REVISED PROPOSED REGULATION OF THE

COMMISSIONER OF FINANCIAL INSTITUTIONS

LCB File No. R016-10

July 29, 2011

EXPLANATION – Matter in *italics* is new; matter in brackets [omitted material] is material to be omitted.

AUTHORITY: §§1-16, NRS 97.299.

A REGULATION relating to contracts for the sale of vehicles; allowing the Commissioner of Financial Institutions to publish forms on-line; allowing the Commissioner to revise forms after notice and a hearing; making various revisions to certain forms used in the sale of vehicles; repealing provisions relating to contracts for the sale of vehicles; and providing other matters properly relating thereto.

- **Section 1.** Chapter 97 of NAC is hereby amended by adding thereto a new section to read as follows:
- 1. The Commissioner of Financial Institutions will prescribe all forms required pursuant to NRS 97.299 and will make that information available to the public upon request, including, without limitation, on the website that the Commissioner maintains on the Internet or its successor.
- 2. Notwithstanding the authority granted by subsection 4 of NRS 97.299, the

 Commissioner of Financial Institutions may provide notice and hold a hearing before altering or amending the forms prescribed pursuant to subsection 1.
- **Sec. 2.** NAC 97.100, 97.110, 97.120, 97.125, 97.130, 97.135 and 97.140 are hereby repealed.
- **Sec. 3.** On or after October 1, 2011, the following form must be used for an application for credit used in any sale of a vehicle if the sale is governed by the provisions of NRS 97.299:

CREDIT APPLICATION

Section A
Section B
Section C
Section D
Section E
Section F
Section G

SECTION A:

IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THIS APPLICATION.

Check a	appropriate box.
	If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
	If you are married and live in a community property state complete all sections, including Section C, providing information about your spouse.
	If this is an application for joint credit with another person complete all sections providing information in Section C about the co-applicant.
NOTE:	APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT.
Seller:	
Stock N	[o.:

Date:	
Amount requested: \$	
SECTION B: Information regarding applicant.	
SECTION B. Information regarding applicant.	
Last Name:	
(Print)	
First:	Initial:
Birth date:	
Driver's License No.:	
Social Security No.:	
Ages of Dependents:	
☐ Married ☐ Unmarried ☐ Separated	
Address:	
City:Zip	p:
How long?Yrs.	Mos.
Phone: Phone:	one:
Previous address:	
(To cover 3 years' reside	ence)
Lived in community?Yrs.	Mos.

Occupation or Rank:			
Employer:			
Phone:	How long?	Yrs.	Mos.
Employer's address:			
Dept. or Badge No.:			
Employer (to cover 2	-year history):		
Address:			
How long?		Yrs.	Mos.
Nearest relative not l	iving with me:		
Name:		Relationship:	
Address:			
		Phone:	
INCOME:			
Applicant's gross mo	onthly income from employmen	t: \$	
Alimony, child suppo	ort or separate maintenance inco	ome need not be revealed if	you do not wish
to have it considered	as a basis for repaying this obli	gation. Alimony, child supp	ort, separate
maintenance received	d under:		
☐ Court order	☐ Written agreement	☐ Oral understanding	
		Amount:	\$

Amount of other	er monthly income and sou	. ,		\$
			nthly income:	\$
SECTION C:	Information regarding sp (Use separate sheets if no	•	pplicant.	
Last Name:				
		(Print)		
First:			Initial:	
Birth date:				
Driver's Licens	se No.:			
Social Security	No.:			
Ages of Depend	dents:			
☐ Married	☐ Unmarried	☐ Separ	rated	
Address:				
City:			Zip:	
How long?		Yrs.		Mos.
Phone:			Phone:	
Previous addres	ss:			

(To cover 3 years' residence)

••••••	••••••
Lived in community?Yrs.	Mos.
Occupation or Rank:	
Employer:	
Phone: How long?	.Yrs. Mos.
Employer's address:	
Dept. or Badge No.:	
Employer (to cover 2-year history):	
Address:	
How long?	.Yrs Mos.
Nearest relative not living with me:	
Name:	Relationship:
Address:	
	Phone:
INCOME:	
Co-applicant's gross monthly income from employmen	nt: \$
Alimony, child support or separate maintenance income	e need not be revealed if you do not wish
to have it considered as a basis for repaying this obliga-	tion. Alimony, child support, separate

maintenance received under:

Court order □	Writ	ten agreement	Oral understanding \square	
			Amount:	\$
Amount of other month	nly inc	come and source(s):		\$
		Total mor	nthly income:	\$
Complete ONLY if trans	nsactio	on involves the purchase of	of a recreational vehicle to	be occupied by
applicant as applicant's	s princ	cipal residence and the tra	nsaction will be secured by	the
recreational vehicle.				
The following information	tion is	required by the Federal C	Government for certain type	es of loans
related to a dwelling in	order	to monitor the lender's co	ompliance with equal credi	t opportunity
and fair housing laws.	You a	re not required to furnish	the information, but are en	couraged to do
so. The law provides th	at a le	ender may neither discrim	inate on the basis of this in	formation, nor
on whether you choose	to fu	rnish it. However, if you c	choose not to furnish the in	formation,
under federal regulation	ns the	lender is required to note	race or national origin and	sex on the
basis of visual observat	tion o	surname. If you do not w	vish to furnish the informat	ion, please
check below.				
APPLICANT:		I do not wish to furnish t	this information.	
RACE/NATIONAL				
ORIGIN:		American Indian, Alaska	an Native	

		Asian, Pacific Islander
		Black
		Hispanic
		White
		Other (Specify):
SEX:		Female
CO-APPLICANT:		I do not wish to furnish this information.
RACE/NATIONAL		
ORIGIN:		American Indian, Alaskan Native
		Asian, Pacific Islander
		Black
		Hispanic
		White
		Other (Specify):
SEX:		Female
SECTION D: Asset	and D	Debt information:
(If Section C has been	comp	leted, this section should be completed giving information about

both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related

information with an "A." If Section C was not completed, only give information about the Applicant in this section.)

Landlord or Mortgage Holder: Own □ Rent □	
Name:	Account No.:
Address:	
Mortgage balance: \$	Payment or rent: \$
Date home purchased:	Age of home:
Price paid for home: \$	Estimated value: \$
2nd mortgage amount: \$	Payment: \$
Furniture owned No. rooms:	
To whom balance of furniture owed:	
Balance owed: \$	Estimated value: \$
List all obligations:	
Type of credit:	
Name of company:	
Name in which account carried:	
Address:	
Open: Closed: Balance	ce: \$ High: \$
Monthly payments or date closed: \$	
Type of credit:	
Name of company:	

Name in which accou	ınt carried:		
Address:			
Open:	Closed:	Balance: \$	High: \$
Monthly payments or	date closed: \$		
Type of credit:			
Name of company:			
Name in which accou	ınt carried:		
Address:			
Open:	Closed:	Balance: \$	High: \$
Monthly payments or	date closed: \$		
Type of credit:			
Name of company:			
Name in which accou	ınt carried:		
Address:			
Open:	Closed:	Balance: \$	High: \$
Monthly payments or	date closed: \$		
Type of credit:			
Name of company:			
Name in which accou	nt carried:		
Address:			
Open:	Closed:	Balance: \$	High: \$
Monthly payments or	date closed: \$		

Vehicle(s) purchased	d from:	•••••		•••••	•••••	•••••		 	•••
Financed by:		•••••		•••••		•••••		 	•••
Address:					\$			 	•••
Vehicle(s) purchased	d from:	•••••				•••••		 	•••
Financed by:				•••••				 	•••
Address:		•••••			\$	•••••		 	
Bank reference:					Branch:			 	•••
Checking balance:	\$	•••••		•	A/C #			 	
Savings balance:	\$			•	A/C #			 	•••
Loan balance:	\$				A/C #			 	•••
Have you ever had a	any property repo	osse	ssed?				Yes	No	
Do you have any sui	its pending agair	ıst y	ou?				Yes	No	
Have you filed bank	ruptcy in the pas	st 4	years?				Yes	No	
Military/Reserve?			No		Yes		Active	Inactive	•
Personal friends ove	er one year:								
1.									
Name:		•••••		•••••		•••••		 	•••
Address:				•	Phone: .			 	
2.									
Name:				•••••		•••••		 	•••
Address:					Phone:				

<u>SECTION E:</u> Insurance—If you wish to apply for vehicle insurance in connection with this credit application, complete the following:

Note: No person is required as a condition precedent to financing the purchase of a vehicle to purchase insurance through a particular insurance company, agent or broker.

Previous insurance company or agent:	
Name:	
Address:	Policy No.:
Where will vehicle be garaged?	
Has your insurance ever been cancelled by any compar	ıy?
If so, why?	
No. of insurance losses in past 5 years:	
Total amount of losses: \$	

SECTION F:

The undersigned (1) makes the above representations, which are certified correct, for the purpose of securing credit, (2) authorizes the Financial Institution to gather whatever credit and employment history it considers necessary and appropriate, and also the Financial Institution to

give information concerning the transaction to others, and (3) understand that we will retain this application whether or not it is approved.

The Financial Institution named below may be requested to purchase a sales finance contract written, or to be written, in connection with your purchase. You are notified pursuant to the Fair Credit Reporting Act that your application may be submitted to them.

Fiı	nancial Institution:		
Αc	ldress:		
Pu	rchaser hereby acknow	vledges receipt of a copy of this credit statement.	
Αŗ	oplicant's signature:		
Ot	her signature:		
SE	ECTION G: For Selle	er's Use only.	
1.	Total Price		\$
2.	Down Payment:		\$
	Cash:	\$	
	Net Trade:	\$	
	(Trade Allowance:	\$)	
	(Owed on Trade	\$)	
3.	Unpaid Balance (Sul	otract 2 from 1)	\$

4. Other Charges				
(Specify) \$, \$			\$	
Invoice			\$	
5. Time Balance (Add 3 an	d 4)		\$	
6. Payable in Mo. Install	ments of		\$	
Annual Percentage Rate9	6 Used Car	Miles		
Year Make	;	Model]	Body Style
□ New □ Used				
Vehicle Identification No				
Optional Equipment:				
☐ Air Conditioner		Power Steering	☐ Power Bra	akes
☐ Automatic Transmission		Other		
Trade Make	Model	Body Style	Dealer Name	Year
Sec. 4. From October 1	, 2011, and	on or before September	30, 2012, the fol	lowing form
must be used for a contract for	or sale and	security agreement used	in any sale of a v	vehicle if the
sale is governed by the provi	sions of NF	RS 97.299 and simple into	erest is to be paid	d in connection
with the sale:				

	Section A		
	Section B		
	Section C		
	Section D		
	Section E		
SECTIO	<u>ON A:</u>		
Buyer's	Name(s):		•••••
	Name:		
Address	:		
City:		County:	
State:		Zip:	
Bus. Pho	one:	Res. Phone:	
CREDIT	ГОR:		
Address	:		
City:		County:	

State:	Zip:
Phone: ()	
Stock No.:	
Salesman:	Date:
SECTION B:	
DISCLOSURE MADE IN COMPLIANCE WITH FEDER	RAL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE	
The cost of your credit as a yearly rate:	percent
EDIANCE GUADGE	
FINANCE CHARGE	
The dollar amount the credit will cost you: \$	
AMOUNT FINANCED	
The amount of gradit provided to you or on your babalf	. ¢
The amount of credit provided to you or on your behalf	. Ф
TOTAL OF PAYMENTS	
The amount you will have paid after you have made all	payments as scheduled: \$
TOTAL CALECIDICE	
TOTAL SALES PRICE	

The total cost of your purchase on credit, including your down payment of \$:
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
(e) means an estimate
INSURANCE:
Credit life insurance, credit disability insurance and debt cancellation coverage, which is also
known as GAP coverage, are not required to obtain credit, and will not be provided unless you
sign and agree to pay the additional cost.
Credit life: Premium: \$ Term:
Signature(s):
I want credit life insurance:
Joint credit life: Premium: \$ Term:

Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Condition and disabilities Describers &	T
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	
Joint credit life and disability: Premium: \$	Term:
Signature(s):	
We want joint credit life and single disability insurance:	
Debt cancellation coverage (GAP coverage): Premium: \$	Term:
Signature(s):	
I want debt cancellation coverage (GAP coverage):	

You may obtain property insurance from anyone you want that is acceptable to the Creditor			
above. If you get the insurance from the Creditor, y	ou will pay \$ and the term		
of the insurance will be			
SECURITY: You are giving a security interest in the goods or property being purchased.			
☐ Other (Check if applicable)			
Filing fee: \$	onfiling insurance: \$		
LATE CHARGE: If a payment is more than 10 da of the payment, whichever is le			
PREPAYMENT: If you pay off early, you will not	have to pay a penalty.		
See your contract documents for any additional info	ormation about nonpayment, default, any		
required repayment in full before the scheduled dat	e, and penalties.		
SECTION C: ITEMIZATION OF AMOUNT FI	NANCED.		
1. Vehicle Selling Price	\$		
Optional, taxable, fee or charge ()	\$		

••••	Year Make	Model	
7.	Gross Trade-In Allowance	\$	
6.	TOTAL CASH SALES PRIC	E	\$
5.	Optional, nontaxable, fees or (itemized)	charges	\$
	Total Official Fees (Add 4a th	hrough 4c)	\$
	c. Other		\$
	C		\$
			\$
4.	Amounts Paid to Public Offic	ials	
3.	Fees Required By Law ()	\$
2.	Total Sales Tax		\$
	Taxable Selling Price		\$
	Optional, taxable, fee or cha	arge () \$	

	Minus: Payoff Balance	\$	
	Net Trade-In Allowance		\$
8.	Down Payment (Other Than Net Tr	rade-In Allowance):	
	a. Trade-In Sales Tax Credit	\$	
	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	
	Down Payment (Add 8a through 86	2)	\$
9.	TOTAL DOWN PAYMENT AND	NET TRADE-IN ALLOV	VANCE
	(Add 7 and 8)		\$
10.	UNPAID BALANCE OF CASH S	SALES PRICE	
	(Subtract 9 from 6)		\$
11.	Plus Optional Insurance Charges*		
	a. Credit Life Insurance Premium	1	
	Paid to ()		
	Term ()		\$
	b. Credit Disability Insurance Pre	emium	
	Paid to ()		

	Term ()		\$
	c. Debt Cancellation Coverage	(GAP Coverage)	
	Paid to ()		
	Term ()		\$
	d. Other Insurance		
	Paid to ()		
	Term ()		\$
12.	Other Amounts Financed		
	a. ()		
	Paid to ()		
	b. ()		
	Paid to ()		
13.	TOTAL AMOUNT FINANCEI	O (Add 10, 11 and 12)	\$
*Sel	ler may retain or receive a portion	n of this amount.	

SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.

This contract is made the	This contract is made the(day) of(month) of(year), between you, the				
Buyer(s) shown above, and us	, the Seller shown as Credit	or above. Having	peen quoted a cash		
price and a credit price and ha	ving chosen to pay the cred	it price (shown as	the Total Sales Price		
in Section B above), you agree	e to buy and we agree to sel	l, subject to all the	terms of this		
contract, the following describ	ped vehicle, accessories and	equipment (all of	which are referred to		
in this contract as "Collateral"):				
New or Used:	Year and Make:				
Series: B	ody Style:	No. Cyl.:			
If truck, ton capacity:					
Manufacturer's Serial Number	r:				
Use for which purchased:	☐ Personal	☐ Business	☐ Agriculture		
INCLUDING:					
☐ Sun/Moon Roof ☐ Power Steering	☐ Air-Conditioning☐ Power Door Locks	☐ Power			
☐ Power Windows ☐ Cassette ☐ Compact Disc Player	☐ Tilt Wheel ☐ Cruise Control	□ Vinyl □ AM/F	Top M Stereo		
☐ Compact Disc Player					
Color		Tires	Lic. No.		

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.

Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation and any other obligation created in connection with this sale. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:	
Street	City
County	State

Your address after receipt of possession of Collateral:

Street	City
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to contract.	o this
Buyer's signature Co-Buyer's signature	
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C	C above
are incorporated into this agreement for purposes of state disclosure requirements.	
Additional Terms and Conditions: The additional terms and conditions set forth or reverse side hereof are a part of this contract and are incorporated herein by reference.	
OPTION:You pay no Finance Charge if the Total Amount Financed, item I Section C, is paid in full on or before the(day) of of(year)	
SELLER'S INITIALS:	

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	
Creditor:	Date:
By:	Title:

(REVERSE SIDE OF CONTRACT)

(Simple Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Simple Interest Contract: This is a simple interest contract. The Finance Charge, Total of Payments and Payment Schedule set forth in the disclosures on the reverse side may differ. The final payment may differ depending upon the dates payments are received and events which occur after this contract is made. For example, early payments will have the effect of reducing your final payment, while late payments will cause your final payment to be higher. Your promise requires you to pay the final payment on the date due, which payment will be equal to all unpaid sums due under this contract, even if the amount of the final payment differs from the amount of final payment disclosed on the reverse side hereof.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract.

Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are

cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If there is any money left over (surplus), it will be paid to you. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As

indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit

disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any

documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 20 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

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hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to the unpaid balance of the contract plus accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the total unpaid amount of the contract and any accrued interest or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other

security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	 By:
	- J ······
Title·	Date:

REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to the then unpaid balance of the contract and any accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:	Ву:
Title:	Date:
3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer	yer shall have paid
the first installments under the foregoing contract, Assignee may	reassign the
contract to Seller and Seller agrees, upon tender of such reassignment and in c	consideration
thereof to pay to Assignee either the then unpaid balance of the contract and a	ny accrued interest,
or such other amount agreed to by Seller and Assignee in a separate agreemen	t as in effect as of
the reassignment, together with all costs, expenses and reasonable attorney's f	ees incurred in the
collection of said amount. Seller waives all defenses arising by reason of any f	failure to give
notice of acceptance of this agreement or default of Buyer, or arising by reaso	n of any extension
of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer	er or the Collateral
or other property of Buyer or to resort to other security or remedies which may	y be available, and
Seller waives any other defenses that might otherwise have been available.	
Seller:	Ву:
Title:	Date:

4. WITHOUT RECOURSE: This assignment shall be without recourse against Seller except for such obligations as are set forth in the assignment above.

Seller:		Ву:
Title:		Date:
must be	5. From October 1, 2011, and on or before September 30, 2012, the used for a contract for sale and security agreement used in any sale of overned by the provisions of NRS 97.299 and precomputed or add-on	f a vehicle if the
paid in c	onnection with the sale:	
	Section A	
	Section B	
	Section C	
	Section D	
	Section E	

SECTION A:	
Buyer's Name(s):	
Name:	
Address:	
City:	County:
State:	Zip:
Bus. Phone:	Res. Phone:
CREDITOR:	
Address:	
City:	County:
State:	Zip:
Phone: ()	
Stock No.:	
Salesman:	Date:
SECTION B:	
DISCLOSURE MADE IN COMPLIANCE WITH FEDER	AL TOUTHING ENDING ACT
DISCLOSURE MADE IN COMPLIANCE WITH FEDER	AL IKUIH IN LENDING ACI.
ANNUAL PERCENTAGE RATE	
The cost of your credit as a yearly rate:	nercent
The cost of your elections a yourly face	percent
FINANCE CHARGE	

The dollar amount the credit will cost you: \$
AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$:
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:

INSURANCE:

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also known as GAP coverage, are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Credit life: Premium: \$	Term:
Signature(s):	
I want credit life insurance:	
Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	
Joint credit life and disability: Premium: \$	Term:

Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor, you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
Filing fee: \$
LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent
of the payment, whichever is less.

PREPAYMENT: If you pay off early, you may be entitled to a refund of the Finance Charge.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

SECTION C: ITEMIZATION OF AMOUNT FINANCED.

1.	Vehicle Selling Price \$		
	Optional, taxable, fee or charge (5	
	Optional, taxable, fee or charge (5	
	Taxable Selling Price	•••••	\$
2.	Total Sales Tax		\$
3.	Fees Required By Law ()		\$
4.	Amounts Paid to Public Officials		
	a. Titling Fee		\$
	b. Registration Fee		\$
	c. Other		\$
	Total Official Fees (Add 4a through 4c)		\$
5.	Optional, nontaxable, fees or charges		\$
	(itemized)		

6.	TOTAL CASH SALES PRICE		\$
7.	Gross Trade-In Allowance	\$	
••••	Year Make	Model	
	Minus: Payoff Balance	\$	
	Net Trade-In Allowance		\$
8.	Down Payment (Other Than Net T	rade-In Allowance):	
	a. Trade-In Sales Tax Credit	\$	
	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	
	Down Payment (Add 8a through 8	ße)	\$
9.	TOTAL DOWN PAYMENT AND	O NET TRADE-IN ALLO	WANCE
	(Add 7 and 8)		\$

	(Subtract 9 from 6)		5
11.	Plus Optional Insurance Charges	k	
11.	-		
	a. Credit Life Insurance Premiur	n	
	Paid to ()		
	Term ()		\$
	b. Credit Disability Insurance Pr	emium	
	Paid to ()		
	Term ()		\$
	c. Debt Cancellation Coverage (GAP Coverage)	
	Paid to ()		
	Term ()		\$
	d. Other Insurance		
	Paid to ()		
	Term ()		\$
12.	Other Amounts Financed		
	a. ()		
	Paid to ()		
	b. ()		
	Paid to ()		
10	TOTAL ALCOHOL TOTAL	(A.1140.44 142)	· ·
13.	TOTAL AMOUNT FINANCED	(Add 10, 11 and 12)	\$

*Seller may retain or receive a portion of this amount.

SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.

