

RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE

Dealer Number Contract Number R.O.S. Number Stock Number

Buyer Name and Address (Including County and Zip Code) Co-Buyer Name and Address (Including County and Zip Code) Creditor-Seller (Name and Address)

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract.

Table with columns: New Used, Year, Make and Model, Odometer, Vehicle Identification Number, Primary Use For Which Purchased

FEDERAL TRUTH-IN-LENDING DISCLOSURES table with columns: ANNUAL PERCENTAGE RATE, FINANCE CHARGE, Amount Financed, Total of Payments, Total Sale Price

YOUR PAYMENT SCHEDULE WILL BE: table with columns: Number of Payments, Amount of Payments, When Payments Are Due

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.

Prepayment. If you pay off all your debt early, you may be charged a minimum finance charge.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1. Total Cash Price A. Cash Price of Motor Vehicle and Accessories B. Document Processing Charge C. Emissions Testing Charge D. (Optional) Theft Deterrent Device E. (Optional) Theft Deterrent Device F. (Optional) Theft Deterrent Device G. (Optional) Surface Protection Product H. (Optional) Surface Protection Product I. Sales Tax J. Electronic Vehicle Registration or Transfer Charge K. (Optional) Service Contract L. (Optional) Service Contract M. (Optional) Service Contract N. (Optional) Service Contract O. (Optional) Service Contract P. Prior Credit or Lease Balance paid by Seller to Q. (Optional) Gap Contract R. (Optional) Used Vehicle Contract Cancellation Option Agreement S. Other (to whom paid) Total Cash Price (A through S) 2. Amounts Paid to Public Officials A. Vehicle License Fees B. Registration/Transfer/Titling Fees C. California Tire Fees D. Other Total Official Fees (A through D) 3. Amount Paid to Insurance Companies (Total premiums from Statement of Insurance column a + b) 4. State Emissions Certification Fee or State Emissions Exemption Fee 5. Subtotal (1 through 4) 6. Total Downpayment A. Agreed Trade-In Value B. Less Prior Credit or Lease Balance (e) C. Net Trade-In (A less B) (indicate if a negative number) D. Deferred Downpayment E. Manufacturer's Rebate F. Other G. Cash Total Downpayment (C through G) 7. Amount Financed (5 less 6)

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker.

Vehicle Insurance table with columns: Ded. Comp., Fire & Theft, Ded. Collision, Bodily Injury, Property Damage, Medical, Term, Premium

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X Co-Buyer X Seller X

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Application for Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both Credit Disability (Buyer Only)

Table with columns: Term, Exp., Premium for Credit Life and Credit Disability

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life and credit disability insurance will not be a factor in the credit approval process.

You are applying for the credit insurance marked above. Your signature below means that you agree that: (1) You are not eligible for insurance if you have reached your 65th birthday. (2) You are eligible for disability insurance only if you are working for wages or profit 30 hours a week or more on the Effective Date. (3) Only the Primary Buyer is eligible for disability insurance. DISABILITY INSURANCE MAY NOT COVER CONDITIONS FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE LAST 6 MONTHS (Refer to "Total Disabilities Not Covered" in your policy for details). You want to buy the credit insurance.

Date Buyer Signature Age Date Co-Buyer Signature Age

OPTIONAL GAP CONTRACT

A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in item 1Q of the Itemization of Amount Financed.

Term Mos. Name of Gap Contract I want to buy a gap contract. Buyer Signs X

OPTIONAL SERVICE CONTRACT(S)

You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1K, 1L, 1M, 1N, and/or 1O.

Table with columns: Company, Term, Mos., Miles for 1K, 1L, 1M, 1N, 1O

HOW THIS CONTRACT CAN BE CHANGED.

This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both you and we must sign it. No oral changes are binding.

Buyer Signs X Co-Buyer Signs X

SELLER ASSISTED LOAN BUYER MAY BE REQUIRED TO PLEDGE SECURITY FOR THE LOAN, AND WILL BE OBLIGATED FOR THE INSTALLMENT PAYMENTS ON BOTH THIS RETAIL INSTALLMENT SALE CONTRACT AND THE LOAN. Proceeds of Loan From: Amount \$ Finance Charge \$ Total \$ Payable in installments of \$ from this Loan is shown in item 6D.

AUTO BROKER FEE DISCLOSURE If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked: Name of autobroker receiving fee, if applicable:

SELLER'S RIGHT TO CANCEL If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on the back giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply. Buyer Co-Buyer

OPTION: You pay no finance charge if the Amount Financed, item 7, is paid in full on or before Year SELLER'S INITIALS

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT. WARNING: YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD. FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT. THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.