

- Full Comprehensive including Fire, Theft and Combined Additional Coverage
- \$ 2,200.00 Deductible Comprehensive including Fire, Theft and Combined Additional Coverage
- Fire, Theft and Combined Additional Coverage
- Optional, if desired - Towing and Labor costs Rental Reimbursement CB Radio Equipment

Optional Mechanical Breakdown Protection. The cost of this protection is shown in 4d of the Itemization below.

Company _____
 Term: _____ \$ _____ Deductible

Warning: The insurance or protection referred to in this contract does not include coverage for public liability, bodily injury, or property damage (other than the vehicle noted above) caused to Buyer or others.

ITEMIZATION OF AMOUNT FINANCED

1. Cash Sale Price (including any accessories).....	\$ 3,895.00 (1)
2. Downpayment: (If 2d is negative do not include 2d in Total Downpayment computation, then add the amount due back at line 4j)	
a. Cash Downpayment	\$ 1,200.00
b. Manufacturer's Rebate (if applicable)	\$ N/A
c. Deferred Downpayment (Pickup Pymt), due _____, on which there's no finance charge, of	\$ 0.00
d. Trade-in: Value \$ <u>0.00</u> Less owing \$ <u>0.00</u> Net \$ <u>0.00</u>	\$ 0.00
Description of Trade-in: _____ Lien Payoff To: _____	
Total Downpayment (a+b+c+d) (also put this figure on the downpayment line in the Total Sale Price box below) (Do not include 2d if negative)	\$ 1,200.00 (2)
3. Unpaid Balance of Cash Sale Price	\$ 2,795.00 (3)
4. Charges other than Finance Charge, including Amounts Paid to Others on My Behalf: (* Seller may be retaining a portion of this amount)	
a. Cost of Optional Insurance for the Term of this Contract paid to the Insurance Company(ies) named above. *	
Credit Life \$ <u>N/A</u> Credit Disability, Accident and Health \$ <u>N/A</u> Other \$ <u>0.00</u>	\$ 0.00
b. Cost of required Physical Damage Insurance paid to the Insurance Company named above (covers damage to vehicle) *	\$ 0.00
c. Cost of Optional Service Contract paid to the Company named above (covers certain repairs) *	\$ 0.00
d. Cost of Optional Mechanical Breakdown Protection paid to the Company named above (covers certain repairs) *	\$ N/A
e. License/Registration Fees paid to government agencies	\$ 155.00
f. Title Fees paid to government agencies	\$ 0.00
g. DEQ Certification Fee paid to government agencies	\$ 347.56
h. Title & Registration Processing Fee paid to Seller \$ <u>0.00</u> , Optional Electronic Filing Fee paid to Seller \$ <u>0.00</u>	\$ 0.00
i. Sales Tax / Excise Tax paid to government agencies	\$ 0.00
j. Other Charges (Seller must identify who will receive payment and describe purpose - Include negative trade equity here) *	
to _____ for <u>Doc</u>	\$ 75.00
to _____ for <u>VSI</u>	\$ 0.00
Total Other Charges and Amounts Paid to Others on My Behalf *	\$ 577.56 (4)
5. Amount Financed Principal Balance (3+4) * (also put this figure in the Amount Financed box below)	\$ 3,372.56 (5)
6. Finance Charge * (also put this figure in the FINANCE CHARGE box below)	\$ 1,007.20 (6)
7. Time Balance (5+6+2c) (also put this figure in the Total of Payments box below)	\$ 4,379.76 (7)
8. Time Sale Price (1+4+6) (also put this figure in the Total Sale Price box below)	\$ 5,579.76 (8)

*125 WA TRUCK 30 TRIP
 140 "OTHER" AMOUNT ON OTHER 1/5*

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate. <u>4.90</u> %	FINANCE CHARGE The dollar amount the credit will cost me. \$ <u>1,007.20</u> E*	Amount Financed The amount of credit provided to me or on my behalf. \$ <u>3,372.56</u>	Total of Payments The amount I will have paid after I have made all payments as scheduled. \$ <u>4,379.76</u> E*	Total Sale Price The total cost of my purchase on credit, including my downpayment of \$ <u>1,200.00</u> is \$ <u>5,579.76</u> E*
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My Payment Schedule will be: Monthly

Number of Payments	Amount of Payments	When Payments are Due
		Due On
<u>18</u>	<u>\$243.32</u>	Monthly Beginning <u>5/28/2013</u>
		Due On

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

Late Charge. For each payment that is not paid within 10 days after its scheduled payment date, I will pay a late charge of 5% of the amount that's late.