This contract is made the(day) of(month) of(year), between you, the	:			
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash				
price and a credit price and having chosen to pay the credit price (shown as the Total Sales	Price			
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this				
contract, the following described vehicle, accessories and equipment (all of which are refer	red to			
in this contract as "Collateral"):				
New or Used: Year and Make:				
Series: No. Cyl.: No. Cyl.:				
If truck, ton capacity:				
Manufacturer's Serial Number:				
Use for which purchased: ☐ Personal ☐ Business ☐ Agricultu	ıre			

 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cassette □ Compact Disc Player 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	 □ Automatic Transmission □ Power Seats □ Vinyl Top □ AM/FM Stereo 	
Color	Tires	Lic. No.	
above) according to the Paym	omise to pay to us the Total of Payr nent Schedule (also shown in Sectio aturity at the Annual Percentage Ra	n B above), until paid in full,	
To secure such payment, you grant to us a purchase money security interest under the Uniform			
Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.			
Insurance in which we or our assignee are named as beneficiary or loss payee, including any			
proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional			
security for this obligation. We, our successors and assigns, hereby waive any other security			
interest or mortgage which would otherwise secure your obligations under this contract except			
for the security interests and assignments granted by you in this contract.			
Address where Collateral will be located:			

INCLUDING:

Street	City
County	State
Your address after receipt of possession of Collateral:	
Street	City
Succi	
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable contract.	to this
Buyer's signature Co-Buyer's signature	
	C -1

STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above are incorporated into this agreement for purposes of state disclosure requirements.

Additional Terms and Conditions: The additional terms and conditions set forth on the reverse side hereof are a part of this contract and are incorporated herein by reference.

OPTION:	You pay no Finance Charge if the Total Amount Financed, item No. 12,
	Section C, is paid in full on or before the(day) of(month)
	of(year)

SELLER'S INITIALS:

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	Date:
Creditor:	Date:
By:	Title:

(REVERSE SIDE OF CONTRACT)

(Add-on Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit

against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED

WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

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immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

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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.

.....

Assignment: For value received, Seller sells, assigns and transfers to..... (Assignee), its successors and assigns, the entire right, title and interest of Seller in the contract contained herein, including, but not limited to, all amounts payable to Buyer and security interest in the Collateral. To induce Assignee to purchase the contract, Seller represents and warrants to Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (i) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks

as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The

above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	By:
	ř
Title:	Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the

default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:	 Bv:
	<i>J</i> · · · · · · · · · · · · · · · · · · ·
Title·	Date:

by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other
security or remedies which may be available, and Seller waives any other defenses that might
otherwise have been available.

Seller:	Ву:
Title:	Date:
4. WITHOUT RECOURSE: This assignment shall be without recourse agree for such obligations as are set forth in the assignment above.	ainst Seller except
Seller:	By:
Title	Data

- **Sec. 6.** From October 1, 2011, and on or before September 30, 2012, the following form must be used for a contract for sale and security agreement used in any sale of a vehicle if the sale is governed by the provisions of NRS 97.299 and if, under the terms of the contract, the buyer:
- 1. Agrees to pay an originally scheduled final payment that is substantially larger than any of the prior scheduled payments; and
 - 2. Has the option to refinance the final payment:

Section A	
Section B	
Section C	
Section D	
Section E	
CECTION A.	
SECTION A:	
Buyer's Name(s):	
Name:	
Address:	
City: County: Zip:	
State: Zip: Res. Phone: Res. Phone:	
CREDITOR:	

Address:	
City:	County:
State:	Zip:
Phone: ()	
Stock No.:	
Salesman:	Date:
GEIGHNON P	
SECTION B:	
DISCLOSURE MADE IN COMPLIANCE WITH FEDER	AL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE	
The cost of your credit as a yearly rate:	percent
FINANCE CHARGE	
The dollar amount the credit will cost you: \$	
1110 00 1101 01110 0110 0100 0100 0100	
AMOUNT FINANCED	
The amount of credit provided to you or on your behalf:	\$
TOTAL OF PAYMENTS	
TOTAL OF PATIMENTS	
The amount you will have paid after you have made all	payments as scheduled: \$
TOTAL SALES PRICE	

The total cost of your purchase on credit, including your down payment of \$					
Your Payment	t Schedule will	be:			
NO. OF PAYMENTS	AMOUNT OF EACH PAYMENT	WHEN PAYMENTS ARE DUE (MONTHLY BEGINNING)	FIXED VALUE PAYMENT	AMOUNT OF FIXED VALUE PAYMENT	WHEN FIXED VALUE PAYMENT IS DUE
You may drive this vehicle for miles per year without having to pay any additional charge as described in paragraph "Return of Vehicle to Creditor" on the back side of this contract, if applicable.					
INSURANCE:					
Credit life insura	nce, credit disa	bility insurance an	d debt cancella	tion coverage, v	which is also
known as GAP coverage, are not required to obtain credit, and will not be provided unless you					
sign and agree to pay the additional cost.					
Credit life: Premium: \$ Term:					
Signature(s):					
I want credit life	insurance:				

Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	
Joint credit life and disability: Premium: \$	Term:
Signature(s):	
We want joint credit life and single disability insurance:	
Debt cancellation coverage (GAP coverage): Premium: \$	Term:

Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor, you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
Filing fee: \$
LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less.
PREPAYMENT: If you pay off early, you may be entitled to a refund of the Finance Charge.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

SECTION C: ITEMIZATION OF AMOUNT FINANCED.

1.	Vehicle Selling Price \$	
	Optional, taxable, fee or charge ()	\$
	Optional, taxable, fee or charge ()	\$
	Taxable Selling Price	\$
2.	Total Sales Tax	\$
3.	Fees Required By Law ()	\$
4.	Amounts Paid to Public Officials	
	a. Titling Fee	\$
	b. Registration Fee	\$
	c. Other	\$
	Total Official Fees (Add 4a through 4c)	\$
5.	Optional, nontaxable, fees or charges	\$
	(itemized)	
6.	TOTAL CASH SALES PRICE	\$
7.	Gross Trade-In Allowance \$	

	Year	Make	Model	
	Minus: Payo	off Balance	\$	
	Net Trade-In A	Allowance		\$
8.	Down Paymen	nt (Other Than Net Tra	ade-In Allowance):	
	a. Trade-In S	Sales Tax Credit	\$	
	b. Cash		\$	
	c. Manufact	urer's Rebate	\$	
	d. Deferred	Down Payment	\$	
	e. Other ()	\$	
	Down Paymer	nt (Add 8a through 8e)	\$
9.	TOTAL DOW	N PAYMENT AND	NET TRADE-IN ALLOV	VANCE
	(Add 7 an	nd 8)		\$
10.	UNPAID BA	ALANCE OF CASH S	SALES PRICE	
	(Subtract	9 from 6)		\$
11.	Plus Optiona	l Insurance Charges*		
	a. Credit Lif	fe Insurance Premium		
	Paid to (.)		

	Term ()		\$
	b. Credit Disability Insurance Pr	remium	
	Paid to ()		
	Term ()		\$
	c. Debt Cancellation Coverage (GAP Coverage)	
	Paid to ()		
	Term ()		\$
	d. Other Insurance		
	Paid to ()		
	Term ()		\$
12.	Other Amounts Financed		
	a. ()		
	Paid to ()		
	b. ()		
	Paid to ()		
13.	TOTAL AMOUNT FINANCED	(Add 10, 11 and 12)	\$

^{*}Seller may retain or receive a portion of this amount.

SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.

This contract is made the(day) of	(month)	of(year), between	ween you, the
Buyer(s) shown above, and us, the Seller	shown as Creditor	above. Having bee	en quoted a cash
price and a credit price and having chosen	to pay the credit	price (shown as the	e Total Sales Price
in Section B above), you agree to buy and	we agree to sell,	subject to all the te	erms of this
contract, the following described vehicle,	accessories and ed	quipment (all of wh	nich are referred to
in this contract as "Collateral"):			
New or Used: Year and	d Make:		
Series: Body Style:		No. Cyl.:	
Odometer Reading:			
If truck, ton capacity:			
Manufacturer's Serial Number:			
Use for which purchased: □ F	Personal	□ Business	☐ Agriculture
INCLUDING:			

 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cassette □ Compact Disc Player 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	 ☐ Automatic Transmission ☐ Power Seats ☐ Vinyl Top ☐ AM/FM Stereo
Color	Tires	Lic. No.
You, severally and jointly, pro	omise to pay to us the Total of P	ayments (shown in Section B
above) according to the Paymo	ent Schedule (also shown in Sec	ction B above), until paid in full,
together with interest after ma	turity at the Annual Percentage	Rate disclosed above.
To secure such payment, you	grant to us a purchase money se	curity interest under the Uniform
Commercial Code in the Colla	ateral and in all accessions to ano	d proceeds of the Collateral.
Insurance in which we or our	assignee are named as beneficia	ry or loss payee, including any
proceeds of such insurance or	refunds of unearned premiums,	or both, are assigned as additional
security for this obligation. W	e, our successors and assigns, he	ereby waive any other security
interest or mortgage which wo	ould otherwise secure your oblig	gations under this contract except
for the security interests and a	ssignments granted by you in th	is contract.
Address where Collateral will	be located:	
Street		City

County	State
Your address after receipt of possession of Collateral:	
Street	City
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to contract.	to this
Buyer's signature	
Co-Buyer's signature	
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section are incorporated into this agreement for purposes of state disclosure requirements.	C above

Additional Terms and Conditions: The additional terms and conditions set forth on the reverse side hereof are a part of this contract and are incorporated herein by reference.

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED
IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	Date:
Creditor:	Date:
Ву:	Title:

(REVERSE SIDE OF CONTRACT)

(Motor Vehicle Contract and Security Agreement)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Fixed Value Payment: This contract contains one Fixed Value Payment which is identified above and due on the date shown above in the Payment Schedule. When the Fixed Value Payment is due, you may discharge your obligation to make the Fixed Value Payment by any one of the following:

- (1) Satisfy the Fixed Value Payment in full by returning the vehicle to Creditor in accordance with the terms and conditions set forth in the paragraph "Return of Vehicle to Creditor," below;
 - (2) Satisfy the Fixed Value Payment in full in cash and keep the vehicle; or
- (3) Satisfy the Fixed Value Payment in full by refinancing the Fixed Value Payment in accordance with the terms and conditions set forth in the paragraph "Refinance of Fixed Value Payment," below.

Refinance of Fixed Value Payment: If you are not in default, you have the right to refinance the Fixed Value Payment. You agree to notify Creditor in writing of your intention to refinance the Fixed Value Payment at least 30 days before the date the Fixed Value Payment is due and to provide proof of vehicle insurance acceptable to Creditor. You must apply the proceeds of the refinancing to pay the Fixed Value Payment due pursuant to this contract.

Return of Vehicle to Creditor: You have the right to return the vehicle to Creditor along with the certificate of title to the vehicle in satisfaction of the Fixed Value Payment.

You agree to contact Creditor in writing 30 days before the date the Fixed Value Payment is due to arrange a time and place suitable to Creditor for the inspection of the vehicle. At that inspection, Creditor will determine whether there is excess mileage or excess wear and tear, or both, and what charges will be assessed, as provided below.

Excess mileage is any mileage in excess of the total miles shown above. You agree to pay Creditor an excess mileage charge in the amount of _____ per mile of excess mileage.

Excess wear and tear includes, among other things: (1) broken, damaged or discolored glass; (2) damage to the body, fenders, metalwork, lights, trim or paint; (3) removal of equipment that was part of the vehicle when you accepted delivery of it, if you have not substituted replacement equipment suitable to Creditor; (4) missing wheel covers, jack or wheel wrench; (5) torn, damaged or stained dash, floor covers, seats, headliner, upholstery, interior work or trunkliner; (6) any wheels or tires, including the spare, that are missing or not in safe condition; (7) damage

from floodwater, hail or sand; and (8) any damage or other condition that makes the vehicle unsafe or unlawful to operate. Each tire must have at least 1/8-inch tread. All tires must be part of a matching set. Snow tires are not acceptable.

You agree to pay Creditor a charge for excess wear and tear in the amount determined by Creditor at the inspection. If you disagree with that charge, you may obtain an estimate of the charge for excess wear and tear from a factory-authorized dealer of the vehicle at your own expense. If you do, the charge for excess wear and tear charge you must pay to Creditor will be the lesser of: (1) the charge for excess wear and tear on the vehicle as determined by the Creditor at the inspection; or (2) the charge for excess wear and tear on the vehicle as determined by the factory-authorized dealer.

You agree to pay Creditor a disposition charge of \$...... if you choose to return the vehicle in satisfaction of the Fixed Value Payment.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of

establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable

attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Application of Payments: You agree that all payments received by Creditor from you will be applied to the earliest scheduled unpaid installments.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise

dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace

the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES

AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN

AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF

THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE

BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED

WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED

WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING

THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS

WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 20 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you

stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

.....

Assignment: For value received, Seller sells, assigns and transfers to..... (Assignee), its successors and assigns, the entire right, title and interest of Seller in the contract contained herein, including, but not limited to, all amounts payable to Buyer and security interest in the Collateral. To induce Assignee to purchase the contract, Seller represents and warrants to Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral

free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (l) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any

proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	By:
	J
Title:	Date:

REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral. Seller: By:..... Title:..... Date:..... 3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid

thereof to pay to Assignee either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the reassignment, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and Seller waives any other defenses that might otherwise have been available.

Seller:	Ву:
Title:	Date:
4. WITHOUT RECOURSE: This assignment shall be without recourse ag	ainst Seller except
for such obligations as are set forth in the assignment above.	
Seller:	By:
Title:	Date:

Sec. 7. From October 1, 2011, and on or before September 30, 2012, the following form must be used for a contract for sale and security agreement used in any lease of a vehicle if the

lease is otherwise governed by the provisions of NRS 97.299 and if, under the terms of the lease, the lessee is entitled to refinance the residual payment due at the end of the term of the lease:

Sec	ction A	
Sec	ction B	
Sec	ction C	
Sec	etion D	
Sec	etion E	
SECTION A	A :	
	 ne(s):	
	ame:	
Address:		

City:	County:
State:	Zip:
Bus. Phone:	Res. Phone:
CREDITOR:	
Address:	
City:	County:
State:	Zip:
Phone: ()	
Stock No.:	
Salesman:	Date:
SECTION B:	
DISCLOSURE MADE IN COMPLIANCE WITH FEDER.	AL TRUTH IN LENDING ACT
ANNUAL PERCENTAGE RATE	
The cost of your credit as a yearly rate:	percent
	•
FINANCE CHARCE	
FINANCE CHARGE	
The dollar amount the credit will cost you: \$	
The dollar amount the credit will cost you: \$	
The dollar amount the credit will cost you: \$	

The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
☐ This contract does not contain a Balloon Payment.
☐ This contract does contain a Balloon Payment. See paragraphs "Balloon Payment,"
"Refinancing Balloon Payments" and "Return of Vehicle" on the back side of this contract
for the agreements with respect to the Balloon Payment. You may drive this vehicle for
miles per year without having to pay any additional charge as described in
paragraph "Return of Vehicle" on the back side of this contract, if applicable.

INSURANCE:

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also known as GAP coverage, are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Credit life: Premium: \$	Term:
Signature(s):	
I want credit life insurance:	
Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	
Joint credit life and disability: Premium: \$	Term:

Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
Filing fee: \$ Nonfiling insurance: \$
LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less.

PREPAYMENT: If you pay off early, you may be entitled to a refund to the Finance Charge.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

SECTION C: ITEMIZATION OF AMOUNT FINANCED.

1.	Vehicle Selling Price \$.		
	Optional, taxable, fee or charge () \$	
	Optional, taxable, fee or charge () \$	
	Taxable Selling Price		\$
2.	Total Sales Tax		\$
3.	Fees Required By Law ()		\$
4.	Amounts Paid to Public Officials		
	a. Titling Fee		\$
	b. Registration Fee		\$
	c. Other		\$
	Total Official Fees (Add 4a through 4c)		\$
5.	Optional, nontaxable, fees or charges		\$
	(itemized)		

6.	TOTAL CASH SALES PRICE		\$
7.	Gross Trade-In Allowance	\$	
••••	Year Make	Model	
	Minus: Payoff Balance	\$	
	Net Trade-In Allowance		\$
8.	Down Payment (Other Than Net T	rade-In Allowance):	
	a. Trade-In Sales Tax Credit	\$	
	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	
	Down Payment (Add 8a through 8	ße)	\$
9.	TOTAL DOWN PAYMENT AND	O NET TRADE-IN ALLO	WANCE
	(Add 7 and 8)		\$

	(Subtract 9 from 6)		\$
11.	Plus Optional Insurance Charges	*	
11.	-		
	a. Credit Life Insurance Premiur	n	
	Paid to ()		
	Term ()		\$
	b. Credit Disability Insurance Pr	emium	
	Paid to ()		
	Term ()		\$
	c. Debt Cancellation Coverage (GAP Coverage)	
	Paid to ()		
	Term ()		\$
	d. Other Insurance		
	Paid to ()		
	Term ()		\$
12.	Other Amounts Financed		
	a. ()		
	Paid to ()		
	b. ()		
	Paid to ()		
13.	TOTAL AMOUNT FINANCED	(Add 10, 11 and 12)	\$

*Seller may retain or receive a portion of this amount.

SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.

This contract is made the(day) of(month) of(year), between you, the			
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash			
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price			
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this			
contract, the following described vehicle, accessories and equipment (all of which are referred to			
in this contract as "Collateral"):			
New or Used:			
Series: No. Cyl.:			
If truck, ton capacity:			
Manufacturer's Serial Number:			
Use for which purchased: ☐ Personal ☐ Business ☐ Agriculture			

 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cassette □ Compact Disc Player 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	 ☐ Automatic Transmission ☐ Power Seats ☐ Vinyl Top ☐ AM/FM Stereo 	
Color	Tir	resLic. No	
You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.			
		security interest under the Uniform	
Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.			
Insurance in which we or our	assignee are named as benefic	ciary or loss payee, including any	
proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional			
security for this obligation. V	Ve, our successors and assigns,	hereby waive any other security	
interest or mortgage which w	ould otherwise secure your ob	ligations under this contract except	
for the security interests and	assignments granted by you in	this contract.	
Address where Collateral will be located:			

INCLUDING:

Street	City
County	State
Your address after receipt of possession of Collateral:	
Street	City
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to contract.	to this
Buyer's signature	

STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above are incorporated into this agreement for purposes of state disclosure requirements.

Additional Terms and Conditions: The additional terms and conditions set forth on the reverse side hereof are a part of this contract and are incorporated herein by reference.

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Co-Buyer: Date:	Buyer:	Date:
	Co-Buyer:	Date:
Creditor: Date:	Creditor:	Date:
By: Title:	By:	Title:

(REVERSE SIDE OF CONTRACT)

(Motor Vehicle Contract and Security Agreement) (CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Balloon Payment: For purposes of the contract, a "Balloon Payment" is an originally scheduled final payment owed to us that is substantially larger than any of the prior scheduled payments. If this contract contains a Balloon Payment, you agree that when such payment becomes due to be paid to either (1) pay the Balloon Payment in its full amount when it is due to be paid, (2) refinance the Balloon Payment as described in the paragraph "Refinancing Balloon Payments" below, or (3) sell the vehicle to us as described in the paragraph "Return of Vehicle" below.

Refinancing Balloon Payments: If the originally scheduled final payment owed to us is a Balloon Payment, you may refinance the Balloon Payment unless you have violated some part of this contract. You must provide us with proof that the vehicle is insured in a manner that is acceptable to us before you can refinance the Balloon Payment. The Annual Percentage Rate and the term of the refinancing of the Balloon Payment will not exceed that allowed by law. You

must notify us in writing of your intention to refinance the Balloon Payment at least 30 days before the date the Balloon Payment must be paid except as allowed in the paragraph "Return of Vehicle" below.

Return of Vehicle: If the originally scheduled final payment owed to us is a Balloon Payment, you may sell the vehicle to us for an amount that is equal to the amount of the Balloon Payment you owe us. Also, you must pay us \$.08 per mile for each mile you drive the vehicle in excess of the total number of miles allowed as stated on the front of this contract plus the cost of all repairs that are the result of excess wear and tear. Excess wear and tear includes, among other things: (1) broken, damaged or discolored glass; (2) damage to the body, metalwork, lights, trim or paint; (3) removal of equipment that was part of the vehicle when you accepted the vehicle unless you substituted replacement equipment that is satisfactory to us; (4) damage from floodwater, hail or sand; or (5) any damage or other condition that makes the vehicle either unsafe or unlawful to drive. Each tire must have at least 1/8-inch tread. All tires must be part of a matching set. Snow tires are not acceptable. You must maintain the vehicle according to the manufacturer's recommended maintenance schedule and must produce evidence of this upon our request. In order to sell the vehicle back to us, you must contact us in writing 30 days before the due date of the Balloon Payment and arrange a time and place suitable to us for inspection of the vehicle no later than 15 days before the due date of the Balloon Payment. At this inspection we will determine whether there is any excess mileage or excess wear and tear on the vehicle. If after the inspection of the vehicle you decide to sell the vehicle to us, you must give us the vehicle no later than the date the Balloon Payment is due along with a certified check in the amount you owe us for excess mileage and excess wear and tear, if any, as was determined at the vehicle

inspection and a certificate of title to the vehicle that shows no liens other than our lien and that transfers ownership of the vehicle to us. If you decide not to sell us the vehicle after the inspection, you must either (1) pay the total amount of the Balloon Payment owed when it becomes due, or (2) contact us within 5 days after the inspection and inform us that you want to refinance the Balloon Payment and refinance the Balloon Payment on or before the date it is due. If you disagree with the amount of money you must pay to us for wear and tear as determined at the inspection of the vehicle, you may obtain, at your own expense, from a factory-authorized dealer of the vehicle approved by us a dollar estimate of the amount of wear and tear. The amount that you owe us for wear and tear will be the lower of the amount determined as excess wear and tear on the vehicle by the inspection discussed above or the estimate obtained at your expense.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract.

Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will

be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the

Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your

Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 20 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all

reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

.....

Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate

agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	By:
	•
Title	Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase,

without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral. Seller: By:..... Title: Date:..... 3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid the first installments under the foregoing contract, Assignee may reassign the contract to Seller and Seller agrees, upon tender of such reassignment and in consideration thereof to pay to Assignee either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the reassignment, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and Seller waives any other defenses that might otherwise have been available. Seller: By:.....

Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller

Title:		Date:
4. WIT	THOUT RECOURSE: This assignment shall be without recourse aga	inst Seller except
for such	obligations as are set forth in the assignment above.	
Seller:		By:
Title:		Date:
Soc	8. From October 1, 2011, and on or before September 30, 2012, the	following form
	•	_
	used for a contract for sale and security agreement used in any sale of	
	as defined in NRS 118B.018, if the sale is governed by the provisions	s of NRS 97.299
and simp	ble interest is to be paid in connection with the sale:	
,		
	Section A	
	Section B	
	Section B	
	Section C	

	Section D		
	Section E		
			l
SECTIO	<u>N A:</u>		
Buyer's	Name(s):		
	Name:		
Address	:		
City:		County:	
State:		Zip:	
Bus. Pho	one:	Res. Phone:	
CREDIT	OR:		
Address			
City:		County:	
State:		Zip:	
Phone: ()		
Stock No	D.:		
Salesma	n:	Date:	

SECTION B:

DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.

ANNUAL PERCENTAGE RATE
The cost of your credit as a yearly rate:percent
FINANCE CHARGE
The dollar amount the credit will cost you: \$
AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:

(e) means an estimate

INSU	IR A	NC	'n.
\mathbf{n}	$J\mathbf{R}P$	$\mathcal{L}_{\mathbf{M}}$	Æ.

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also known as GAP coverage, are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Credit life: Premium: \$	Term:
Signature(s):	
I want credit life insurance:	
Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:

Signature(s):
I want credit life and disability insurance:
Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
☐ If this section is checked, I am also giving you a mortgage or deed of trust in the real
estate described in the contract.
Filing fee: \$ Nonfiling insurance: \$

LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent		
	of the payment, whichever is less.	
PRI	EPAYMENT: If you pay off early, you will not have to pay a	penalty.
See	your contract documents for any additional information about	nonpayment, default, any
requ	aired repayment in full before the scheduled date, and penalties	S.
SEC	CTION C: ITEMIZATION OF AMOUNT FINANCED.	
1	Vehicle Selling Price \$	
1.	<u>c</u>	
	Optional, taxable, fee or charge () \$	
	Optional, taxable, fee or charge () \$	
	Taxable Selling Price	\$
2.	Total Sales Tax	\$
3.	Fees Required By Law ()	\$
4.	Amounts Paid to Public Officials	
	a. Titling Fee	\$

	b. Registration Fee		\$
	c. Other		\$
	Total Official Fees (Add 4a through 4c	·)	\$
5.	Optional, nontaxable, fees or charges (itemized)		\$
6.	TOTAL CASH SALES PRICE		\$
7.	Gross Trade-In Allowance	\$	
••••	Year Make	Model	
	Minus: Payoff Balance	\$	
	Net Trade-In Allowance		\$
8.	Down Payment (Other Than Net Trade	-In Allowance):	
	a. Trade-In Sales Tax Credit	\$	
	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	

	Down Payment (Add 8a through 86	e)	\$	
9.	TOTAL DOWN PAYMENT AND (Add 7 and 8)			
10.	UNPAID BALANCE OF CASH	SALES PRICE		
	(Subtract 9 from 6)		\$	
11.	Plus Optional Insurance Charges* a. Credit Life Insurance Premium Paid to () Term () b. Credit Disability Insurance Prepaid to ()			\$
	Term ()			\$
	c. Debt Cancellation Coverage (C	GAP Coverage)		
	Paid to ()			_
	Term () d. Other Insurance		•••••	\$
	Paid to ()			
	Term ()			\$

12. Other Amounts Financed

a. ()
Paid to ()
b. ()
Paid to ()
13. TOTAL AMOUNT FINANCED (Add 10, 11 and 12)\$
*Seller may retain or receive a portion of this amount.
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this
contract, the following described vehicle, accessories and equipment (all of which are referred to
in this contract as "Collateral"):
New or Used: Year and Make:
Series: No. Cyl.: No. Cyl.:

Manufacturer's Serial Number:			
Use for which purchased:	☐ Personal	□ Business	☐ Agriculture
INCLUDING:			
 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cruise Control 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ AM/FM Stereo	☐ Power ☐ Cassett ☐ Compa	te act Disc Player
Color		Γires	Lic. No.
☐ Air Conditioner/Serial No. ☐ Range/Serial No. ☐			
☐ Refrigerator/Serial No			
☐ Washer/Serial No			
□ Dryer/Serial No. □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □			
☐ Awnings ☐ Skirting ☐ Furniture ☐ Other (describe)			
Description of real estate if taken as security (including street address):			

City County State

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.

Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation and any other obligation created in connection with this sale. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:	
Street	City
County	State

Your address after receipt of possession of Collateral:

Street	
	•
County	
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this	
contract.	
Buyer's signature	
Co-Buyer's signature	
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above	
are incorporated into this agreement for purposes of state disclosure requirements.	
Additional Terms and Conditions: The additional terms and conditions set forth on the	
reverse side hereof are a part of this contract and are incorporated herein by reference.	
OPTION:You pay no Finance Charge if the Total Amount Financed, item No. 12,	
Section C, is paid in full on or before the(day) of	
(month) of(year)	

CEI	I FR'	TTIMI 2	ΔΤ	\mathbf{c} .	
OCI	LEK	3 IIVI I I	ΑI	√):	

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED
IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	Date:
Creditor:	Date:
Ву:	Title:

(REVERSE SIDE OF CONTRACT)

(Recreational Vehicle—Simple Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Simple Interest Contract: This is a simple interest contract. The Finance Charge, Total of Payments and Payment Schedule set forth in the disclosures on the reverse side may differ. The final payment may differ depending upon the dates payments are received and events which occur after this contract is made. For example, early payments will have the effect of reducing your final payment, while late payments will cause your final payment to be higher. Your promise requires you to pay the final payment on the date due, which payment will be equal to all unpaid sums due under this contract, even if the amount of the final payment differs from the amount of final payment disclosed on the reverse side hereof.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract.

Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will

be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If there is any money left over (surplus), it will be paid to you. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the

reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing, and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your

Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 20 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all

reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

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.....

Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to the unpaid balance of the contract plus accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the total unpaid amount of the contract and any accrued interest or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses

arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	By:
	•
Title:	Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to the then unpaid balance of the contract and any accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without

Seller:	By:
Title:	Date:
3. LIMITED ENDORSEMENT: In the event of default of Buyer before Bu	ıyer shall have paid
the first installments under the foregoing contract, Assignee may	reassign the
contract to Seller and Seller agrees, upon tender of such reassignment and in	consideration
thereof to pay to Assignee either the then unpaid balance of the contract and a	any accrued interest
or such other amount agreed to by Seller and Assignee in a separate agreemen	nt as in effect as of
the reassignment, together with all costs, expenses and reasonable attorney's	fees incurred in the
collection of said amount. Seller waives all defenses arising by reason of any	failure to give
notice of acceptance of this agreement or default of Buyer, or arising by reason	on of any extension
of time given to Buyer, or by reason of any failure by Assignee to pursue Buy	ver or the Collateral
or other property of Buyer or to resort to other security or remedies which ma	y be available, and
Seller waives any other defenses that might otherwise have been available.	
Seller:	Ву:
Title:	Date:

warranties, express or implied, all title retention or lien instruments and all contracts or

promissory notes which Assignee then holds upon such Collateral.

	THOUT RECOURSE: This assignment shall be without recourse aga obligations as are set forth in the assignment above.	unst Seller except
101 56011	congations as are sectional in the assignment accive.	
Seller:		Ву:
Title:		Date:
	9. From October 1, 2011, and on or before September 30, 2012, the	_
	used for a contract for sale and security agreement used in any sale o	
	as defined in NRS 118B.018, if the sale is governed by the provision computed or add-on interest is to be paid in connection with the sale:	8 01 1 1KS 91.299
and prec	computed of add-on interest is to be paid in connection with the sale.	
	Section A	
	Section B	
	Section C	
	Section D	

	Section E		
SECTIO	ON A:		
Buyer's	Name(s):		
	Name:		
Address	:		•••••
City:		County:	•••••
State:		Zip:	
Bus. Pho	one:	Res. Phone:	
CREDIT	ГОR:		
Address	:		
City:		County:	
State:		Zip:	
Phone: ()		
Stock No	o.:		
Salesma	n:	Date:	
SECTIO	<u>ON B:</u>		
DISCLO	OSURE MADE IN COMPLIANCE WITH FEDE	RAL TRUTH IN LENDI	NG ACT.

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate:percent
FINANCE CHARGE
The dollar amount the credit will cost you: \$
AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:

INSURANCE:

sign and agree to pay the additional cost.	
Credit life: Premium: \$	Term:
Signature(s):	
I want credit life insurance:	
Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also

known as GAP coverage, are not required to obtain credit, and will not be provided unless you

Joint credit life and disability: Premium: \$	Term:
Signature(s):	
We want joint credit life and single disability insurance:	
Debt cancellation coverage (GAP coverage): Premium: \$	Term:
Signature(s):	
I want debt cancellation coverage (GAP coverage):	
You may obtain property insurance from anyone you want that is acceptab above. If you get the insurance from the Creditor you will pay \$ of the insurance will be	
SECURITY: You are giving a security interest in the goods or property be	eing purchased.
 □ Other (Check if applicable) □ If this is section checked, I am also giving you a mortgage or dee estate described in the contract. 	d of trust in the real
Filing fee: \$ Nonfiling insurance: \$	

LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent			
		of the payment, whichever is less.	
PRI	EPAYMENT:	If you pay off early, you may be entitled to a p. Charge.	partial refund of the Finance
See	your contract of	locuments for any additional information about	nonpayment, default, any
requ	uired repaymen	t in full before the scheduled date, and prepaym	ent refunds and penalties.
<u>SEC</u>	CTION C: IT	EMIZATION OF AMOUNT FINANCED.	
1.	Vehicle Sellin	g Price \$	
	Optional, tax	able, fee or charge () \$	
	Optional, tax	able, fee or charge () \$	
	Taxable Sellin	g Price	\$
2.	Total Sales Ta	x	\$
3.	Fees Required	By Law ()	\$
4.		to Public Officials	\$

	b. Registration Fee		\$
	c. Other		\$
	Total Official Fees (Add 4a through 4c	·)	\$
5.	Optional, nontaxable, fees or charges (itemized)		\$
6.	TOTAL CASH SALES PRICE		\$
7.	Gross Trade-In Allowance	\$	
••••	Year Make	Model	
	Minus: Payoff Balance	\$	
	Net Trade-In Allowance		\$
8.	Down Payment (Other Than Net Trade	-In Allowance):	
	a. Trade-In Sales Tax Credit	\$	
	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	

	Down Payment (Add 8a through 86	e)	\$	
9.	TOTAL DOWN PAYMENT AND (Add 7 and 8)			
10.	UNPAID BALANCE OF CASH	SALES PRICE		
	(Subtract 9 from 6)		\$	
11.	Plus Optional Insurance Charges* a. Credit Life Insurance Premium Paid to () Term () b. Credit Disability Insurance Pre Paid to ()			\$
	Term ()			\$
	c. Debt Cancellation Coverage (C	GAP Coverage)		
	Paid to ()			_
	Term () d. Other Insurance		•••••	\$
	Paid to ()			
	Term ()			\$

12. Other Amounts Financed

a. ()
Paid to ()
b. ()
Paid to ()
13. TOTAL AMOUNT FINANCED (Add 10, 11 and 12) \$
*Seller may retain or receive a portion of this amount.
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this
contract, the following described vehicle, accessories and equipment (all of which are referred to
in this contract as "Collateral"):
New or Used: Year and Make:
Series: No. Cyl.:

If truck, ton capacity:			
Manufacturer's Serial Nur	mber:		
Use for which purchased:	☐ Personal	☐ Business	☐ Agriculture
INCLUDING:			
☐ Sun/Moon Roof ☐ Power Steering ☐ Power Windows	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel	□ Auton □ Power □ Vinyl	
☐ Cassette ☐ Compact Disc Player	☐ Cruise Control	☐ AM/F	
Color		Fires	Lic. No.
Air Conditionar/Social	No		
☐ Air Conditioner/Serial No.			
□ Range/Serial No.			
☐ Washer/Serial No			
□ Dryer/Serial No.			
□ Awnings □	Skirting	;	
☐ Other (describe)			
Description of real estate if taken as security (including street address):			

City	County	State	
You, severally a	and jointly, promise to pay to	o us the Total of Payments (sh	own in Section B
•		also shown in Section B abov	
together with in	terest after maturity at the A	nnual Percentage Rate disclos	ed above.
To secure such p	payment, you grant to us a p	urchase money security intere	st under the Uniform
Commercial Co	de in the Collateral and in al	l accessions to and proceeds of	of the Collateral.
Insurance in wh	ich we or our assignee are na	amed as beneficiary or loss pa	yee, including any
proceeds of such	n insurance or refunds of une	earned premiums, or both, are	assigned as additional
security for this	obligation. We, our successo	ors and assigns, hereby waive	any other security
interest or mortg	gage which would otherwise	secure your obligations under	r this contract except
for the security i	interests and assignments gra	anted by you in this contract.	
Address where (Collateral will be located:		
Street			City
County			State

Your address after receipt of possession of Collateral:

Street	City
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to contract.	o this
Buyer's signature Co-Buyer's signature	
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C are incorporated into this agreement for purposes of state disclosure requirements.	C above
Additional Terms and Conditions: The additional terms and conditions set forth or reverse side hereof are a part of this contract and are incorporated herein by reference.	
OPTION:You pay no Finance Charge if the Total Amount Financed, item Section C, is paid in full on or before the(day) of	

SELLER'S INITIALS:

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED
IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	Date:
Creditor:	Date:
By:	Title:

(REVERSE SIDE OF CONTRACT)

(Recreational Vehicle Add-on Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract.

Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will

be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the

Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract. If disclosed on the face of this contract, you have given a mortgage or deed of trust in the real estate described on the face of this contract and its proceeds as security for this contract. You agree to waive and disclaim any security interest in the real estate described on the face of this contract which may be created in your favor by operation of law in connection with this transaction, including, but not limited to, materialmen's liens, mechanics' liens, artisans' liens and vendors' liens as a result of goods and services provided in connection with this transaction.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED

WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 20 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not

immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

.....

Assignment: For value received, Seller sells, assigns and transfers to..... (Assignee), its successors and assigns, the entire right, title and interest of Seller in the contract contained herein, including, but not limited to, all amounts payable to Buyer and security interest in the Collateral. To induce Assignee to purchase the contract, Seller represents and warrants to Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (i) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks

as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The

above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	By:
	3
Title:	Date:
11010	Date

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the

default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:	 Bv:
	3
Title·	Date:

security (or remedies which may be available, and Seller waives any other defe	enses that might
otherwise	e have been available.	
Seller:		By:
Title:		Date:
	HOUT RECOURSE: This assignment shall be without recourse aga obligations as are set forth in the assignment above.	inst Seller except
Seller:		Ву:
Title:		Date:
sale and	10. On or after October 1, 2012, the following form must be used for security agreement used in any sale of a vehicle if the sale is governe 27.299 and simple interest is to be paid in connection with the sale:	
	Section A	

by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other

	Section B		
	Section C		
	Section D		
	Section E		
SECTIC			
Buyer's	Name(s): Name:		
Address	Name.		
		County:	
•		Zip:	
Bus. Pho	one:	Res. Phone:	
CREDIT	ΓOR:		
Address	:		•••••
City:		County:	
State:		Zip:	
Phone: (<u></u>		
Stock N	0.:		
Salesma	n:	Date:	

SECTION B:
DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE
The cost of your credit as a yearly rate:percent
FINANCE CHARGE The dollar amount the credit will cost you: \$
AMOUNT FINANCED The amount of credit provided to you or on your behalf: \$
The amount of credit provided to you of on your benam.
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:

Number of payments:

Amount of payments:

when payments are due	• • • • • • • • • • • • • • • • • • • •
Number of payments:	
Amount of payments:	
When payments are due:	
Number of payments:	
Amount of payments:	
When payments are due:	
(e) means an estimate	
INSURANCE:	
Credit life insurance, credit disability insurance and debt cancellation cover	erage, which is also
known as GAP coverage, are not required to obtain credit, and will not be	provided unless you
sign and agree to pay the additional cost.	
Credit life: Premium: \$	Term:
Signature(s):	
I want credit life insurance:	
Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:

Signature(s):
I want credit disability insurance:
Credit life and disability: Premium: \$ Term:
Signature(s):
I want credit life and disability insurance:
Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor above. If you get the insurance from the Creditor, you will pay \$
of the insurance will be

SECURITY: You are giving a security interest in the goods or property being purchased.

	☐ Other (Check if applicable)		
Fili	ng fee: \$ N	onfiling insurand	ce: \$
LA'	TE CHARGE: If a payment is more than 10 da of the payment, whichever is le		l be charged \$15 or 8 percent
PRI	EPAYMENT: If you pay off early, you will no	t have to pay a p	enalty.
	your contract documents for any additional infuired repayment in full before the scheduled date		
SEC	CTION C: ITEMIZATION OF AMOUNT F	NANCED.	
1.	Vehicle Selling Price	\$	
	Optional, taxable, fee or charge ()	\$	
	Optional, taxable, fee or charge ()	\$	
	Taxable Selling Price		\$
2.	Total Sales Tax		\$

3.	Fees Required By Law ()		\$
4.	Amounts Paid to Public Officials		
	a. Titling Fee		\$
	b. Registration Fee		\$
	c. Other		\$
	Total Official Fees (Add 4a through 4c)		\$
5.	Optional, nontaxable, fees or charges (itemized)		\$
6.	TOTAL CASH SALES PRICE		\$
7.	Gross Trade-In Allowance	\$	
••••			
	Year Make	Model	
	Minus: Payoff Balance	\$	
	Net Trade-In Allowance		\$
8.	Down Payment (Other Than Net Trade-I	n Allowance):	
	a. Trade-In Sales Tax Credit	\$	

	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	
	Down Payment (Add 8a through 8	e)	\$
9.	TOTAL DOWN PAYMENT AND	O NET TRADE-IN ALLOW.	ANCE
	(Add 7 and 8)		\$
10.	UNPAID BALANCE OF CASH	SALES PRICE	
	(Subtract 9 from 6)		\$
11.	Plus Optional Insurance Charges	*	
	a. Credit Life Insurance Premiur	n	
	Paid to ()		
	Term ()		\$
	b. Credit Disability Insurance Pr	remium	
	Paid to ()		
	Term ()		\$
	c. Debt Cancellation Coverage (GAP Coverage)	
	Paid to ()		
	Term ()		\$
	d. Other Insurance		

	Paid to ()		
	Term ()		\$
12.	Other Amounts Financed		
	a. ()		
	Paid to ()		
	b. ()		
	Paid to ()		
13.	TOTAL AMOUNT FINANCED (Add	d 10, 11 and 12)	\$
*Sel	ler may retain or receive a portion of th	is amount.	

SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.

This contract is made the(day) of(month) of(year), between you, the Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price in Section B above), you agree to buy and we agree to sell, subject to all the terms of this contract, the following described vehicle, accessories and equipment (all of which are referred to in this contract as "Collateral"):

New or Used:	Year and Make:		
Series: Bo	ody Style:	No. Cyl.:	
If truck, ton capacity:			
Manufacturer's Serial Number	r:		
Use for which purchased:	□ Personal	☐ Business	☐ Agriculture
INCLUDING:			
 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cassette □ Compact Disc Player 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	☐ Automa☐ Power S☐ Vinyl T☐ AM/FM	Cop
Color	T	ires	Lic. No.
Van assemble and is atherma	min to mante on the Tatal	of Dovernments (shows	o in Continu D

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.

Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation and any other obligation created in connection with this sale. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:	
Street	City
County	State
Your address after receipt of possession of Collateral:	
Street	City
County	State

Notice of Rescission Rights
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this contract.
Buyer's signature
Co-Buyer's signature
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above
are incorporated into this agreement for purposes of state disclosure requirements.
Additional Terms and Conditions: The additional terms and conditions set forth on the
reverse side hereof are a part of this contract and are incorporated herein by reference.
OPTION:You pay no Finance Charge if the Total Amount Financed, item No. 12,
Section C, is paid in full on or before the(day) of(month)
of(year)
SELLER'S INITIALS:

NOTICE TO BUYER

SECTION E:

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer: Date:
Co-Buyer: Date:
Creditor: Date:
By: Title:

(REVERSE SIDE OF CONTRACT)

(Simple Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Simple Interest Contract: This is a simple interest contract. The Finance Charge, Total of Payments and Payment Schedule set forth in the disclosures on the reverse side may differ. The final payment may differ depending upon the dates payments are received and events which occur after this contract is made. For example, early payments will have the effect of reducing your final payment, while late payments will cause your final payment to be higher. Your

promise requires you to pay the final payment on the date due, which payment will be equal to all unpaid sums due under this contract, even if the amount of the final payment differs from the amount of final payment disclosed on the reverse side hereof.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the

property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If there is any money left over (surplus), it will be paid to you. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for

you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE

COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does

business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to the unpaid balance of the contract plus accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees,

whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the total unpaid amount of the contract and any accrued interest or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	$\mathbf{R}_{\mathbf{W}}$
JCHCL	D y

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to the then unpaid balance of the contract and any accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral.
already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to the then unpaid balance of the contract and any accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or
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and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or
expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or
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reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or
to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or
might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or
purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or
warranties, express or implied, all title retention or lien instruments and all contracts or
promissory notes which Assignee then holds upon such Collateral.
Seller: By:
Title: Date:

Title:

Date:.....

