

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 terms of the contract or payments should be directed to the buyer of the contract at the address indicated above.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain Seller's right to receive part of the finance charge.

Sales Transaction Subject to Approval of Financing. The sale of the vehicle to you is subject to a third party lender's agreement to purchase this Retail Installment Contract (Contract) on the exact terms negotiated by the Dealer and the buyer. You agree to provide Dealer with all credit and income information reasonably required, and otherwise exert your best efforts to have the Contract purchased by a third party lender. In the event that a third party lender declines to purchase the Contract, Dealer reserves the right to carry the Contract in-house or to declare the purchase null and void. The Dealer has 14 days from the date the buyer takes possession of the vehicle to sell this Contract and receive final approval of funding by a third party lender or to notify the buyer that the dealer will carry the Contract in-house.

Until purchase of this Contract and final approval of funding by a third party lender or notice that Dealer will carry this Contract in-house, you have no right, title and interest in the vehicle. Immediately, upon oral or written notice to you that the Dealer has declared the purchase null and void, you shall either (a) immediately tender in cash or cash equivalent, the unpaid purchase price of the vehicle; or (b) immediately return the vehicle to the Dealer. In the event you return the vehicle to the Dealer, Dealer shall return the trade-in vehicle, if any, and Dealer shall also refund all deposits and/or downpayments made by you to Dealer. You are responsible for the fair market value from damage to and excessive wear and tear on the vehicle or loss of the vehicle that occurs between the date the buyer takes possession of the vehicle and the date the buyer returns the vehicle to Dealer's custody. You shall be charged a reasonable per mile cost for the use of the motor vehicle. The fair market value of repairs or the lost vehicle may be set off by the Dealer against any deposit refund due to you. In the event that you fail or refuse to return the vehicle upon the Dealer's demand, Dealer shall have the rights of a secured creditor under ORS Chapter 79, including the right to self-help repossession. You acknowledge that Dealer has relied upon the representations made by you in your credit application in allowing you to take possession of the vehicle and in selling the vehicle to you. IF A THIRD PARTY LENDER OFFERS TO FINANCE THE VEHICLE ON TERMS OR CONDITIONS WHICH ARE DIFFERENT FROM THE TERMS AND CONDITIONS OF THIS CONTRACT, YOU MAY RESCIND THE TRANSACTION AND SHALL NOT BE REQUIRED TO SIGN A NEW CONTRACT UNLESS YOU ELECT TO PROCEED WITH THE SALE.

NOTICE TO THE BUYER

Do not sign this contract before you read it or if it contains any blank space, except that (1) If delivery of the motor vehicle or mobile home 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 installment may be filled in at the time of delivery; and (2) If the name of the financing agency is not known at the time the contract is executed, the name of the financing agency may be inserted in the contract on or about the date the name of the financing agency is known.

You're entitled to a copy of this contract. 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 consent to receive autodialed and/or pre-recorded telemarketing calls or text messages from or on behalf of _____ at (____) - _____. I understand that consent is not a condition of purchase. Signature: _____

Returned Check Charge. I agree to pay a charge of \$35.00 if any check or electronic payment is returned unpaid.

The Undersigned acknowledges receipt of a completed copy of this contract and agrees to its terms, including those stated on the back of this contract.

RETAIL INSTALLMENT CONTRACT

Buyer Signs _____ Co-Buyer Signs _____