Prepayment. If I pay off early, I will not have to pay a penalty.

See other contract provisions for any additional information about nonpayment, default and any required repayment in full before the scheduled date.

* E means estimate.

Payments and Interest Calculation. I will pay you the Total of Payments according to "My Payment Schedule" shown above. Any payment listed on the first line of the schedule is a deferred downpayment which does not bear a Finance Charge. The payments listed on the second line of the schedule are equal consecutive monthly payments which are due on the same day of each month, beginning on the date shown. However, the amount of the last payment will be adjusted to include interest figured on the Principal Balance I owed, for the time I owed it. I will pay interest on the Principal Balance outstanding each day at the Annual Percentage Rate. The Total of Payments and Finance Charge shown above assume I will pay exactly as agreed. If I pay late or less than the required payment, the Finance Charge is increased. If I pay early or more than the required payment, the Finance Charge is decreased. Payments will first pay interest owing to the date you receive my Payment, then Late Charges, and the remainder will reduce the Principal Balance I owe.

CONSUMER PAPER

NOTICE: The Creditor/Seller intends to sell this contract to (name and mailing 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 payments should be directed to the buyer of the contract at the address indicated above. If the contract is transferred to one identified in this notice, or retained by the Seller, Seller shall cause notice in writing of the name and address of delivered to you within 10 days of the decision.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive Sales Transaction Subject to Approval of Financing. The sale of the vehicle to you is subject to approval of financing. You are

Submitted by: Young Walgenkim & John Grean



Amortization Schedule

8/12/2014

Deal #:1883

Buyer :

CoBuyer :

Payment Date	Payment#	Payment	Principal	Interest	Principal Balance
5/28/2013	1	\$243.32	\$146.58	\$96.74	\$3,225.98
6/28/2013	2	\$243.32	\$147.70	\$95.62	\$3,078.28
7/28/2013	3	\$243.32	\$155.02	\$88.30	\$2,923.26
8/28/2013	4	\$243.32	\$156.67	\$86.65	\$2,766.59
9/28/2013	5	\$243.32	\$161.32	\$82.00	\$2,605.27
10/28/2013	6	\$243.32	\$168.59	\$74.73	\$2,436.68
11/28/2013	7	\$243.32	\$171.09	\$72.23	\$2,265.59
12/28/2013	8	\$243.32	\$178.33	\$64.99	\$2,087.26
1/28/2014	9	\$243.32	\$181.45	\$61.87	\$1,905.81
2/28/2014	10	\$243.32	\$186.83	\$56.49	\$1,718.98
3/28/2014	11	\$243.32	\$197.30	\$46.02	\$1,521.68
4/28/2014	12	\$243.32	\$198.22	\$45.10	\$1,323.46
5/28/2014	13	\$243.32	\$205.36	\$37.96	\$1,118.10
6/28/2014	14	\$243.32	\$210.18	\$33.14	\$907.92
7/28/2014	15	\$243.32	\$217.28	\$26.04	\$690.64
8/28/2014	16	\$243.32	\$222.85	\$20.47	\$467.79
9/28/2014	17	\$243.32	\$229.45	\$13.87	\$238.34
10/28/2014	18	\$245.18	\$238.34	\$6.84	\$0.00
Totals :			\$3,372.56	\$1,009.06	\$4,381.62



18 monthly pmts @ 243.32 starting on 5/28/13

	DATE DUE	DATE PD	AMT DUE	AMT PD	SIGN
1	5-28-13	10/2/12		250.00	[Signature]
2	6-28-13	6/19/13	Credit	251.28	[Signature]
3	7-28-13	10/19/13	Credit	251.28	[Signature]
4	8-28-13	8/7/13		250.00	[Signature]
5	9-28-13	9-4		250.00	[Signature]
6	10-28-13				
7	11-28-13				
8	12-28-13				
9	1-28-14				
10	2-28-14				
11	3-28-14				
12	4-28-14				
13	5-28-14				
14	6-28-14				
15	7-28-14				
16	8-28-14				
17	9-28-14				
18	10-28-14				

Called 5/31/13 curiously call
 left MSG ^{to} pmt was due
 5/31 recalled Bal and hung up
 8:17 pm 5/31 caller ID
 why AUD 005 for
 MSG on lat fee

7/1/13 received check
 for 6/28/13 pmt
 already has credit
 left cust message
 pd up unit 8-28-13
 void check.