3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have p	paid
the first installments under the foregoing contract, Assignee may reassign the	
contract to Seller and Seller agrees, upon tender of such reassignment and in consideration	
thereof to pay to Assignee either the then unpaid balance of the contract and any accrued inter-	rest,
or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as	of
the reassignment, together with all costs, expenses and reasonable attorney's fees incurred in	the
collection of said amount. Seller waives all defenses arising by reason of any failure to give	
notice of acceptance of this agreement or default of Buyer, or arising by reason of any extensi	ion
of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collate	eral
or other property of Buyer or to resort to other security or remedies which may be available, a	and
Seller waives any other defenses that might otherwise have been available.	
Seller: By:	•••••
Seller: By:	•••••
Seller: By: Date:	
Title: Date:	
Title:	
Title:	pt
Title:	pt

Sec. 11. On or after October 1, 2012, the following form must be used for a contract for sale and security agreement used in any sale of a vehicle if the sale is governed by the provisions of NRS 97.299 and precomputed or add-on interest is to be paid in connection with the sale: Section A Section B Section C Section D Section E

SECTION A:		
Buyer's Name(s):	 	
Name:		

Address:	
City:	County:
State:	Zip:
Bus. Phone:	Res. Phone:
CREDITOR:	
Address:	
City:	County:
State:	Zip:
Phone: ()	
Stock No.:	
Salesman:	Date:
SECTION B:	
DISCLOSURE MADE IN COMPLIANCE WITH FEDER	AL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE	
The cost of your credit as a yearly rate:	percent
FINANCE CHARGE	
The dollar amount the credit will cost you: \$	
AMOUNT FINANCED	
	•
The amount of credit provided to you or on your behalf:	\$

TOTAL OF PAYMENTS

	The amount you will have paid after you have made all payments as scheduled: \$
T	OTAL SALES PRICE
	The total cost of your purchase on credit, including your down payment of \$
	\$
	Your Payment Schedule will be:
	Number of payments:
	Amount of payments:
	When payments are due:
	Number of payments:
	Amount of payments:
	When payments are due:
	Number of payments:
	Amount of payments:
	When payments are due:
IN	ISURANCE:
Cı	redit life insurance, credit disability insurance and debt cancellation coverage, which is also
kn	nown as GAP coverage, are not required to obtain credit, and will not be provided unless you
siş	gn and agree to pay the additional cost.
Cı	redit life: Premium: \$ Term:
Si	gnature(s):
I١	vant credit life insurance:

Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	
Joint credit life and disability: Premium: \$	Term:
Signature(s):	
We want joint credit life and single disability insurance:	
Debt cancellation coverage (GAP coverage): Premium: \$	Term:

Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor, you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
Filing fee: \$
LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less.
PREPAYMENT: If you pay off early, you may be entitled to a refund of the Finance Charge.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

SECTION C: ITEMIZATION OF AMOUNT FINANCED.

1.	Vehicle Selling Price \$	
	Optional, taxable, fee or charge ()	\$
	Optional, taxable, fee or charge ()	\$
	Taxable Selling Price	\$
2.	Total Sales Tax	\$
3.	Fees Required By Law ()	\$
4.	Amounts Paid to Public Officials	
	a. Titling Fee	\$
	b. Registration Fee	\$
	c. Other	\$
	Total Official Fees (Add 4a through 4c)	\$
5.	Optional, nontaxable, fees or charges(itemized)	\$
6.	TOTAL CASH SALES PRICE	\$
7.	Gross Trade-In Allowance \$	

	Year	Make	Model	
	Minus: Payof	f Balance	\$	
	Net Trade-In Al	lowance		\$
8.	Down Payment	(Other Than Net T	rade-In Allowance):	
	a. Trade-In Sa	ıles Tax Credit	\$	
	b. Cash		\$	
	c. Manufactur	er's Rebate	\$	
	d. Deferred D	own Payment	\$	
	e. Other ()	\$	
	Down Payment	(Add 8a through 8	Se)	\$
9.	TOTAL DOWN	I PAYMENT ANI	NET TRADE-IN ALLOV	WANCE
	(Add 7 and	8)		\$
10.	UNPAID BAL	ANCE OF CASH	SALES PRICE	
	(Subtract 9	from 6)		\$
11.	Plus Optional 1	Insurance Charges	*	
	a. Credit Life	Insurance Premiur	m	
	Paid to ()		

	Term ()		\$
	b. Credit Disability Insurance Pr	remium	
	Paid to ()		
	Term ()		\$
	c. Debt Cancellation Coverage (GAP Coverage)	
	Paid to ()		
	Term ()		\$
	d. Other Insurance		
	Paid to ()		
	Term ()		\$
12.	Other Amounts Financed		
	a. ()		
	Paid to ()		
	b. ()		
	Paid to ()		
13.	TOTAL AMOUNT FINANCED	(Add 10, 11 and 12)	\$

^{*}Seller may retain or receive a portion of this amount.

SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.

This contract is made the(day) of(month)	of(year), be	tween you, the
Buyer(s) shown above, and us, t	he Seller shown as Credit	or above. Having b	een quoted a cash
price and a credit price and havi	ng chosen to pay the cred	it price (shown as t	he Total Sales Price
in Section B above), you agree t	o buy and we agree to sell	l, subject to all the	terms of this
contract, the following described	d vehicle, accessories and	equipment (all of	which are referred to
in this contract as "Collateral"):			
New or Used:	Year and Make:		
Series: Bod	y Style:	No. Cyl.:	
If truck, ton capacity:			
Manufacturer's Serial Number:			
Use for which purchased:	□ Personal	☐ Business	☐ Agriculture
INCLUDING:			
☐ Sun/Moon Roof☐ Power Steering☐ Power Windows	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel	☐ Autom ☐ Power ☐ Vinyl	

☐ Cassette☐ Compact Disc Player	☐ Cruise Control	☐ AM/FM Stereo
Color	Tires	Lic. No.
	nise to pay to us the Total of Payn	,
together with interest after matu	urity at the Annual Percentage Rat	te disclosed above.
To secure such payment, you gr	rant to us a purchase money secur	ity interest under the Uniform
Commercial Code in the Collate	eral and in all accessions to and pr	roceeds of the Collateral.
Insurance in which we or our as	ssignee are named as beneficiary of	or loss payee, including any
proceeds of such insurance or re	efunds of unearned premiums, or	both, are assigned as additional
security for this obligation. We,	our successors and assigns, hereb	by waive any other security
interest or mortgage which wou	ld otherwise secure your obligation	ons under this contract except
for the security interests and ass	signments granted by you in this c	contract.
Address where Collateral will b	e located:	
Street		City
County		State

Your address after receipt of possession of Collateral:

Street	City
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is appropriate.	plicable to this
Buyer's signature Co-Buyer's signature	
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and are incorporated into this agreement for purposes of state disclosure requireme	
Additional Terms and Conditions: The additional terms and conditions of reverse side hereof are a part of this contract and are incorporated herein	
OPTION:You pay no Finance Charge if the Total Amount Finance Section C, is paid in full on or before the(day) of(year)	

SELLER'S INITIALS:

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	Date:
Creditor:	Date:
By:	Title:

(REVERSE SIDE OF CONTRACT)

(Add-on Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract.

Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will

be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the

Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your

Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all

reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

.....

Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate

agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	By:
	•
Title·	Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase,

without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral. Seller: By:.... Title: Date:..... 3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid the first installments under the foregoing contract, Assignee may reassign the contract to Seller and Seller agrees, upon tender of such reassignment and in consideration thereof to pay to Assignee either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the reassignment, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and Seller waives any other defenses that might otherwise have been available. Seller: By:.....

Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller

Fitle: Date	······································
4. WITHOUT RECOURSE: This assignment shall be without recourse against S for such obligations as are set forth in the assignment above.	eller except
Seller: By:.	
Fitle: Date	×
Sec. 12. On or after October 1, 2012, the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in any sale of a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in a vehicle if the sale is governed by the following form must be used for a cosale and security agreement used in a vehicle if the sale is governed by the following form must be used	the provisions
Section A	
Section B	

	Section C		
	Section D		
	Section E		
SECTIO	<u>N A:</u>		
Buyer's l	Name(s):		
	Name:		•••••
Address:			•••••
City:		County:	
State:		Zip:	•••••
Bus. Pho	one:	Res. Phone:	
CREDIT	OR:		
Address:			
City:		County:	
State:		Zip:	•••••
Phone: (.)		
Stock No	o.:		
Salesmaı	n:	Date:	

SECTION B:

DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.

The dollar amount the credit will cost you: \$								
The dollar amount the credit will cost you: \$	Α	ANNUAL PERC	ENTAGE RAT	ГЕ				
The dollar amount the credit will cost you: \$		The cost of yo	ur credit as a yo	early rate:			percer	l
The dollar amount the credit will cost you: \$								
AMOUNT FINANCED The amount of credit provided to you or on your behalf: \$	F	INANCE CHAI	RGE					
The amount of credit provided to you or on your behalf: \$		The dollar am	ount the credit	will cost you: \$				
The amount of credit provided to you or on your behalf: \$								
TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled: \$	A	MOUNT FINA	NCED					
The amount you will have paid after you have made all payments as scheduled: \$		The amount of	f credit provide	d to you or on you	r behalf: \$			
The amount you will have paid after you have made all payments as scheduled: \$								
TOTAL SALES PRICE The total cost of your purchase on credit, including your down payment of \$	T	OTAL OF PAY	MENTS					
TOTAL SALES PRICE The total cost of your purchase on credit, including your down payment of \$		The amount w	ou will have na	id after you have n	nade all navmer	nte ac schedule	1· ¢	
The total cost of your purchase on credit, including your down payment of \$		The amount yo	oa wiii nave pa	id after you have h	lade an paymer	ns as seneduled	1. ψ	•
The total cost of your purchase on credit, including your down payment of \$	Т	OTAL SALES	PRICE					
\$	•			so on aradit includ	ing your down	novment of \$		
Your Payment Schedule will be: AMOUNT WHEN NO. OF OF EACH PAYMENTS FIXED OF FIXED FIXED			-	se on crean, mend	ing your down	payment or \$	•••••	
AMOUNT WHEN AMOUNT WHEN NO. OF OF EACH PAYMENTS FIXED OF FIXED FIXED		\$						
NO. OF OF EACH PAYMENTS FIXED OF FIXED FIXED		Your Payment Schedule will be:						
NO. OF OF EACH PAYMENTS FIXED OF FIXED FIXED								
			AMOUNT	WHEN		AMOUNT	WHEN	
PAYMENTS PAYMENT ARE DUE VALUE VALUE VALUE		NO. OF	OF EACH	PAYMENTS	FIXED	OF FIXED	FIXED	
		PAYMENTS	PAYMENT	ARE DUE	VALUE	VALUE	VALUE	

	(MONTHLY	PAYMENT	PAYMENT	PAYMENT
	BEGINNING)			IS DUE
\$			\$	

You may drive this vehicle for miles per year	ar without having to pay any additiona	al
charge as described in paragraph "Return of Vehicle to	Creditor" on the back side of this	
contract, if applicable.		
INSURANCE:		
Credit life insurance, credit disability insurance and deb	bt cancellation coverage, which is also	Э
known as GAP coverage, are not required to obtain cred	dit, and will not be provided unless yo	ou
sign and agree to pay the additional cost.		
Credit life: Premium: \$	Term:	
Signature(s):		
I want credit life insurance:		
Joint credit life: Premium: \$	Term:	
Signature(s):		
We want joint credit life insurance:		
•		

Term:.....

Credit disability: Premium: \$.....

Signature(s):
I want credit disability insurance:
Credit life and disability: Premium: \$ Term:
Signature(s):
I want credit life and disability insurance:
Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor, you will pay \$ and the term
of the insurance will be

SEC	CURITY: You are giving a security interest in the goods or property being purchased.
	☐ Other (Check if applicable)
Filir	ng fee: \$ Nonfiling insurance: \$
LAT	TE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less.
PRE	EPAYMENT: If you pay off early, you may be entitled to a refund of the Finance Charge.
	your contract documents for any additional information about nonpayment, default, any aired repayment in full before the scheduled date, and prepayment refunds and penalties.
SEC	TION C: ITEMIZATION OF AMOUNT FINANCED.
1.	Vehicle Selling Price \$
2.	Total Sales Tax\$

3.	Fees Required	By Law ())	\$
4.	a. Titling Fe			\$
				\$ \$
	Total Official	Fees (Add 4a throug	gh 4c)	\$
5.	Optional, nonta	axable, fees or charg	ges	\$
6.	TOTAL CASH	H SALES PRICE		\$
7.	Gross Trade-Ir	n Allowance	\$	
••••	Year	Make	Model	
	Minus: Payo		\$	\$

8. Down Payment (Other Than Net Trade-In Allowance):

	a. Trade-In Sales Tax Credit	\$	
	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	
	Down Payment (Add 8a through 8e)		\$
9.	TOTAL DOWN PAYMENT AND N		
10.	UNPAID BALANCE OF CASH S. (Subtract 9 from 6)		\$
11.	Plus Optional Insurance Charges*		
	a. Credit Life Insurance Premium		
	Paid to ()		
	Term ()		\$
	b. Credit Disability Insurance Pren	nium	
	Paid to ()		
	Term ()		\$
	c. Debt Cancellation Coverage (Ga	AP Coverage)	
	Paid to ()		
	Term ()		 \$

d. Other Insurance	
Paid to ()	
Term ()	\$
12. Other Amounts Financed	
a. ()	
Paid to ()	
b. ()	
Paid to ()	
13. TOTAL AMOUNT FINANCED (Add 10, 11 and 12)	\$
*Seller may retain or receive a portion of this amount.	
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT ANI	D SECURITY
AGREEMENT.	
This contract is made the(day) of(month) of(year),	, between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having	g been quoted a cash
price and a credit price and having chosen to pay the credit price (shown a	s the Total Sales Price

in Section B above), you agree to buy and we agree to sell, subject to all the terms of this

contract, the following desc	cribed vehicle, accessories and	equipment (all of	which are referred to
in this contract as "Collater	ral"):		
New or Used:	Year and Make:		
Series	Body Style:	No Cyl:	
Series	Body Style	140. Cy1	
Odometer Reading:			
If truck, ton capacity:			
Manufacturar's Sarial Num	ıber:		
Wandracturer 8 Serial Num			
Use for which purchased:	☐ Personal	☐ Business	☐ Agriculture
INCLUDING:			
☐ Sun/Moon Roof	☐ Air-Conditioning	□ Autor	natic Transmission
□ Power Steering□ Power Windows	☐ Power Door Locks☐ Tilt Wheel	☐ Power☐ Vinyl	r Seats Top
☐ Cassette ☐ Compact Disc Player	☐ Cruise Control	⊔ AM/F	M Stereo
Color	Т	ires	Lic. No.

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral. Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:	
Street	City
County	State
Your address after receipt of possession of Collateral:	
Street	City

County State
Notice of Rescission Rights
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this contract.
Buyer's signature
Co-Buyer's signature
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above are incorporated into this agreement for purposes of state disclosure requirements.
Additional Terms and Conditions: The additional terms and conditions set forth on the reverse side hereof are a part of this contract and are incorporated herein by reference.
SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA

FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	Date:
Creditor:	Date:
By:	Title:

(REVERSE SIDE OF CONTRACT)

(Motor Vehicle Contract and Security Agreement)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final

due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Fixed Value Payment: This contract contains one Fixed Value Payment which is identified above and due on the date shown above in the Payment Schedule. When the Fixed Value Payment is due, you may discharge your obligation to make the Fixed Value Payment by any one of the following:

- (1) Satisfy the Fixed Value Payment in full by returning the vehicle to Creditor in accordance with the terms and conditions set forth in the paragraph "Return of Vehicle to Creditor," below;
 - (2) Satisfy the Fixed Value Payment in full in cash and keep the vehicle; or
- (3) Satisfy the Fixed Value Payment in full by refinancing the Fixed Value Payment in accordance with the terms and conditions set forth in the paragraph "Refinance of Fixed Value Payment," below.

Refinance of Fixed Value Payment: If you are not in default, you have the right to refinance the Fixed Value Payment. You agree to notify Creditor in writing of your intention to refinance the Fixed Value Payment at least 30 days before the date the Fixed Value Payment is due and to provide proof of vehicle insurance acceptable to Creditor. You must apply the proceeds of the refinancing to pay the Fixed Value Payment due pursuant to this contract.

Return of Vehicle to Creditor: You have the right to return the vehicle to Creditor along with the certificate of title to the vehicle in satisfaction of the Fixed Value Payment.

You agree to contact Creditor in writing 30 days before the date the Fixed Value Payment is due to arrange a time and place suitable to Creditor for the inspection of the vehicle. At that inspection, Creditor will determine whether there is excess mileage or excess wear and tear, or both, and what charges will be assessed, as provided below.

Excess mileage is any mileage in excess of the total miles shown above. You agree to pay Creditor an excess mileage charge in the amount of _____ per mile of excess mileage.

Excess wear and tear includes, among other things: (1) broken, damaged or discolored glass; (2) damage to the body, fenders, metalwork, lights, trim or paint; (3) removal of equipment that was part of the vehicle when you accepted delivery of it, if you have not substituted replacement equipment suitable to Creditor; (4) missing wheel covers, jack or wheel wrench; (5) torn, damaged or stained dash, floor covers, seats, headliner, upholstery, interior work or trunkliner; (6) any wheels or tires, including the spare, that are missing or not in safe condition; (7) damage from floodwater, hail or sand; and (8) any damage or other condition that makes the vehicle unsafe or unlawful to operate. Each tire must have at least 1/8-inch tread. All tires must be part of a matching set. Snow tires are not acceptable.

You agree to pay Creditor a charge for excess wear and tear in the amount determined by Creditor at the inspection. If you disagree with that charge, you may obtain an estimate of the

charge for excess wear and tear from a factory-authorized dealer of the vehicle at your own expense. If you do, the charge for excess wear and tear charge you must pay to Creditor will be the lesser of: (1) the charge for excess wear and tear on the vehicle as determined by the Creditor at the inspection; or (2) the charge for excess wear and tear on the vehicle as determined by the factory-authorized dealer.

You agree to pay Creditor a disposition charge of \$...... if you choose to return the vehicle in satisfaction of the Fixed Value Payment.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the

property, and the remainder will be applied to the unpaid sums owing under this contract.

Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Application of Payments: You agree that all payments received by Creditor from you will be applied to the earliest scheduled unpaid installments.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED

WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not

immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

.....

Assignment: For value received, Seller sells, assigns and transfers to..... (Assignee), its successors and assigns, the entire right, title and interest of Seller in the contract contained herein, including, but not limited to, all amounts payable to Buyer and security interest in the Collateral. To induce Assignee to purchase the contract, Seller represents and warrants to Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (i) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks

as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The

above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	By:
	3
Title:	Date:
11010	Date

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the

default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:	 Bv:
	<i>J</i> · · · · · · · · · · · · · · · · · · ·
Title·	Date:

security	or remedies which may be available, and Seller waives any other def	enses that might
otherwis	e have been available.	
Seller:		Ву:
Title:		Date:
	THOUT RECOURSE: This assignment shall be without recourse aga obligations as are set forth in the assignment above.	ainst Seller except
Seller:		Ву:
Title:		Date:
sale and	13. On or after October 1, 2012, the following form must be used f security agreement used in any lease of a vehicle if the lease is other isions of NRS 97.299 and if, under the terms of the lease, the lessee is the residual payment due at the end of the term of the lease:	wise governed by
	Section A	

by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other

	Section B		
	Section C		
	Section D		
	Section E		
<u>SECTIO</u>	NA:		
Buyer's	Name(s):		
	Name:		
Address	:		
City:		County:	
State:		Zip:	
Bus. Pho	one:	Res. Phone:	
CREDIT	OR:		
Address	:		
City:		County:	
State:		Zip:	
Phone: ()		

Stock No.:	
Salesman:	Date:
SECTION B:	
DISCLOSURE MADE IN COMPLIANCE WITH FE	DERAL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE	
The cost of your credit as a yearly rate:	percent
FINANCE CHARGE	
The dollar amount the credit will cost you: \$	
AMOUNT FINANCED	
The amount of credit provided to you or on your be	chalf: \$
TOTAL OF PAYMENTS	
The amount you will have paid after you have made	e all payments as scheduled: \$
TOTAL SALES PRICE	
The total cost of your purchase on credit, including	your down payment of \$:
\$	
Your Payment Schedule will be:	

Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
☐ This contract does not contain a Balloon Payment.
☐ This contract does contain a Balloon Payment. See paragraphs "Balloon Payment,"
"Refinancing Balloon Payments" and "Return of Vehicle" on the back side of this contract
for the agreements with respect to the Balloon Payment. You may drive this vehicle for
miles per year without having to pay any additional charge as described in
paragraph "Return of Vehicle" on the back side of this contract, if applicable.
INSURANCE:
Credit life insurance, credit disability insurance and debt cancellation coverage, which is also
known as GAP coverage, are not required to obtain credit, and will not be provided unless you
sign and agree to pay the additional cost.
Credit life: Premium: \$ Term:
Signature(s):
I want credit life insurance:

Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	
Joint credit life and disability: Premium: \$	Term:
Signature(s):	
We want joint credit life and single disability insurance:	
Debt cancellation coverage (GAP coverage): Premium: \$	Term:
Signature(s):	

I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor you will pay \$
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
Filing fee: \$ Nonfiling insurance: \$
LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less.
PREPAYMENT: If you pay off early, you may be entitled to a refund to the Finance Charge.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.
SECTION C: ITEMIZATION OF AMOUNT FINANCED.

