILY INJURY \$ <u>N/A</u> LIMITS:	<u>N/A</u> Mos.	\$ <u>N/A</u>

COVERAGE AND BENEFITS	TERM	PREMIUM
PROPERTY DAMAGE \$ <u>N/A</u>	<u>N/A</u> Mos.	\$ <u>N/A</u>
MEDICAL <u>N/A</u>	<u>N/A</u> Mos.	\$ <u>N/A</u>
<u>N/A</u>	<u>N/A</u> Mos.	\$ <u>N/A</u>

TOTAL VEHICLE INSURANCE PREMIUMS: \$ N/A

Yes No **Optional Mechanical Repair Insurance.**

Term: N/A Deductible \$ N/A Premium \$ N/A

Yes No **Optional Credit Insurance.** Credit life insurance and credit disability insurance are not required to obtain credit and will not be provided unless you sign for them and pay the additional cost. If you want the insurance, check and sign below.

Check Insurance Desired: Credit Life (Buyer Co-Buyer Both Premium \$ N/A
 Credit Disability, Accident and Health (Buyer Only) Premium \$ N/A

Total Credit Insurance Premium \$ N/A

I UNDERSTAND THAT THE INSURANCE COVERAGES LISTED ABOVE ARE NOT PROVIDED UNDER THIS CONTRACT UNLESS: (a) I AM ELIGIBLE FOR THE INSURANCE; (b) I HAVE CHECKED "YES" TO THE INSURANCE; AND (c) A SEPARATE INSURANCE POLICY OR CERTIFICATE FOR THE INSURANCE COVERAGE(S) CHECKED "YES" ABOVE.

damage caused to others

is is not included in this contract. (Must be completed.)

N/A _____ Date _____ N/A _____ Date _____
Buyer's Signature _____ Co-Buyer's Signature _____

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate. 20.00 %	FINANCE CHARGE The dollar amount the credit will cost me. \$ 17493.40	Amount Financed The amount of credit provided to me or on my behalf. \$ 13427.00	Total of Payments The amount I will have paid after I have made all payments as scheduled. \$ 30920.40	Total Sale Price The total cost of my purchase on credit; including my downpayment of \$ <u>0.00</u> . \$ 30920.40
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My payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
119	257.67	MONTHLY BEGINNING: 03/20/2013
01	257.67	FINAL PAYMENT DUE ON: 02/20/2023

Late Charge: If a payment is 1 days late, I will be charged 5.00 % of the unpaid instalment or \$ 10.00, whichever is greater or less.

Prepayment: If I pay off early, I will not have to pay a minimum finance charge. may have to pay a minimum finance charge. may be entitled to a refund of part of the finance charge.

Security: I am giving a security interest in the goods or property being purchased.

Assumption: Someone buying my principal dwelling cannot assume the remainder of the security agreement on the original terms. See the rest of this contract for additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

NOTICE. The Seller intends to sell this contract to (Lender name and address): _____ which, if it buys the contract, will become the owner of the contract and your creditor. After the sale of this contract, all questions concerning either terms of the contract or payment should be directed to the Lender at the address indicated. If the contract is transferred to a holder other than the one identified in the notice, or is retained by Seller, the Seller shall cause notice in writing of the name and address of the actual holder to be delivered to the retail buyer within 10 days of the decision.

NOTICE TO THE BUYER. (a) Do not sign this contract before you read it or if it contains any blank spaces, except that if delivery of the vehicle is to be made to you after this contract is signed, the serial number or other identifying information and the due date of the first instalment may be filled in at the time of delivery. (b) You are entitled to a copy of this contract. (c) You have the right to pay in advance the full amount due and if you do so you may save a portion of the finance charge. I acknowledge that I received a completely filled in copy of this Contract on MARCH 3rd, 2013, which is the date of this contract, and I agree to the terms set out above and on the reverse side of this Contract.

Contract Accepted By: _____
Buyer's Signature _____
RETAIL INSTALMENT CONTRACT
X _____ BUYER'S SIGNATURE
X _____ CO-BUYER'S SIGNATURE

Grant of Security Interest by Other Owner. I acknowledge that I am an owner of the above described Property but am not a buyer on the Retail Instalment Contract. I grant Seller a security interest in the Property on the terms and conditions set forth on the reverse side. I will deliver or sign all documents required to perfect or protect Seller's security interest. I acknowledge that I received a completely filled in copy of this contract on MARCH 3rd, 2013.
X _____ OTHER OWNER'S SIGNATURE

ADDITIONAL TERMS ARE ON REVERSE

White copy to Bank - Pink copy to Customer

TEK 128 - 7/09

I. Security Agreement
Grant of Security Interest. To secure all of the obligation under this contract, including Seller's legal fees and accretions, such as title or batteries attached to whether added now or later, security interest in all of the Property described on the reverse side. The Property includes attachments and accretions, such as title or batteries attached to Ownership and Location. Except for this security agreement, I own the Property free and clear. I will not allow any other liens on the Property, even are junior to the Seller's lien. Except for vehicles, I agree to keep the Property where it is unless Seller tells me I can move it. If I move, I may move the Property to my new address if I give Seller the new address in advance. If the Property is a vehicle, I will keep it at my present address, except for routine use, and I will do anything that requires registering the vehicle in another state without Seller's prior written consent.
Insurance and Maintenance. I agree to keep the Property in good repair and not to sell it or otherwise dispose of it. I will Seller with proof of that coverage. I also will have car, liability, theft, and fire coverage. I will also have liability coverage satisfactory to Seller, including without limitation comprehensive coverage. I will also have liability coverage satisfactory to Seller, including without limitation comprehensive coverage. I will also have liability coverage satisfactory to Seller, including without limitation comprehensive coverage.

TERMS AND CONDITIONS