1.	Vehicle Selling Price \$	
	Optional, taxable, fee or charge () \$	
	Optional, taxable, fee or charge () \$	
	Taxable Selling Price	 \$
2.	Total Sales Tax	\$
3.	Fees Required By Law ()	\$
4.	Amounts Paid to Public Officials	
	a. Titling Fee	\$
	b. Registration Fee	\$
	c. Other	\$
	Total Official Fees (Add 4a through 4c)	\$
5.	Optional, nontaxable, fees or charges (itemized)	\$
6.	TOTAL CASH SALES PRICE	\$
7.	Gross Trade-In Allowance \$	

	Year	Make	Model	
	Minus: Payo	off Balance	\$	
	Net Trade-In A	Allowance		\$
8.	Down Paymen	t (Other Than Net T	rade-In Allowance):	
	a. Trade-In S	Sales Tax Credit	\$	
	b. Cash		\$	
	c. Manufactu	ırer's Rebate	\$	
	d. Deferred I	Down Payment	\$	
	e. Other ()	\$	
	Down Paymen	at (Add 8a through 8	e)	\$
9.	TOTAL DOW	N PAYMENT AND	NET TRADE-IN ALLOV	WANCE
	(Add 7 and	d 8)		\$
10.	UNPAID BA	LANCE OF CASH	SALES PRICE	
	(Subtract 9	9 from 6)		\$
11.	Plus Optional	Insurance Charges*	k	
	a. Credit Life	e Insurance Premiun	n	
	Paid to ()		
	Term ()		\$

	b. Credit Disability Insurance Premium			
	Paid t	to ()		
	Term	()		\$
	c. Debt	Cancellation Coverage (GAP Coverage)	
	Paid t	to ()		
	Term	()		\$
	d. Other	r Insurance		
	Paid t	to ()		
	Term	()		\$
12.	Other An	mounts Financed		
	a. ()		
	Paid t	to ()		
	b. ()		
	Paid t	to ()		
13.	TOTAL .	AMOUNT FINANCED	(Add 10, 11 and 12)	\$
*Sel	ler may re	etain or receive a portion	of this amount.	

SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.

This contract is made the(day) of(month)	of(year), betw	veen you, the	
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash				
price and a credit price and havi	ng chosen to pay the credi	t price (shown as th	e Total Sales Price	
in Section B above), you agree t	o buy and we agree to sell	, subject to all the to	erms of this	
contract, the following described	d vehicle, accessories and	equipment (all of w	hich are referred to	
in this contract as "Collateral"):				
New or Used:	Year and Make:			
Series: Bod	y Style:	No. Cyl.:		
If truck, ton capacity:				
Manufacturer's Serial Number:				
Use for which purchased:	□ Personal	☐ Business	☐ Agriculture	
INCLUDING:				
 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cassette □ Compact Disc Player 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	☐ Power S ☐ Vinyl T		

ColorTires	Lic. No.
You, severally and jointly, promise to pay to us the Total of Payments (shown in Section above) according to the Payment Schedule (also shown in Section B above), until paid together with interest after maturity at the Annual Percentage Rate disclosed above.	
To secure such payment, you grant to us a purchase money security interest under the U Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral Insurance in which we or our assignee are named as beneficiary or loss payee, including proceeds of such insurance or refunds of unearned premiums, or both, are assigned as a sixth of action blink in the collateral and in all accessions to and proceeds of the Collateral Insurance in which we or our assignee are named as beneficiary or loss payee, including proceeds of such insurance or refunds of unearned premiums, or both, are assigned as a sixth of action blink in the collateral and in all accessions to and proceeds of the Collateral Insurance in which we or our assignee are named as beneficiary or loss payee, including proceeds of such insurance or refunds of unearned premiums, or both, are assigned as a sixth of action below the collateral and in all accessions to and proceeds of the Collateral Insurance in which we or our assignee are named as beneficiary or loss payee, including the collateral Insurance in the collateral Insurance Insuranc	ral. g any additional
security for this obligation. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract for the security interests and assignments granted by you in this contract.	•
Address where Collateral will be located:	
Street	City
County	State
Your address after receipt of possession of Collateral:	

Street	City
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to contract.	to this
Buyer's signature Co-Buyer's signature	
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section are incorporated into this agreement for purposes of state disclosure requirements.	C above
Additional Terms and Conditions: The additional terms and conditions set forth reverse side hereof are a part of this contract and are incorporated herein by refer	
SECTION E:	

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA

FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Co-Buyer: Date:
Creditor: Date:
By: Title:

(REVERSE SIDE OF CONTRACT)

(Motor Vehicle Contract and Security Agreement)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final

due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Balloon Payment: For purposes of the contract, a "Balloon Payment" is an originally scheduled final payment owed to us that is substantially larger than any of the prior scheduled payments. If this contract contains a Balloon Payment, you agree that when such payment becomes due to be paid to either (1) pay the Balloon Payment in its full amount when it is due to be paid, (2) refinance the Balloon Payment as described in the paragraph "Refinancing Balloon Payments" below, or (3) sell the vehicle to us as described in the paragraph "Return of Vehicle" below.

Refinancing Balloon Payments: If the originally scheduled final payment owed to us is a Balloon Payment, you may refinance the Balloon Payment unless you have violated some part of this contract. You must provide us with proof that the vehicle is insured in a manner that is acceptable to us before you can refinance the Balloon Payment. The Annual Percentage Rate and the term of the refinancing of the Balloon Payment will not exceed that allowed by law. You must notify us in writing of your intention to refinance the Balloon Payment at least 30 days before the date the Balloon Payment must be paid except as allowed in the paragraph "Return of Vehicle" below.

Return of Vehicle: If the originally scheduled final payment owed to us is a Balloon Payment, you may sell the vehicle to us for an amount that is equal to the amount of the Balloon Payment

you owe us. Also, you must pay us \$.08 per mile for each mile you drive the vehicle in excess of the total number of miles allowed as stated on the front of this contract plus the cost of all repairs that are the result of excess wear and tear. Excess wear and tear includes, among other things: (1) broken, damaged or discolored glass; (2) damage to the body, metalwork, lights, trim or paint; (3) removal of equipment that was part of the vehicle when you accepted the vehicle unless you substituted replacement equipment that is satisfactory to us; (4) damage from floodwater, hail or sand; or (5) any damage or other condition that makes the vehicle either unsafe or unlawful to drive. Each tire must have at least 1/8-inch tread. All tires must be part of a matching set. Snow tires are not acceptable. You must maintain the vehicle according to the manufacturer's recommended maintenance schedule and must produce evidence of this upon our request. In order to sell the vehicle back to us, you must contact us in writing 30 days before the due date of the Balloon Payment and arrange a time and place suitable to us for inspection of the vehicle no later than 15 days before the due date of the Balloon Payment. At this inspection we will determine whether there is any excess mileage or excess wear and tear on the vehicle. If after the inspection of the vehicle you decide to sell the vehicle to us, you must give us the vehicle no later than the date the Balloon Payment is due along with a certified check in the amount you owe us for excess mileage and excess wear and tear, if any, as was determined at the vehicle inspection and a certificate of title to the vehicle that shows no liens other than our lien and that transfers ownership of the vehicle to us. If you decide not to sell us the vehicle after the inspection, you must either (1) pay the total amount of the Balloon Payment owed when it becomes due, or (2) contact us within 5 days after the inspection and inform us that you want to refinance the Balloon Payment and refinance the Balloon Payment on or before the date it is due. If you disagree with the amount of money you must pay to us for wear and tear as determined at

the inspection of the vehicle, you may obtain, at your own expense, from a factory-authorized dealer of the vehicle approved by us a dollar estimate of the amount of wear and tear. The amount that you owe us for wear and tear will be the lower of the amount determined as excess wear and tear on the vehicle by the inspection discussed above or the estimate obtained at your expense.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs

will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this

insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You

acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO
ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE

SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract

from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	 By:
	J
Title	Date:

REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:	Ву:
Title:	Date:
3. LIMITED ENDORSEMENT: In the event of default of Buyer before Bu	ıyer shall have paid
the first installments under the foregoing contract, Assignee may	reassign the
contract to Seller and Seller agrees, upon tender of such reassignment and in	consideration
thereof to pay to Assignee either the then unpaid balance of the Total of Payn	nents (after
deducting the unearned Finance Charge) or such other amount agreed to by Se	eller and Assignee
in a separate agreement as in effect as of the reassignment, together with all c	osts, expenses and
reasonable attorney's fees incurred in the collection of said amount. Seller wa	ives all defenses
arising by reason of any failure to give notice of acceptance of this agreement	or default of
Buyer, or arising by reason of any extension of time given to Buyer, or by rea	son of any failure
by Assignee to pursue Buyer or the Collateral or other property of Buyer or to	resort to other
security or remedies which may be available, and Seller waives any other defe	enses that might
otherwise have been available.	
Seller:	By:
Title:	Date:

4. WITHOUT RECOURSE: This assignment shall be without recourse against Seller except for such obligations as are set forth in the assignment above.

Seller:		By:	
Title:		Date:	•••
sale and	14. On or after October 1, 2012, the following form must be used for security agreement used in any sale of a recreational vehicle, as define 8, if the sale is governed by the provisions of NRS 97.299 and simple connection with the sale:	ned in NRS	
	Section A		
	Section B		
	Section C		
	Section D		

	Section E		
<u>SECTIO</u>	<u>N A:</u>		
Buyer's	Name(s):		
	Name:		
Address:			
City:		County:	
State:		Zip:	
Bus. Pho	one:	Res. Phone:	
CREDIT	OR:		
Address:			
City:		County:	
State:		Zip:	
Phone: ()		
Stock No	D.:		
Salesman	n:	Date:	
<u>SECTIO</u>	<u>N B:</u>		
DISCLO	SURE MADE IN COMPLIANCE WITH FEDER	AL TRUTH IN LENDI	NG ACT.
ANNUA	L PERCENTAGE RATE		
The c	ost of your credit as a yearly rate:		percent
- 110 0			percome

FINANCE CHARGE
The dollar amount the credit will cost you: \$
AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
(e) means an estimate

INSURANCE:

sign and agree to pay the additional cost.	
Credit life: Premium: \$	Term:
Signature(s):	
I want credit life insurance:	
Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also

known as GAP coverage, are not required to obtain credit, and will not be provided unless you

Joint credit life and disability: Premium: \$	Term:
Signature(s):	
We want joint credit life and single disability insurance:	
Debt cancellation coverage (GAP coverage): Premium: \$	Term:
Signature(s):	
I want debt cancellation coverage (GAP coverage):	
You may obtain property insurance from anyone you want that is acceptab above. If you get the insurance from the Creditor you will pay \$ of the insurance will be	
SECURITY: You are giving a security interest in the goods or property be	eing purchased.
 □ Other (Check if applicable) □ If this section is checked, I am also giving you a mortgage or dee estate described in the contract. 	d of trust in the real
Filing fee: \$ Nonfiling insurance: \$	

LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent			
of the payment, whichever is less.			
PREPAYMENT: If you pay off early, you will not have to pay	a penalty.		
See your contract documents for any additional information about	t nonpayment, default, any		
required repayment in full before the scheduled date, and penaltic	es.		
SECTION C: ITEMIZATION OF AMOUNT FINANCED.			
1. Vehicle Selling Price \$			
Optional, taxable, fee or charge () \$			
Optional, taxable, fee or charge (
Taxable Selling Price	5		
	Φ.		
2. Total Sales Tax	\$		
3. Fees Required By Law ()	\$		
4. Amounts Paid to Public Officials			
a. Titling Fee	\$		
b. Registration Fee	\$		

	c. Other		\$
	Total Official Fees (Add 4a through 4c)	\$
	Optional, nontaxable, fees or charges itemized)		\$
6.	TOTAL CASH SALES PRICE		\$
7.	Gross Trade-In Allowance	\$	
•••••	Year Make	Model	
	Minus: Payoff Balance	\$	
	Net Trade-In Allowance		\$
8.	Down Payment (Other Than Net Trade-	-In Allowance):	
	a. Trade-In Sales Tax Credit	\$	
	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	
	Down Payment (Add 8a through 8e)		\$

9.	ΓΟΤΑL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE		
	(Add 7 and 8)		\$
10.	UNPAID BALANCE OF CASH S	ALES PRICE	
	(Subtract 9 from 6)		\$
11.	Plus Optional Insurance Charges*		
	a. Credit Life Insurance Premium		
	Paid to ()		
	Term ()		\$
	b. Credit Disability Insurance Pres	mium	
	Paid to ()		
	Term ()		\$
	c. Debt Cancellation Coverage (G	AP Coverage)	
	Paid to ()		
	Term ()		\$
	d. Other Insurance		
	Paid to ()		
	Term ()		\$
12.	Other Amounts Financed		
	a. ()		

Paid to ()
b. ()
Paid to ()
13. TOTAL AMOUNT FINANCED (Add 10, 11 and 12)\$
*Seller may retain or receive a portion of this amount.
CECTION D. VEHICLE DETAIL INCTALLIMENT CONTRACT AND CECLIDITY
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY
AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this
contract, the following described vehicle, accessories and equipment (all of which are referred to
in this contract as "Collateral"):
New or Used:
Series: No. Cyl.:

Manufacturer's Serial Number	er:	•••••		
Use for which purchased:	□ Personal		Business	☐ Agriculture
INCLUDING:				
 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cruise Control 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ AM/FM Stereo		☐ Powe ☐ Casse	
Color		Tires		Lic. No.
☐ Air Conditioner/Serial No)			
☐ Range/Serial No		•••••		
☐ Refrigerator/Serial No		•••••	•••••	
☐ Washer/Serial No		•••••		
☐ Dryer/Serial No				
□ Awnings □ Ski	rting 🔲 Furnitui	re		
☐ Other (describe)				
Description of real estate if ta	aken as security (including	street a	ddress):	
		•••••		
City Co	unty	State	•••••	

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.

Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation and any other obligation created in connection with this sale. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:	
Street	City
County	State

Your address after receipt of possession of Collateral:

Street	City
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable contract.	to this
Buyer's signature Co-Buyer's signature	
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section are incorporated into this agreement for purposes of state disclosure requirements.	C above
Additional Terms and Conditions: The additional terms and conditions set forth reverse side hereof are a part of this contract and are incorporated herein by refer	
OPTION:You pay no Finance Charge if the Total Amount Financed, item Section C, is paid in full on or before the(day) of (month) of(year)	No. 12,
SELLER'S INITIALS:	

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	Date:
Creditor:	Date:
By:	Title:

(REVERSE SIDE OF CONTRACT)

(Recreational Vehicle—Simple Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Simple Interest Contract: This is a simple interest contract. The Finance Charge, Total of Payments and Payment Schedule set forth in the disclosures on the reverse side may differ. The final payment may differ depending upon the dates payments are received and events which occur after this contract is made. For example, early payments will have the effect of reducing your final payment, while late payments will cause your final payment to be higher. Your promise requires you to pay the final payment on the date due, which payment will be equal to all unpaid sums due under this contract, even if the amount of the final payment differs from the amount of final payment disclosed on the reverse side hereof.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract.

Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are

cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If there is any money left over (surplus), it will be paid to you. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As

indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing, and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit

disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any

documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

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hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to the unpaid balance of the contract plus accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the total unpaid amount of the contract and any accrued interest or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other

security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	By:
	•
Fitle:	Date:

REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to the then unpaid balance of the contract and any accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:	Ву:	
Title:	Date:	
3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer	yer shall have paid	
the first installments under the foregoing contract, Assignee may	reassign the	
contract to Seller and Seller agrees, upon tender of such reassignment and in c	consideration	
thereof to pay to Assignee either the then unpaid balance of the contract and a	ny accrued interest,	
or such other amount agreed to by Seller and Assignee in a separate agreemen	t as in effect as of	
the reassignment, together with all costs, expenses and reasonable attorney's f	ees incurred in the	
collection of said amount. Seller waives all defenses arising by reason of any f	failure to give	
notice of acceptance of this agreement or default of Buyer, or arising by reason	n of any extension	
of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral		
or other property of Buyer or to resort to other security or remedies which may	y be available, and	
Seller waives any other defenses that might otherwise have been available.		
Seller:	By:	
Title:	Date:	
1105	Date	

4. WITHOUT RECOURSE: This assignment shall be without recourse against Seller except for such obligations as are set forth in the assignment above.

Seller:		Ву:
Title:		Date:
sale and 118B.01	15. On or after October 1, 2012, the following form must be used for security agreement used in any sale of a recreational vehicle, as define 8, if the sale is governed by the provisions of NRS 97.299 and precomist to be paid in connection with the sale:	ned in NRS
	Section A	
	Section B	
	Section C	
	Section D	
	Section E	

SECTION A:	
Buyer's Name(s):	
Name:	
Address:	
City:	County:
State:	Zip:
Bus. Phone:	Res. Phone:
CREDITOR:	
Address:	
City:	County:
State:	Zip:
Phone: ()	
Stock No.:	
Salesman:	Date:
SECTION B:	
DISCLOSURE MADE IN COMPLIANCE WITH FEDER	AL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE	
The cost of your credit as a yearly rate:	percent
	-
FINANCE CHARGE	

The dollar amount the credit will cost you: \$
AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$:
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:

INSURANCE:

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also known as GAP coverage, are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Credit life: Premium: \$	Term:
Signature(s):	
I want credit life insurance:	
Joint credit life: Premium: \$	Term:
Signature(s):	
We want joint credit life insurance:	
Credit disability: Premium: \$	Term:
Signature(s):	
I want credit disability insurance:	
Credit life and disability: Premium: \$	Term:
Signature(s):	
I want credit life and disability insurance:	
Joint credit life and disability: Premium: \$	Term:

Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
☐ If this is section checked, I am also giving you a mortgage or deed of trust in the real
estate described in the contract.
Filing fee: \$
LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent

of the payment, whichever is less.

PREPAYMENT: If you pay off early, you may be entitled to a partial refund of the Finance Charge.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

SECTION C: ITEMIZATION OF AMOUNT FINANCED.

1.	Vehicle Selling Price \$	
	Optional, taxable, fee or charge () \$	
	Optional, taxable, fee or charge () \$	
	Taxable Selling Price	\$
2.	Total Sales Tax	\$
3.	Fees Required By Law ()	\$
4.	Amounts Paid to Public Officials	
	a. Titling Fee	\$
	b. Registration Fee	\$
	c. Other	\$
	Total Official Fees (Add 4a through 4c)	\$

5.	Optional, nontaxable, fees or char	ges	\$
	(itemized)		
6.	TOTAL CASH SALES PRICE		\$
7.	Gross Trade-In Allowance	\$	
••••	Year Make	Model	
	Minus: Payoff Balance	\$	
	Net Trade-In Allowance		\$
8.	Down Payment (Other Than Net 7	Trade-In Allowance):	
	a. Trade-In Sales Tax Credit	\$	
	b. Cash	\$	
	c. Manufacturer's Rebate	\$	
	d. Deferred Down Payment	\$	
	e. Other ()	\$	
	Down Payment (Add 8a through 8e)		\$

9. TOTAL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE

	(Add 7 and 8)		\$
10.	UNPAID BALANCE OF CASH S (Subtract 9 from 6)		\$
11.	Plus Optional Insurance Charges*		
	a. Credit Life Insurance Premium	ı	
	Paid to ()		
	Term ()		\$
	b. Credit Disability Insurance Pre	emium	
	Paid to ()		
	Term ()		\$
	c. Debt Cancellation Coverage (C	GAP Coverage)	
	Paid to ()		
	Term ()		 \$
	d. Other Insurance		
	Paid to ()		
	Term ()		\$
12.	Other Amounts Financed		
	a. ()		
	Paid to ()		
	b. ()		

Paid to ()
13. TOTAL AMOUNT FINANCED (Add 10, 11 and 12) \$
*Seller may retain or receive a portion of this amount.
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this
contract, the following described vehicle, accessories and equipment (all of which are referred to
in this contract as "Collateral"):
New or Used: Year and Make:
Series:
If truck, ton capacity:

Manufacturer's Serial Number:				
Use for which purcha	sed:	Personal	☐ Business	☐ Agriculture
INCLUDING:				
☐ Sun/Moon Roof ☐ Power Steering ☐ Power Windows ☐ Cassette ☐ Compact Disc Pla	□ Pov □ Tilt □ Cru	-Conditioning wer Door Locks Wheel iise Control	☐ Autom ☐ Power ☐ Vinyl ☐ ☐ AM/FM	Гор
Co	lor	Tir	es	Lic. No.
☐ Air Conditioner/S	erial No			
□ Range/Serial No.				
☐ Refrigerator/Seria	l No			
□ Washer/Serial No.				
□ Dryer/Serial No.				
☐ Awnings ☐ Skirting ☐ Furniture				
☐ Other (describe)				
Description of real estate if taken as security (including street address):				
City	County	Sta		

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral. Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:	
Street	City
County	State
Your address after receipt of possession of Collateral:	

Street	City
County	State
Notice of Rescission Rights	
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable contract.	to this
Buyer's signature	
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section are incorporated into this agreement for purposes of state disclosure requirements.	C above
Additional Terms and Conditions: The additional terms and conditions set forth reverse side hereof are a part of this contract and are incorporated herein by refer	
OPTION:You pay no Finance Charge if the Total Amount Financed, item Section C, is paid in full on or before the(day) of of(year)	
SELLER'S INITIALS:	

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA
ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA
FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA
EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:	Date:
Co-Buyer:	Date:
Creditor:	Date:
By:	Title:

(REVERSE SIDE OF CONTRACT)

(Recreational Vehicle Add-on Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Default: If you default in the performance of this agreement, because (1) you fail to make a payment later than 30 days past the date required by the agreement, or (2) the prospect of payment, performance or realization of collateral is significantly impaired (the burden of establishing the prospect of significant impairment is on the Seller), we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract.

Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will

be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the

Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract. If disclosed on the face of this contract, you have given a mortgage or deed of trust in the real estate described on the face of this contract and its proceeds as security for this contract. You agree to waive and disclaim any security interest in the real estate described on the face of this contract which may be created in your favor by operation of law in connection with this transaction, including, but not limited to, materialmen's liens, mechanics' liens, artisans' liens and vendors' liens as a result of goods and services provided in connection with this transaction.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS <u>NOT</u> REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED

WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required unless we have actual knowledge of a change in your address and, in that event, the notice will be reasonable if we send it to the changed address.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not

immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

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OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

.....

Assignment: For value received, Seller sells, assigns and transfers to..... (Assignee), its successors and assigns, the entire right, title and interest of Seller in the contract contained herein, including, but not limited to, all amounts payable to Buyer and security interest in the Collateral. To induce Assignee to purchase the contract, Seller represents and warrants to Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (i) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks

as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above. The provisions of this assignment shall be binding on the heirs, representatives, successors and assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The

above assignment provisions apply and are in addition to any obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives any and all defenses arising out of the guarantor relationship.

Seller:	ву:
Title:	Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has already been repossessed, Seller will repurchase the Collateral at the place of repossession or recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the

default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and waives all other defenses that might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller without recourse and without warranties, express or implied, all title retention or lien instruments and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:	 Bv:
	3
Title·	Date:

by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other
security or remedies which may be available, and Seller waives any other defenses that might
otherwise have been available.

Seller:	Ву:
Title:	Date:
4. WITHOUT RECOURSE: This assignment shall be without recourse again for such obligations as are set forth in the assignment above.	ainst Seller except
Seller:	By:
Title:	Date:

Sec. 16. 1. This section and sections 1 to 9, inclusive, of this regulation become effective on October 1, 2011.

- Sections 4 to 9, inclusive, of this regulation expire by limitation on September 30, 2012.
- 3. Sections 10 to 15, inclusive, of this regulation become effective on October 1, 2012.

TEXT OF REPEALED SECTIONS

97.100 Form of application for credit. (NRS 97.299) The following form of application for credit must be used in any sale of a vehicle if the sale is governed by the provisions of NRS 97.299:

CREDIT APPLICATION

Section A		
Section B		
Section C		

	Section D	
	Section E	
	Section F	
	Section G	
·		
SECTIO	ON A:	
IMPOR'	TANT: READ THESE DIRECTIONS BEFORE COMPLETING	
THIS Al	PPLICATION.	
Check ap	ppropriate box.	
	you are applying for individual credit in your own name and are relying on	your own
	or assets and not the income or assets of another person as the basis for repa	yment of the
credit re	quested.	

☐ If you are married and live in a community property state complete all sections, including
Section C, providing information about your spouse.
\square If this is an application for joint credit with another person complete all sections providing information in Section C about the co-applicant.
NOTE: APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT.
Seller:
Stock No.:
Date:
Amount requested: \$
SECTION B: Information regarding applicant.
Last Name:
(Print)
First: Initial:
Birthdate:
Driver's License No.:
Social Security No.:

Ages of Dependents:
☐ Married ☐ Unmarried ☐ Separated
Address:
City: Zip:
How long? Yrs. Mos.
Phone: Phone:
Previous address:
(To cover 3 years' residence)
Lived in community? Yrs. Mos.
Occupation or Rank:
Employer:
Phone: How long? Yrs. Mos.
Employer's address:
Dept. or Badge No.:
Employer (to cover 2-year history):
Address:
How long? Yrs. Mos.
Nearest relative not living with me:
Name: Relationship:
Address:
Phone:

INCOME:
Applicant's gross monthly income from employment: \$
Alimony, child support or separate maintenance income need not be revealed if you do not wish
to have it considered as a basis for repaying this obligation. Alimony, child support, separate
maintenance received under:
☐ Court order ☐ Written agreement ☐ Oral understanding
Amount:\$
Amount of other monthly income and source(s): \$
Total monthly income: \$
SECTION C: Information regarding spouse or co-applicant.
(Use separate sheets if necessary.)
Last Name:
(Print)
First: Initial:
Birthdate:
Driver's License No.:

Social Security No.:
Ages of Dependents:
☐ Married ☐ Unmarried ☐ Separated
Address:
City: Zip:
How long? Yrs. Mos.
Phone: Phone:
Previous address:
(To cover 3 years' residence)
Lived in community? Yrs. Mos.
Occupation or Rank:
Employer:
Phone: How long? Yrs. Mos.
Employer's address:
Dept. or Badge No.:
Employer (to cover 2-year history):
Address:
How long? Yrs. Mos.
Nearest relative not living with me:
Name: Relationship:
Address:
Phone:

INCOME:

Co-applicant's gross monthly income from employment: \$

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under:

Court order □ Written agreement □ Oral understanding □

Amount:\$

Amount of other monthly income and source(s): \$

Total monthly income: \$

Complete ONLY if transaction involves the purchase of a recreational vehicle to be occupied by applicant as applicant's principal residence and the transaction will be secured by the recreational vehicle.

The following information is required by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish the information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish the information,

under federal regulations the lender is required to note race or national origin and sex on the
basis of visual observation or surname. If you do not wish to furnish the information, please
check below.
APPLICANT: □ I do not wish to furnish this information.
RACE/NATIONAL
ORIGIN: American Indian, Alaskan Native
☐ Asian, Pacific Islander
□ Black
☐ Hispanic
□ White
☐ Other (Specify):
SEX: □ Female □ Male
CO-APPLICANT: I do not wish to furnish this information.
RACE/NATIONAL
ORIGIN: American Indian, Alaskan Native
☐ Asian, Pacific Islander
□ Black
☐ Hispanic
☐ White

☐ Other (Specify):
SEX: □ Female □ Male
SECTION D: Asset and Debt information:
(If Section C has been completed, this section should be completed giving information about
both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related
information with an "A." If Section C was not completed, only give information about the
Applicant in this section.)
Landlord or Mortgage Holder: Own: □ Rent: □
Name: Account No.:
Address:
Mortgage balance: \$ Payment or rent: \$
Date home purchased: Age of home:
Price paid for home: \$ Estimated value: \$
2nd mortgage amount: \$ Payment: \$
Furniture owned No. rooms:
To whom balance of furniture owed:
Balance owed: \$ Estimated value: \$
List all obligations:
Type of credit:

Name of c	ompany:		
Name in which account carried:			
Address:			
Open:	Closed:	Balance: \$	High: \$
Monthly p	ayments or	date closed: \$	
Type of credit:			
Name of c	ompany:		
Name in w	hich accour	nt carried:	
Address:			
Open:	Closed:	Balance: \$	High: \$
Monthly p	ayments or	date closed: \$	
Type of cr	edit:		
Name of c	ompany:		
Name in w	hich accour	nt carried:	
Address:			
Open:	Closed:	Balance: \$	High: \$
Monthly p	ayments or	date closed: \$	
Type of cr	edit:		
Name of c	ompany:		
Name in w	hich accour	nt carried:	
Address:			
Open:	Closed:	Balance: \$	High: \$
Monthly p	ayments or	date closed: \$	

Type of credit:		
Name of company:		
Name in which account carried:		
Address:		
Open: Closed: Balance: \$ High: \$		
Monthly payments or date closed: \$		
Vehicle(s) purchased from:		
Financed by:		
Address: \$		
Vehicle(s) purchased from:		
Financed by:		
Address: \$		
Bank reference: Branch:		
Checking balance: \$ A/C #		
Savings balance: \$ A/C #		
Loan balance: \$ A/C #		
Have you ever had any property repossessed? \square Yes \square No		
Do you have any suits pending against you? ☐ Yes ☐ No		
Have you filed bankruptcy in the past 4 years? ☐ Yes ☐ No		
Military/Reserve? □ No □ Yes □ Active □ Inactive		
Personal friends over one year:		
1.		

Name:
Address: Phone:
2.
Name:
Address: Phone:
SECTION E: Insurance—If you wish to apply for vehicle insurance in connection with this
credit application, complete the following:
Note: No person is required as a condition precedent to financing the purchase of a vehicle to
purchase insurance through a particular insurance company, agent or broker.
Previous insurance company or agent:
Name:
Address: Policy No.:
Where will vehicle be garaged?
Has your insurance ever been cancelled by any company?
If so, why?
No. of insurance losses in past 5 years:
Total amount of losses: \$

SECTION F:

The undersigned (1) makes the above representations, which are certified correct, for the purpose

of securing credit, (2) authorizes the Financial Institution to gather whatever credit and

employment history it considers necessary and appropriate, and also the Financial Institution to

give information concerning the transaction to others, and (3) understand that we will retain this

application whether or not it is approved.

The Financial Institution named below may be requested to purchase a sales finance contract

written, or to be written, in connection with your purchase. You are notified pursuant to the Fair

Credit Reporting Act that your application may be submitted to them.

Financial Institution:

Address:

Purchaser hereby acknowledges receipt of a copy of this credit statement.

Applicant's signature:

Other signature:

SECTION G: For Seller's Use only.

1. Total Price \$

2. Down Payment:

Cash: \$		
Net Trade: \$		
(Trade Allowance: \$)		
(Owed on Trade \$)		
3. Unpaid Balance (Subtract 2 from	n 1) \$	
4. Other Charges		
(Specify) \$, \$ \$		
Invoice \$		
5. Time Balance (Add 3 and 4)	\$	
6. Payable in Mo. Installments o	f \$	
Annual Percentage Rate% Used	Car Miles	
Year Make Model Body Style		
□ New □ Used		
Vehicle Identification No.		
Optional Equipment:		
☐ Air Conditioner	☐ Power Steering	☐ Power Brakes
☐ Automatic Transmission	□ Other	

TradeMakeModel Body Style Dealer Name Year

97.110 Form of contract: Simple interest. (NRS 97.299) Except as specifically provided in NAC 97.135 for the sale of any vehicle described in that section, the following form of contract for sale and security agreement must be used in any sale of a vehicle if the sale is governed by the provisions of NRS 97.299 and simple interest is to be paid in connection with the sale:

Section A			
Section B			
Section C			
Section D			
Section E			

SECTION A:
Buyer's Name(s):
Name:
Address:
City: County:
State: Zip:
Bus. Phone: Res. Phone:
CREDITOR:
Address:
City: County:
State: Zip:
Phone: ()
Stock No.:
Salesman: Date:
SECTION B:
DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE
The cost of your credit as a yearly rate: percent

FINANCE CHARGE
The dollar amount the credit will cost you: \$
AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:

(e) means an estimate

INSURANCE:

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also

known as GAP coverage, are not required to obtain credit, and will not be provided unless you

sign and agree to pay the additional cost.

Credit life: Premium: \$ Term:

Signature(s):

I want credit life insurance:

Joint credit life: Premium: \$

Term:

Signature(s):

We want joint credit life insurance:

Credit disability: Premium: \$

Term:

Signature(s):

I want credit disability insurance:

Credit life and disability: Premium: \$

Term:

Signature(s):
I want credit life and disability insurance:
Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor, you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
Filing fee: \$ Nonfiling insurance: \$

LATE CHARGE:If a payment is more than 10 days late, you will be charged \$15 or 8 percent of
the payment, whichever is less.
PREPAYMENT: If you pay off early, you will not have to pay a penalty.
See your contract documents for any additional information about nonpayment, default, any
required repayment in full before the scheduled date, and penalties.
SECTION C: ITEMIZATION OF AMOUNT FINANCED.
1. Vehicle Selling Price \$
Plus: Documentary Fees \$
Plus: Emission Inspection Fee \$
Plus: Other ()\$
Plus: Other ()\$
Taxable Selling Price \$
2. Total Sales Tax \$
3 Amounts Paid to Public Officials

a. Titling Fee

b. Registration Fee

c. Other \$
Total Official Fees (Add 3a through 3c) \$
4. Plus Other Charges
a. Extended Service Contract* \$
b. Driveaway Permit \$
c. Other () \$
d. Other () \$
Total OTHER CHARGES (Add 4a through 4d) \$
5. TOTAL CASH SALES PRICE (Add 1 through 4) \$
6. Gross Trade-In Allowance \$
Year Make Model
Minus: Payoff Balance\$
Net Trade-In Allowance \$
7. Down Payment (Other Than Net Trade-In Allowance):
a. Trade-In Sales Tax Credit \$

b. Cash \$

c. Manufacturer's Rebate \$
d. Other () \$
Down Payment (Add 7a through 7d) \$
8. TOTAL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE
(Add 6 and 7) \$
9. UNPAID BALANCE OF CASH SALES PRICE
(Subtract 8 from 5) \$
10. Plus Optional Insurance Charges*
a. Credit Life Insurance Premium
Paid to ()
Term () \$
b. Credit Disability Insurance Premium
Paid to ()
Term () \$
c. Debt Cancellation Coverage (GAP Coverage)
Paid to ()
Term () \$
d. Other Insurance
Paid to ()
Term () \$

11. Other Amounts Financed
a. ()
Paid to ()
b. ()
Paid to ()
12. TOTAL AMOUNT FINANCED (Add 9, 10 and 11) \$
*Seller may retain or receive a portion of this amount.
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY
AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this
contract, the following described vehicle, accessories and equipment (all of which are referred to
in this contract as "Collateral"):

New or Used: Year and Make:

Series:	Body Style:	No. Cyl.:		
If truck, to	n capacity:			
Manufactu	rer's Serial Nu	mber:		
Use for wh	nich purchased:	□ Personal □ Business	☐ Agricultu	ıre
INCLUDII	NG:			
□ Sun/Mo □ Power S □ Power S □ Cassette □ Compa	Steering Windows	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control		Automatic Transmission Power Seats Vinyl Top AM/FM Stereo
Color	Tires Lic.	No.		
You, sever	ally and jointly	, promise to pay to us the Tota	l of Payment	s (shown in Section B

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.

Insurance in which we or our assignee are named as beneficiary or loss payee, including any

proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation and any other obligation created in connection with this sale. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract. Address where Collateral will be located: StreetCity County State Your address after receipt of possession of Collateral: StreetCity County State Notice of Rescission Rights

If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this
contract.
Buyer's signature
Co-Buyer's signature
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above
are incorporated into this agreement for purposes of state disclosure requirements.
Additional Terms and Conditions: The additional terms and conditions set forth on the reverse
side hereof are a part of this contract and are incorporated herein by reference.
OPTION: You pay no Finance Charge if the Total Amount Financed, item No. 12, Section C, is
paid in full on or before the(day) of(month) of(year)
SELLER'S INITIALS:
SECTION E:
NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY

FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME

OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:

Date:

Co-Buyer:

Date:

Creditor:

Date:

By:

Title:

(REVERSE SIDE OF CONTRACT)

(Simple Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Simple Interest Contract: This is a simple interest contract. The Finance Charge, Total of

Payments and Payment Schedule set forth in the disclosures on the reverse side may differ. The

final payment may differ depending upon the dates payments are received and events which

occur after this contract is made. For example, early payments will have the effect of reducing

your final payment, while late payments will cause your final payment to be higher. Your

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promise requires you to pay the final payment on the date due, which payment will be equal to all unpaid sums due under this contract, even if the amount of the final payment differs from the amount of final payment disclosed on the reverse side hereof.

Default: If you default in the performance of any of the terms and conditions of this agreement, including, but not limited to, making of any payment later than 30 days of when due, or become insolvent, or file any proceeding under the U.S. Bankruptcy Code, or upon your demise, or if the vehicle is damaged or destroyed, we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90

days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If there is any money left over (surplus), it will be paid to you. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for

you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS NOT REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE

COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does

business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to the unpaid balance of the contract plus accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees,

whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that

otherwise might have been available but nothing herein contained shall preclude Assignee from

enforcing against Seller any other remedies provided by law for misrepresentation or breach of

warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to

the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any

act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for

the amount set forth above. The provisions of this assignment shall be binding on the heirs,

representatives, successors and assigns of Seller and shall inure to the benefit of the successors

and assigns of Assignee. The above assignment provisions apply and are in addition to any

obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of

either the total unpaid amount of the contract and any accrued interest or such other amount

agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and

reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses

arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer,

or arising by reason of any extension of time given to Buyer, or by reason of any failure by

Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other

security or remedies which may be available, and waives any and all defenses arising out of the

guarantor relationship.

Seller:

By:

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Title: Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions

of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has

already been repossessed, Seller will repurchase the Collateral at the place of repossession or

recovery. The Collateral will be repurchased in any event AS IS, at a price equal to the then

unpaid balance of the contract and any accrued interest, or such other amount agreed to by Seller

and Assignee in a separate agreement as in effect as of the default, together with all costs,

expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount.

Seller waives all defenses arising by reason of any failure to give notice of acceptance of this

agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by

reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or

to resort to other security or remedies which may be available, and waives all other defenses that

might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the

purchase price in cash and Assignee may reassign to Seller without recourse and without

warranties, express or implied, all title retention or lien instruments and all contracts or

promissory notes which Assignee then holds upon such Collateral.

Seller:

By:

Title:

Date:

LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid the first installments under the foregoing contract, Assignee may reassign the contract to Seller and Seller agrees, upon tender of such reassignment and in consideration thereof to pay to Assignee either the then unpaid balance of the contract and any accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the reassignment, together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other security or remedies which may be available, and Seller waives any other defenses that might otherwise have been available. Seller: By: Title: Date: WITHOUT RECOURSE: This assignment shall be without recourse against Seller except for such obligations as are set forth in the assignment above. Seller: By: Title: Date:

97.120 Form of contract: Precomputed or add-on interest. (NRS 97.299) Except as specifically provided in NAC 97.140 for the sale of any vehicle described in that section, the following form of contract for sale and security agreement must be used in any sale of a vehicle if the sale is governed by the provisions of NRS 97.299 and precomputed or add-on interest is to be paid in connection with the sale:

Section A		
Section B		
Section C		
Section D		
Section E		

SECTION A:
Buyer's Name(s):
Name:
Address:
City: County:
State: Zip:
Bus. Phone: Res. Phone:
CREDITOR:
Address:
City: County:
State: Zip:
Phone: ()
Stock No.:
Salesman: Date:
SECTION B:
DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate: percent

The dollar amount the credit will cost you: \$
AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:

FINANCE CHARGE

When payments are due:

INSURANCE:

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also

known as GAP coverage, are not required to obtain credit, and will not be provided unless you

sign and agree to pay the additional cost.

Credit life: Premium: \$

Term:

Signature(s):

I want credit life insurance:

Joint credit life: Premium: \$

Term:

Signature(s):

We want joint credit life insurance:

Credit disability: Premium: \$

Term:

Signature(s):

I want credit disability insurance:

Credit life and disability: Premium: \$

Term:

Signature(s):

I want credit life and disability insurance:
Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor, you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
Filing fee: \$ Nonfiling insurance: \$

LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less.				
PREPAYMENT: If you pay off early, you may be entitled to a refund of the Finance Charge.				
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.				
SECTION C: ITEMIZATION OF AMOUNT FINANCED.				
1. Vehicle Selling Price \$				
Plus: Documentary Fees \$				
Plus: Emission Inspection Fee \$				
Plus: Other ()\$				
Plus: Other ()\$				
Taxable Selling Price \$				
2. Total Sales Tax \$				

3. Amounts Paid to Public Officials

a. Titling Fee

b. Registration Fee

c. Other \$
Total Official Fees (Add 3a through 3c) \$
4. Plus Other Charges
a. Extended Service Contract* \$
b. Driveaway Permit \$
c. Other () \$
d. Other () \$
Total OTHER CHARGES (Add 4a through 4d) \$
5. TOTAL CASH SALES PRICE (Add 1 through 4) \$
6. Gross Trade-In Allowance \$
Year Make Model
Minus: Payoff Balance\$
Net Trade-In Allowance \$
7. Down Payment (Other Than Net Trade-In Allowance):
a. Trade-In Sales Tax Credit \$

b. Cash \$

c. Manufacturer's Rebate \$
d. Other () \$
Down Payment (Add 7a through 7d) \$
8. TOTAL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE
(Add 6 and 7) \$
9. UNPAID BALANCE OF CASH SALES PRICE
(Subtract 8 from 5) \$
10. Plus Optional Insurance Charges*
a. Credit Life Insurance Premium
Paid to ()
Term () \$
b. Credit Disability Insurance Premium
Paid to ()
Term () \$
c. Debt Cancellation Coverage (GAP Coverage)
Paid to ()
Term () \$
d. Other Insurance
Paid to ()
Term () \$

11. Other Amounts Financed		
a. ()		
Paid to ()		
b. ()		
Paid to ()		
12. TOTAL AMOUNT FINANCED (Add 9, 10 and 11) \$		
*Seller may retain or receive a portion of this amount.		
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY		
AGREEMENT.		
This contract is made the(day) of(month) of(year), between you, the		
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash		
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price		
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this		
contract, the following described vehicle, accessories and equipment (all of which are referred to		
in this contract as "Collateral"):		

New or Used: Year and Make:

Series: Body Style:	No. Cyl.:	
If truck, ton capacity:		
Manufacturer's Serial Nu	mber:	
Use for which purchased:	: □ Personal □ Business	□ Agriculture
INCLUDING:		
 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cassette □ Compact Disc Player 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	☐ Automatic Transmission☐ Power Seats☐ Vinyl Top☐ AM/FM Stereo
Color Tires Lic.	No.	
You, severally and jointly	y, promise to pay to us the Total	of Payments (shown in Section B

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.

Insurance in which we or our assignee are named as beneficiary or loss payee, including any

proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract. Address where Collateral will be located: StreetCity County State Your address after receipt of possession of Collateral: StreetCity County State Notice of Rescission Rights If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this contract.

Buyer's signature

Co-Buyer's signature

STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above

are incorporated into this agreement for purposes of state disclosure requirements.

Additional Terms and Conditions: The additional terms and conditions set forth on the reverse

side hereof are a part of this contract and are incorporated herein by reference.

OPTION: You pay no Finance Charge if the Total Amount Financed, item No. 12, Section C, is

paid in full on or before the(day) of(month) of(year)

SELLER'S INITIALS:

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled

to a completed copy of this agreement. If you pay the amount due before the scheduled date of

maturity of the indebtedness and you are not in default in the terms of the contract for more than

2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY

FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME

OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:

Date:

Co-Buyer:

Date:

Creditor:

Date:

By:

Title:

(REVERSE SIDE OF CONTRACT)

(Add-on Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment

is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the

contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final

due date and, if Buyer does so, and if the contract is not in default under any term or condition of

the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the

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finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Default: If you default in the performance of any of the terms and conditions of this agreement, including, but not limited to, making of any payment later than 30 days of when due, or become insolvent, or file any proceeding under the U.S. Bankruptcy Code, or upon your demise, or if the vehicle is damaged or destroyed, we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90

days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for

you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS NOT REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE

COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does

business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or

expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on

appeal or otherwise. Seller waives all defenses that otherwise might have been available but

nothing herein contained shall preclude Assignee from enforcing against Seller any other

remedies provided by law for misrepresentation or breach of warranty. In the event of any

proceedings commenced by Assignee against Buyer with respect to the contract, services or the

Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by

Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above.

The provisions of this assignment shall be binding on the heirs, representatives, successors and

assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The

above assignment provisions apply and are in addition to any obligations of Seller as provided in

the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of

either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at

maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate

agreement, together with all costs, expenses and reasonable attorney's fees incurred in the

collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of

time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and

waives any and all defenses arising out of the guarantor relationship.

Seller:

By:

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Title:

Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions

of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has

already been repossessed, Seller will repurchase the Collateral at the place of repossession or

recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the

then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or

such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the

default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in

the collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of

time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and

waives all other defenses that might otherwise have been available. At the time of repurchase,

Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller

without recourse and without warranties, express or implied, all title retention or lien instruments

and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:

By:

Title:

Date:

3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid
the first installments under the foregoing contract, Assignee may reassign the
contract to Seller and Seller agrees, upon tender of such reassignment and in consideration
thereof to pay to Assignee either the then unpaid balance of the Total of Payments (after
deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee
in a separate agreement as in effect as of the reassignment, together with all costs, expenses and
reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses
arising by reason of any failure to give notice of acceptance of this agreement or default of
Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure
by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other
security or remedies which may be available, and Seller waives any other defenses that might
otherwise have been available.
Seller: By:
Title: Date:
4. WITHOUT RECOURSE: This assignment shall be without recourse against Seller except
for such obligations as are set forth in the assignment above.
Seller: By:
Title: Date:

97.125 Form of contract: Substantially larger final payment which buyer has option to refinance. (NRS 97.299) The following form of contract for sale and security agreement must be used in any sale of a vehicle if the transaction is governed by the provisions of NRS 97.299 and if, under the terms of the contract, the buyer:

1. Agrees to pay an originally scheduled final payment that is substantially larger than any of the prior scheduled payments; and

2. Has the option to refinance the final payment:

Section A
Section B
Section C
Section D
Section E

SECTION A:
Buyer's Name(s):
Name:
Address:
City: County:
State: Zip:
Bus. Phone: Res. Phone:
CREDITOR:
Address:
City: County:
State: Zip:
Phone: ()
Stock No.:
Salesman: Date:
SECTION B:

DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.

A	ANNUAL PERCENTAGE RATE					
	The cost of yo	our credit as a y	rearly rate: perce	nt		
F	INANCE CHA	RGE				
	The dollar am	ount the credit	will cost you: \$			
A	MOUNT FINA	ANCED				
	The amount o	of credit provide	ed to you or on you	r behalf: \$		
T	OTAL OF PAY	YMENTS				
The amount you will have paid after you have made all payments as scheduled: \$						
т	OTAL SALES	PRICE				
				_		
Т	he total cost of	your purchase	on credit, including	g your down pa	yment of \$:
\$						
Y	our Payment So	chedule will be	:			
		AMOUNT	WHEN		AMOUNT	WHEN
	NO. OF	OF EACH	PAYMENTS	FIXED	OF FIXED	FIXED

	AMOUNT	WHEN		AMOUNT	WHEN
NO. OF	OF EACH	PAYMENTS	FIXED	OF FIXED	FIXED
PAYMENT	PAYMENT	ARE DUE	VALUE	VALUE	VALUE
S		(MONTHLY	PAYMENT	PAYMENT	PAYMENT
		BEGINNING)			IS DUE
	\$			\$	
	·			·	

You may drive this vehicle for miles per year without having to pay any additional charge as described in paragraph "Return of Vehicle to Creditor" on the back side of this

contract, if applicable.

INSURANCE:

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also

known as GAP coverage, are not required to obtain credit, and will not be provided unless you

sign and agree to pay the additional cost.

Credit life: Premium: \$

Term:

Signature(s):

I want credit life insurance:

Joint credit life: Premium: \$

Term:

Signature(s):

We want joint credit life insurance:

Credit disability: Premium: \$

Term:

Signature(s):

I want credit disability insurance:
Credit life and disability: Premium: \$ Term:
Signature(s):
I want credit life and disability insurance:
Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor, you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.

☐ Other (Check if applicable)
Filing fee: \$ Nonfiling insurance: \$
LATE CHARGE:If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less.
PREPAYMENT: If you pay off early, you may be entitled to a refund of the Finance Charge.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.
SECTION C: ITEMIZATION OF AMOUNT FINANCED.
1. Vehicle Selling Price \$
Plus: Documentary Fees \$
Plus: Emission Inspection Fee \$
Plus: Other ()\$
Plus: Other ()\$
Taxable Selling Price \$
2. Total Sales Tax \$

3. Amounts Paid to Public Officials
a. Titling Fee \$
b. Registration Fee \$
c. Other \$
Total Official Fees (Add 3a through 3c) \$
4. Plus Other Charges
a. Extended Service Contract* \$
b. Driveaway Permit \$
c. Other () \$
d. Other () \$
Total OTHER CHARGES (Add 4a through 4d) \$
5. TOTAL CASH SALES PRICE (Add 1 through 4) \$
6. Gross Trade-In Allowance \$
Year Make Model
Minus: Payoff Balance\$
Net Trade-In Allowance \$

7. Down Payment (Other Than Net Trade-In Allowance):
a. Trade-In Sales Tax Credit \$
b. Cash \$
c. Manufacturer's Rebate \$
d. Other () \$
Down Payment (Add 7a through 7d) \$
8. TOTAL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE
(Add 6 and 7) \$
9. UNPAID BALANCE OF CASH SALES PRICE
(Subtract 8 from 5) \$
10. Plus Optional Insurance Charges*
a. Credit Life Insurance Premium
Paid to ()
Term () \$
b. Credit Disability Insurance Premium
Paid to ()
Term () \$
c. Debt Cancellation Coverage (GAP Coverage)
Paid to ()

Term () \$
d. Other Insurance
Paid to ()
Term () \$
11. Other Amounts Financed
a. ()
Paid to ()
b. ()
Paid to ()
12. TOTAL AMOUNT FINANCED (Add 9, 10 and 11) \$
*Seller may retain or receive a portion of this amount.
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY
AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price
in Section B above) you agree to buy and we agree to sell, subject to all the terms of this

contract, the following described	d vehicle, accessories and equipm	ent (all of which are referred to
in this contract as "Collateral"):		
New or Used: Year and Mak	e:	
Series: Body Style: No. C	Cyl.:	
Odometer Reading:		
If truck, ton capacity:		
Manufacturer's Serial Number:		
Use for which purchased: ☐ Pe	ersonal Business Agric	culture
INCLUDING:		
 ☐ Sun/Moon Roof ☐ Power Steering ☐ Power Windows ☐ Cassette ☐ Compact Disc Player 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	 □ Automatic Transmission □ Power Seats □ Vinyl Top □ AM/FM Stereo
Color Tires Lic. No.		

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B

above) according to the Payment Schedule (also shown in Section B above), until paid in full,

together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform

Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.

Insurance in which we or our assignee are named as beneficiary or loss payee, including any

proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional

security for this obligation. We, our successors and assigns, hereby waive any other security

interest or mortgage which would otherwise secure your obligations under this contract except

for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:

StreetCity

County State

Your address after receipt of possession of Collateral:

StreetCity

County State
Notice of Rescission Rights
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this contract.
Buyer's signature
Co-Buyer's signature
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above are incorporated into this agreement for purposes of state disclosure requirements.
Additional Terms and Conditions: The additional terms and conditions set forth on the reverse
side hereof are a part of this contract and are incorporated herein by reference.
SECTION E:
NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA EN EL

CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY

FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME

OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:

Date:

Co-Buyer:

Date:

Creditor:

Date:

By:

Title:

(REVERSE SIDE OF CONTRACT)

(Motor Vehicle Contract and Security Agreement)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment

is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the

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contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Fixed Value Payment: This contract contains one Fixed Value Payment which is identified above and due on the date shown above in the Payment Schedule. When the Fixed Value Payment is due, you may discharge your obligation to make the Fixed Value Payment by any one of the following:

- (1) Satisfy the Fixed Value Payment in full by returning the vehicle to Creditor in accordance with the terms and conditions set forth in the paragraph "Return of Vehicle to Creditor," below;
 - (2) Satisfy the Fixed Value Payment in full in cash and keep the vehicle; or
- (3) Satisfy the Fixed Value Payment in full by refinancing the Fixed Value Payment in accordance with the terms and conditions set forth in the paragraph "Refinance of Fixed Value Payment," below.

Refinance of Fixed Value Payment: If you are not in default, you have the right to refinance the Fixed Value Payment. You agree to notify Creditor in writing of your intention to refinance the Fixed Value Payment at least 30 days before the date the Fixed Value Payment is due and to provide proof of vehicle insurance acceptable to Creditor. You must apply the proceeds of the refinancing to pay the Fixed Value Payment due pursuant to this contract.

Return of Vehicle to Creditor: You have the right to return the vehicle to Creditor along with the certificate of title to the vehicle in satisfaction of the Fixed Value Payment.

You agree to contact Creditor in writing 30 days before the date the Fixed Value Payment is due to arrange a time and place suitable to Creditor for the inspection of the vehicle. At that inspection, Creditor will determine whether there is excess mileage or excess wear and tear, or both, and what charges will be assessed, as provided below.

Excess mileage is any mileage in excess of the total miles shown above. You agree to pay Creditor an excess mileage charge in the amount of _____ per mile of excess mileage.

Excess wear and tear includes, among other things: (1) broken, damaged or discolored glass; (2) damage to the body, fenders, metalwork, lights, trim or paint; (3) removal of equipment that was part of the vehicle when you accepted delivery of it, if you have not substituted replacement equipment suitable to Creditor; (4) missing wheel covers, jack or wheel wrench; (5) torn, damaged or stained dash, floor covers, seats, headliner, upholstery, interior work or trunkliner; (6) any wheels or tires, including the spare, that are missing or not in safe condition; (7) damage from floodwater, hail or sand; and (8) any damage or other condition that makes the vehicle unsafe or unlawful to operate. Each tire must have at least 1/8-inch tread. All tires must be part of a matching set. Snow tires are not acceptable.

You agree to pay Creditor a charge for excess wear and tear in the amount determined by Creditor at the inspection. If you disagree with that charge, you may obtain an estimate of the charge for excess wear and tear from a factory-authorized dealer of the vehicle at your own expense. If you do, the charge for excess wear and tear charge you must pay to Creditor will be the lesser of: (1) the charge for excess wear and tear on the vehicle as determined by the Creditor at the inspection; or (2) the charge for excess wear and tear on the vehicle as determined by the factory-authorized dealer.

You agree to pay Creditor a disposition charge of \$...... if you choose to return the vehicle in satisfaction of the Fixed Value Payment.

Default: If you default in the performance of any of the terms and conditions of this agreement, including, but not limited to, making of any payment later than 30 days of when due, or become insolvent, or file any proceeding under the U.S. Bankruptcy Code, or upon your demise, or if the vehicle is damaged or destroyed, we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private

sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Application of Payments: You agree that all payments received by Creditor from you will be applied to the earliest scheduled unpaid installments.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good

condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or

destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS NOT REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN

AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in

Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed

rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

Assignment: For value received, Seller sells, assigns and transfers to..... (Assignee), its successors and assigns, the entire right, title and interest of Seller in the contract contained herein, including, but not limited to, all amounts payable to Buyer and security interest in the Collateral. To induce Assignee to purchase the contract, Seller represents and warrants to Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the

same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (l) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the

Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by

Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above.

The provisions of this assignment shall be binding on the heirs, representatives, successors and

assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The

above assignment provisions apply and are in addition to any obligations of Seller as provided in

the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of

either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at

maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate

agreement, together with all costs, expenses and reasonable attorney's fees incurred in the

collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of

time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and

waives any and all defenses arising out of the guarantor relationship.

Seller:

By:

Title:

Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions

of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has

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already been repossessed, Seller will repurchase the Collateral at the place of repossession or

recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the

then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or

such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the

default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in

the collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of

time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and

waives all other defenses that might otherwise have been available. At the time of repurchase,

Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller

without recourse and without warranties, express or implied, all title retention or lien instruments

and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:

By:

Title:

Date:

3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid

the first installments under the foregoing contract, Assignee may reassign the

contract to Seller and Seller agrees, upon tender of such reassignment and in consideration

thereof to pay to Assignee either the then unpaid balance of the Total of Payments (after

deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee

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in a separate agreement as in effect as of the reassignment, together with all costs, expenses and

reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses

arising by reason of any failure to give notice of acceptance of this agreement or default of

Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure

by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other

security or remedies which may be available, and Seller waives any other defenses that might

otherwise have been available.

Seller:

By:

Title:

Date:

4. WITHOUT RECOURSE: This assignment shall be without recourse against Seller except

for such obligations as are set forth in the assignment above.

Seller:

By:

Title:

Date:

97.130 Form of contract: Lease in which lessee is entitled to refinance residual

payment at end of term. (NRS 97.299) The following form of contract for sale and security

agreement must be used in any lease of a vehicle if the transaction is otherwise governed by the

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provisions of NRS 97.299 and if, under the terms of the lease, the lessee is entitled to refinance the residual payment due at the end of the term of the lease:

- 1	Section A
	Section B
- 1	Section C
. 1	Section D
	Section E

Buyer's Name(s):

Name:

Address:
City: County:
State: Zip:
Bus. Phone: Res. Phone:
CREDITOR:
Address:
City: County:
State: Zip:
Phone: ()
Stock No.:
Salesman: Date:
SECTION B:
DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE
The cost of your credit as a yearly rate: percent
FINANCE CHARGE
The dollar amount the credit will cost you: \$

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The amount of credit provided to you or on your behalf: \$

TOTAL OF PAYMENTS

The amount you will have paid after you have made all payments as scheduled: \$

TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
☐ This contract does not contain a Balloon Payment.
☐ This contract does contain a Balloon Payment. See paragraphs "Balloon Payment,"
"Refinancing Balloon Payments" and "Return of Vehicle" on the back side of this contract for
the agreements with respect to the Balloon Payment. You may drive this vehicle for

miles per year without having to pay any additional charge as described in paragraph "Return of

Vehicle" on the back side of this contract, if applicable.

INSURANCE:

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also

known as GAP coverage, are not required to obtain credit, and will not be provided unless you

sign and agree to pay the additional cost.

Credit life: Premium: \$

Term:

Signature(s):

I want credit life insurance:

Joint credit life: Premium: \$

Term:

Signature(s):

We want joint credit life insurance:

Credit disability: Premium: \$

Term:

Signature(s):

I want credit disability insurance:

Credit life and disability: Premium: \$ Term:
Signature(s):
I want credit life and disability insurance:
Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)

Filing fee: \$ Nonfiling insurance: \$
LATE CHARGE:If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less.
PREPAYMENT: If you pay off early, you may be entitled to a refund to the Finance Charge.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.
SECTION C: ITEMIZATION OF AMOUNT FINANCED.
1. Vehicle Selling Price \$
Plus: Documentary Fees \$
Plus: Emission Inspection Fee \$
Plus: Other ()\$
Plus: Other ()\$
Taxable Selling Price \$

3. Amounts Paid to Public Officials

\$

2. Total Sales Tax

a. Titling Fee \$
b. Registration Fee \$
c. Other \$
Total Official Fees (Add 3a through 3c) \$
4. Plus Other Charges
a. Extended Service Contract* \$
b. Driveaway Permit \$
c. Other () \$
d. Other () \$
Total OTHER CHARGES (Add 4a through 4d) \$
5. TOTAL CASH SALES PRICE (Add 1 through 4) \$
6. Gross Trade-In Allowance \$
Year Make Model
Minus: Payoff Balance\$
Net Trade-In Allowance \$

7. Down Payment (Other Than Net Trade-In Allowance):

a. Trade-In Sales Tax Credit \$
b. Cash \$
c. Manufacturer's Rebate \$
d. Other () \$
Down Payment (Add 7a through 7d) \$
8. TOTAL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE
(Add 6 and 7) \$
9. UNPAID BALANCE OF CASH SALES PRICE
(Subtract 8 from 5) \$
10. Plus Optional Insurance Charges*
a. Credit Life Insurance Premium
Paid to ()
Term () \$
b. Credit Disability Insurance Premium
Paid to ()
Term () \$
c. Debt Cancellation Coverage (GAP Coverage)
Paid to ()
Term () \$
d. Other Insurance

Paid to ()
Term () \$
11. Other Amounts Financed
a. ()
Paid to ()
b. ()
Paid to ()
12. TOTAL AMOUNT FINANCED (Add 9, 10 and 11) \$
*Seller may retain or receive a portion of this amount.
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY
AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this

contract, the following described vehicle, accessories and equipment (all of which are referred to

in this contract as "Collateral"):

New or Used: Year an	d Make:	
Series: Body Style:	No. Cyl.:	
If truck, ton capacity:		
Manufacturer's Serial Nu	mber:	
Use for which purchased:	☐ Personal ☐ Business ☐	☐ Agriculture
INCLUDING:		
 □ Sun/Moon Roof □ Power Steering □ Power Windows □ Cassette □ Compact Disc Player 	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	☐ Automatic Transmission ☐ Power Seats ☐ Vinyl Top ☐ AM/FM Stereo
Color Tires Lic.	No.	

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral. Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract. Address where Collateral will be located: StreetCity County State Your address after receipt of possession of Collateral: StreetCity County State Notice of Rescission Rights

If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this

contract.

Buyer's signature

Co-Buyer's signature

STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above

are incorporated into this agreement for purposes of state disclosure requirements.

Additional Terms and Conditions: The additional terms and conditions set forth on the reverse

side hereof are a part of this contract and are incorporated herein by reference.

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled

to a completed copy of this agreement. If you pay the amount due before the scheduled date of

maturity of the indebtedness and you are not in default in the terms of the contract for more than

2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to

perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY

FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME

OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:

Date:

Co-Buyer:

Date:

Creditor:

Date:

By:

Title:

(REVERSE SIDE OF CONTRACT)

(Motor Vehicle Contract and Security Agreement)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment

is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the

contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final

due date and, if Buyer does so, and if the contract is not in default under any term or condition of

the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the

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finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Balloon Payment: For purposes of the contract, a "Balloon Payment" is an originally scheduled final payment owed to us that is substantially larger than any of the prior scheduled payments. If this contract contains a Balloon Payment, you agree that when such payment becomes due to be paid to either (1) pay the Balloon Payment in its full amount when it is due to be paid, (2) refinance the Balloon Payment as described in the paragraph "Refinancing Balloon Payments" below, or (3) sell the vehicle to us as described in the paragraph "Return of Vehicle" below.

Refinancing Balloon Payments: If the originally scheduled final payment owed to us is a Balloon Payment, you may refinance the Balloon Payment unless you have violated some part of this contract. You must provide us with proof that the vehicle is insured in a manner that is acceptable to us before you can refinance the Balloon Payment. The Annual Percentage Rate and the term of the refinancing of the Balloon Payment will not exceed that allowed by law. You must notify us in writing of your intention to refinance the Balloon Payment at least 30 days before the date the Balloon Payment must be paid except as allowed in the paragraph "Return of Vehicle" below.

Return of Vehicle: If the originally scheduled final payment owed to us is a Balloon Payment, you may sell the vehicle to us for an amount that is equal to the amount of the Balloon Payment you owe us. Also, you must pay us \$.08 per mile for each mile you drive the vehicle in excess of

the total number of miles allowed as stated on the front of this contract plus the cost of all repairs that are the result of excess wear and tear. Excess wear and tear includes, among other things: (1) broken, damaged or discolored glass; (2) damage to the body, metalwork, lights, trim or paint; (3) removal of equipment that was part of the vehicle when you accepted the vehicle unless you substituted replacement equipment that is satisfactory to us; (4) damage from floodwater, hail or sand; or (5) any damage or other condition that makes the vehicle either unsafe or unlawful to drive. Each tire must have at least 1/8-inch tread. All tires must be part of a matching set. Snow tires are not acceptable. You must maintain the vehicle according to the manufacturer's recommended maintenance schedule and must produce evidence of this upon our request. In order to sell the vehicle back to us, you must contact us in writing 30 days before the due date of the Balloon Payment and arrange a time and place suitable to us for inspection of the vehicle no later than 15 days before the due date of the Balloon Payment. At this inspection we will determine whether there is any excess mileage or excess wear and tear on the vehicle. If after the inspection of the vehicle you decide to sell the vehicle to us, you must give us the vehicle no later than the date the Balloon Payment is due along with a certified check in the amount you owe us for excess mileage and excess wear and tear, if any, as was determined at the vehicle inspection and a certificate of title to the vehicle that shows no liens other than our lien and that transfers ownership of the vehicle to us. If you decide not to sell us the vehicle after the inspection, you must either (1) pay the total amount of the Balloon Payment owed when it becomes due, or (2) contact us within 5 days after the inspection and inform us that you want to refinance the Balloon Payment and refinance the Balloon Payment on or before the date it is due. If you disagree with the amount of money you must pay to us for wear and tear as determined at the inspection of the vehicle, you may obtain, at your own expense, from a factory-authorized

dealer of the vehicle approved by us a dollar estimate of the amount of wear and tear. The amount that you owe us for wear and tear will be the lower of the amount determined as excess wear and tear on the vehicle by the inspection discussed above or the estimate obtained at your expense.

Default: If you default in the performance of any of the terms and conditions of this agreement, including, but not limited to, making of any payment later than 30 days of when due, or become insolvent, or file any proceeding under the U.S. Bankruptcy Code, or upon your demise, or if the vehicle is damaged or destroyed, we may at our option and without notice or demand (1) declare all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the

vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing

payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS NOT REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does

business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or

expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on

appeal or otherwise. Seller waives all defenses that otherwise might have been available but

nothing herein contained shall preclude Assignee from enforcing against Seller any other

remedies provided by law for misrepresentation or breach of warranty. In the event of any

proceedings commenced by Assignee against Buyer with respect to the contract, services or the

Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by

Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above.

The provisions of this assignment shall be binding on the heirs, representatives, successors and

assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The

above assignment provisions apply and are in addition to any obligations of Seller as provided in

the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of

either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at

maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate

agreement, together with all costs, expenses and reasonable attorney's fees incurred in the

collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of

time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and

waives any and all defenses arising out of the guarantor relationship.

Seller:

By:

--454--

Title:

Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions

of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has

already been repossessed, Seller will repurchase the Collateral at the place of repossession or

recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the

then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or

such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the

default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in

the collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of

time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and

waives all other defenses that might otherwise have been available. At the time of repurchase,

Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller

without recourse and without warranties, express or implied, all title retention or lien instruments

and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:

By:

Title:

Date:

3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid
the first installments under the foregoing contract, Assignee may reassign the
contract to Seller and Seller agrees, upon tender of such reassignment and in consideration
thereof to pay to Assignee either the then unpaid balance of the Total of Payments (after
deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee
in a separate agreement as in effect as of the reassignment, together with all costs, expenses and
reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses
arising by reason of any failure to give notice of acceptance of this agreement or default of
Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure
by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other
security or remedies which may be available, and Seller waives any other defenses that might
otherwise have been available.
Seller: By:
Title: Date:
4. WITHOUT RECOURSE: This assignment shall be without recourse against Seller except
for such obligations as are set forth in the assignment above.
Seller: By:
Title: Date:

97.135 Form of contract: Simple interest in connection with sale of recreational vehicle. (NRS 97.299)

1. As used in this section, "recreational vehicle" has the meaning ascribed to it in NRS 118B.018.

2. The following form of contract for sale and security agreement must be used in any sale of a recreational vehicle if the sale is governed by the provisions of NRS 97.299 and simple interest is to be paid in connection with the sale:

Section A			
Section B			
Section C			
Section D			
Section E			

SECTION A:
Buyer's Name(s):
Name:
Address:
City: County:
State: Zip:
Bus. Phone: Res. Phone:
CREDITOR:
Address:
City: County:
State: Zip:
Phone: ()
Stock No.:
Salesman: Date:
SECTION B:

DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.

ANNUAL PERCENTAGE RATE
The cost of your credit as a yearly rate: percent
FINANCE CHARGE
The dollar amount the credit will cost you: \$
AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:

Amount of payments:
When payments are due:
(e) means an estimate
INSURANCE:
Credit life insurance, credit disability insurance and debt cancellation coverage, which is also
known as GAP coverage, are not required to obtain credit, and will not be provided unless you
sign and agree to pay the additional cost.
Credit life: Premium: \$ Term:
Signature(s):
I want credit life insurance:
Joint credit life: Premium: \$ Term:
Signature(s):
We want joint credit life insurance:
Credit disability: Premium: \$ Term:
Signature(s):
I want credit disability insurance:

Credit life and disability: Premium: \$ Term:
Signature(s):
I want credit life and disability insurance:
Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)

☐ If this section is checked, I am also giving you a mortgage or deed of trust in the real estate			
described in the contract.			
Filing fee: \$ Nonfiling insurance: \$			
LATE CHARGE:If a payment is more than 10 days late, you will be charged \$15 or 8 percent of			
the payment, whichever is less.			
PREPAYMENT: If you pay off early, you will not have to pay a penalty.			
See your contract documents for any additional information about nonpayment, default, any			
required repayment in full before the scheduled date, and penalties.			
SECTION C: ITEMIZATION OF AMOUNT FINANCED.			
1. Vehicle Selling Price \$			
Plus: Documentary Fees \$			
Plus: Emission Inspection Fee \$			
Plus: Other ()\$			
Plus: Other ()\$			
Taxable Selling Price \$			

3. Amounts Paid to Public Officials a. Titling Fee \$ b. Registration Fee \$ c. Other \$ Total Official Fees (Add 3a through 3c) \$ 4. Plus Other Charges a. Extended Service Contract* \$ b. Driveaway Permit \$ c. Other (
b. Registration Fee \$ c. Other \$ Total Official Fees (Add 3a through 3c) \$ 4. Plus Other Charges a. Extended Service Contract* \$ b. Driveaway Permit \$ c. Other () \$ d. Other (3. Amounts Paid to Public Officials
c. Other \$ Total Official Fees (Add 3a through 3c) \$ 4. Plus Other Charges a. Extended Service Contract* \$ b. Driveaway Permit \$ c. Other (a. Titling Fee \$
4. Plus Other Charges a. Extended Service Contract* \$ b. Driveaway Permit \$ c. Other (b. Registration Fee \$
 4. Plus Other Charges a. Extended Service Contract* \$ b. Driveaway Permit \$ c. Other (c. Other \$
a. Extended Service Contract* \$ b. Driveaway Permit \$ c. Other (Total Official Fees (Add 3a through 3c) \$
a. Extended Service Contract* \$ b. Driveaway Permit \$ c. Other (
b. Driveaway Permit \$ c. Other (4. Plus Other Charges
c. Other (a. Extended Service Contract* \$
 d. Other () \$ Total OTHER CHARGES (Add 4a through 4d) \$ 5. TOTAL CASH SALES PRICE (Add 1 through 4) \$ 6. Gross Trade-In Allowance \$ 	b. Driveaway Permit \$
Total OTHER CHARGES (Add 4a through 4d) \$ 5. TOTAL CASH SALES PRICE (Add 1 through 4) \$ 6. Gross Trade-In Allowance \$	c. Other () \$
5. TOTAL CASH SALES PRICE (Add 1 through 4) \$6. Gross Trade-In Allowance \$	d. Other () \$
6. Gross Trade-In Allowance \$	Total OTHER CHARGES (Add 4a through 4d) \$
6. Gross Trade-In Allowance \$	
	5. TOTAL CASH SALES PRICE (Add 1 through 4) \$
	6. Gross Trade-In Allowance \$
77 77 17 11	
Year Make Model	Year Make Model

2. Total Sales Tax

Minus: Payoff Balance\$

7. Down Payment (Other Than Net Trade-In Allowance):
a. Trade-In Sales Tax Credit \$
b. Cash \$
c. Manufacturer's Rebate \$
d. Other () \$
Down Payment (Add 7a through 7d) \$
8. TOTAL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE
(Add 6 and 7) \$
9. UNPAID BALANCE OF CASH SALES PRICE
(Subtract 8 from 5) \$
10. Plus Optional Insurance Charges*
a. Credit Life Insurance Premium
Paid to ()
Term () \$
b. Credit Disability Insurance Premium
Paid to ()
Term () \$
c. Debt Cancellation Coverage (GAP Coverage)

Paid to ()
Term () \$
d. Other Insurance
Paid to ()
Term () \$
11. Other Amounts Financed
a. ()
Paid to ()
b. ()
Paid to ()
12. TOTAL AMOUNT FINANCED (Add 9, 10 and 11) \$
*Seller may retain or receive a portion of this amount.
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price

in Section B above), you agree t	to buy and we agree to sell, subject	t to all the terms of this			
contract, the following described	d vehicle, accessories and equipm	ent (all of which are referred to			
in this contract as "Collateral"):					
New or Used: Year and Make:					
Series: Body Style: No. 0	Cyl.:				
Manufacturer's Serial Number:					
Use for which purchased: \Box Pe	ersonal Business Agric	culture			
INCLUDING:					
☐ Sun/Moon Roof☐ Power Steering☐ Power Windows	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel	☐ Automatic Transmission☐ Power Seats☐ Cassette			
☐ Cruise Control	☐ AM/FM Stereo	☐ Cassette ☐ Compact Disc Player			
Color Tires Lic. No.					
☐ Air Conditioner/Serial No.					
☐ Range/Serial No.					
☐ Refrigerator/Serial No.					
☐ Washer/Serial No.					
☐ Dryer/Serial No.					

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral. Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation and any other obligation created in connection with this sale. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:

StreetCity
County State
Your address after receipt of possession of Collateral:
StreetCity
County State
Notice of Rescission Rights
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this contract.
Buyer's signature Co-Buyer's signature
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above are incorporated into this agreement for purposes of state disclosure requirements

Additional Terms and Conditions: The additional terms and conditions set forth on the reverse side hereof are a part of this contract and are incorporated herein by reference.

OPTION: You pay no Finance Charge if the Total Amount Financed, item No. 12, Section C, is

paid in full on or before the(day) of(month) of(year)

SELLER'S INITIALS:

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyer's guide to be displayed on the window.

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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED

IN SECTION C ABOVE.

Buyer:

Date:

Co-Buyer:

Date:

Creditor:

Date:

By:

Title:

(REVERSE SIDE OF CONTRACT)

(Recreational Vehicle—Simple Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Simple Interest Contract: This is a simple interest contract. The Finance Charge, Total of Payments and Payment Schedule set forth in the disclosures on the reverse side may differ. The final payment may differ depending upon the dates payments are received and events which occur after this contract is made. For example, early payments will have the effect of reducing your final payment, while late payments will cause your final payment to be higher. Your promise requires you to pay the final payment on the date due, which payment will be equal to all unpaid sums due under this contract, even if the amount of the final payment differs from the amount of final payment disclosed on the reverse side hereof.

Default: If you default in the performance of any of the terms and conditions of this agreement, including, but not limited to, making of any payment later than 30 days of when due, or become insolvent, or file any proceeding under the U.S. Bankruptcy Code, or upon your demise, or if the vehicle is damaged or destroyed, we may at our option and without notice or demand (1) declare

all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable

attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If there is any money left over (surplus), it will be paid to you. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good

condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing, and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or

destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS NOT REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN

AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in

Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed

rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

Assignment: For value received, Seller sells, assigns and transfers to...... (Assignee), its successors and assigns, the entire right, title and interest of Seller in the contract contained herein, including, but not limited to, all amounts payable to Buyer and security interest in the Collateral. To induce Assignee to purchase the contract, Seller represents and warrants to Assignee as follows: (a) the contract is genuine and the statements and amounts inserted herein are correct; (b) the contract and security interest arose entirely from the sale of the Collateral or services described in the contract, or both; (c) the down payment, if any be shown on the face hereof, has been received and no part thereof was advanced directly or indirectly by Seller to Buyer; (d) the goods and services have been furnished to the satisfaction of Buyer and all obligations of warranty to Buyer, either express or implied, have been and will continue to be fulfilled by Seller; (e) the Collateral or services, or both, have been sold, provided and delivered to and accepted by Buyer; (f) the security interest granted to Seller in the contract constitutes a valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the

same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (l) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to the unpaid balance of the contract plus accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on appeal or otherwise. Seller waives all defenses that otherwise might have been available but nothing herein contained shall preclude Assignee from enforcing against Seller any other remedies provided by law for misrepresentation or breach of warranty. In the event of any proceedings commenced by Assignee against Buyer with respect to the contract, services or the Collateral, if Buyer asserts as a defense, setoff or counterclaim any

act, omission or default by Seller, Seller shall forthwith on demand repurchase the contract for

the amount set forth above. The provisions of this assignment shall be binding on the heirs,

representatives, successors and assigns of Seller and shall inure to the benefit of the successors

and assigns of Assignee. The above assignment provisions apply and are in addition to any

obligations of Seller as provided in the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of

either the total unpaid amount of the contract and any accrued interest or such other amount

agreed to by Seller and Assignee in a separate agreement, together with all costs, expenses and

reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses

arising by reason of any failure to give notice of acceptance of this guaranty or default of Buyer,

or arising by reason of any extension of time given to Buyer, or by reason of any failure by

Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other

security or remedies which may be available, and waives any and all defenses arising out of the

guarantor relationship.

Seller:

By:

Title:

Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions

of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has

already been repossessed, Seller will repurchase the Collateral at the place of repossession or

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unpaid balance of the contract and any accrued interest, or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in the collection of said amount.

recovery. The Collateral will be repurchased in any event AS IS, at a price equal to the then

Seller waives all defenses arising by reason of any failure to give notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of time given to Buyer, or by

reason of any failure by Assignee to pursue Buyer or the Collateral or other property of Buyer or

to resort to other security or remedies which may be available, and waives all other defenses that

might otherwise have been available. At the time of repurchase, Seller shall pay to Assignee the

purchase price in cash and Assignee may reassign to Seller without recourse and without

warranties, express or implied, all title retention or lien instruments and all contracts or

promissory notes which Assignee then holds upon such Collateral.

Seller:

By:

Title:

Date:

3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid

the first installments under the foregoing contract, Assignee may reassign the

contract to Seller and Seller agrees, upon tender of such reassignment and in consideration

thereof to pay to Assignee either the then unpaid balance of the contract and any accrued interest,

or such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of

the reassignment, together with all costs, expenses and reasonable attorney's fees incurred in the

collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this agreement or default of Buyer, or arising by reason of any extension

of time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral

or other property of Buyer or to resort to other security or remedies which may be available, and

Seller waives any other defenses that might otherwise have been available.

Seller:

By:

Title:

Date:

4. WITHOUT RECOURSE: This assignment shall be without recourse against Seller except

for such obligations as are set forth in the assignment above.

Seller:

By:

Title:

Date:

97.140 Form of contract: Precomputed or add-on interest in connection with sale of

recreational vehicle. (NRS 97.299)

1. As used in this section, "recreational vehicle" has the meaning ascribed to it in NRS

118B.018.

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of a recreational vehicle if the sale is governed by the provisions of NRS 97.299 and		
precomputed or add-on interest is to be paid in connection with the sale:		
Section A		
Section B		
Section C		
Section D		
Section E		
CTION A:		
ver's Name(s):		

2. The following form of contract for sale and security agreement must be used in any sale

Name:
Address:
City: County:
State: Zip:
Bus. Phone: Res. Phone:
CREDITOR:
Address:
City: County:
State: Zip:
Phone: ()
Stock No.:
Salesman: Date:
SECTION B:
DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.
ANNUAL PERCENTAGE RATE
The cost of your credit as a yearly rate: percent
FINANCE CHARGE
The dollar amount the credit will cost you: \$

AMOUNT FINANCED
The amount of credit provided to you or on your behalf: \$
TOTAL OF PAYMENTS
The amount you will have paid after you have made all payments as scheduled: \$
TOTAL SALES PRICE
The total cost of your purchase on credit, including your down payment of \$
\$
Your Payment Schedule will be:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:
Number of payments:
Amount of payments:
When payments are due:

INSURANCE:

known as GAP coverage, are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost. Credit life: Premium: \$ Term: Signature(s): I want credit life insurance: Joint credit life: Premium: \$ Term: Signature(s): We want joint credit life insurance: Credit disability: Premium: \$ Term: Signature(s): I want credit disability insurance: Credit life and disability: Premium: \$ Term: Signature(s): I want credit life and disability insurance:

Credit life insurance, credit disability insurance and debt cancellation coverage, which is also

Joint credit life and disability: Premium: \$ Term:
Signature(s):
We want joint credit life and single disability insurance:
Debt cancellation coverage (GAP coverage): Premium: \$ Term:
Signature(s):
I want debt cancellation coverage (GAP coverage):
You may obtain property insurance from anyone you want that is acceptable to the Creditor
above. If you get the insurance from the Creditor you will pay \$ and the term
of the insurance will be
SECURITY: You are giving a security interest in the goods or property being purchased.
☐ Other (Check if applicable)
☐ If this is section checked, I am also giving you a mortgage or deed of trust in the real estate
described in the contract.
Filing fee: \$ Nonfiling insurance: \$

LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 8 percent of the payment, whichever is less. PREPAYMENT: If you pay off early, you may be entitled to a partial refund of the Finance Charge. See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. SECTION C: ITEMIZATION OF AMOUNT FINANCED. 1. Vehicle Selling Price \$ Plus: Documentary Fees \$ Plus: Emission Inspection Fee \$ Plus: Other (.....)\$ Plus: Other (.....)\$ Taxable Selling Price \$ 2. Total Sales Tax

3. Amounts Paid to Public Officials

b.	Registration Fee \$
c.	Other \$
To	otal Official Fees (Add 3a through 3c) \$
4.	Plus Other Charges
a.	Extended Service Contract* \$
b.	Driveaway Permit \$
c.	Other () \$
d.	Other () \$
To	otal OTHER CHARGES (Add 4a through 4d) \$
5.	TOTAL CASH SALES PRICE (Add 1 through 4) \$
6.	Gross Trade-In Allowance \$
	Year Make Model
M	inus: Payoff Balance\$
Ne	et Trade-In Allowance \$
7.	Down Payment (Other Than Net Trade-In Allowance):

a. Trade-In Sales Tax Credit \$

b. Cash \$
c. Manufacturer's Rebate \$
d. Other () \$
Down Payment (Add 7a through 7d) \$
8. TOTAL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE
(Add 6 and 7) \$
9. UNPAID BALANCE OF CASH SALES PRICE
(Subtract 8 from 5) \$
10. Plus Optional Insurance Charges*
a. Credit Life Insurance Premium
Paid to ()
Term () \$
b. Credit Disability Insurance Premium
Paid to ()
Term () \$
c. Debt Cancellation Coverage (GAP Coverage)
Paid to ()
Term () \$
d. Other Insurance
Paid to ()

Term () \$
11. Other Amounts Financed
a. ()
Paid to ()
b. ()
Paid to ()
12. TOTAL AMOUNT FINANCED (Add 9, 10 and 11) \$
*Seller may retain or receive a portion of this amount.
SECTION D: VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.
This contract is made the(day) of(month) of(year), between you, the
Buyer(s) shown above, and us, the Seller shown as Creditor above. Having been quoted a cash
price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price
in Section B above), you agree to buy and we agree to sell, subject to all the terms of this
contract, the following described vehicle, accessories and equipment (all of which are referred to
in this contract as "Collateral"):

Ne	ew or Used:	Year and Ma	ke:	
Se	ries: Body	Style: No.	Cyl.:	
If t	truck, ton capa	city:		
Ma	anufacturer's S	erial Number	:	
Us	e for which pu	rchased: 🗆]	Personal □ Business □	☐ Agriculture
IN	CLUDING:			
	Sun/Moon Ro Power Steerin Power Windo Cassette Compact Disc	ng ws	☐ Air-Conditioning ☐ Power Door Locks ☐ Tilt Wheel ☐ Cruise Control	☐ Automatic Transmission ☐ Power Seats ☐ Vinyl Top ☐ AM/FM Stereo
	Color Tires	Lic. No.		
	Air Condition	er/Serial No.		
	Range/Serial	No.		
	Refrigerator/S	Serial No.		
	Washer/Serial	l No.		
	Dryer/Serial N	No.		
	Awnings \square	Skirting	Furniture	

☐ Other (describe)	
Description of real estate if taken as security (including street address):	

City County State

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B above) according to the Payment Schedule (also shown in Section B above), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed above.

To secure such payment, you grant to us a purchase money security interest under the Uniform Commercial Code in the Collateral and in all accessions to and proceeds of the Collateral.

Insurance in which we or our assignee are named as beneficiary or loss payee, including any proceeds of such insurance or refunds of unearned premiums, or both, are assigned as additional security for this obligation. We, our successors and assigns, hereby waive any other security interest or mortgage which would otherwise secure your obligations under this contract except for the security interests and assignments granted by you in this contract.

Address where Collateral will be located:

StreetCity
County State
Your address after receipt of possession of Collateral:
StreetCity
County State
Notice of Rescission Rights
If the Buyer signs here, the notice of rescission rights on the reverse side is applicable to this contract.
Buyer's signature Co-Buyer's signature
STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C above are incorporated into this agreement for purposes of state disclosure requirements.

Additional Terms and Conditions: The additional terms and conditions set forth on the reverse

side hereof are a part of this contract and are incorporated herein by reference.

OPTION: You pay no Finance Charge if the Total Amount Financed, item No. 12, Section C, is

paid in full on or before the(day) of(month) of(year)

SELLER'S INITIALS:

SECTION E:

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled

to a completed copy of this agreement. If you pay the amount due before the scheduled date of

maturity of the indebtedness and you are not in default in the terms of the contract for more than

2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to

perform your obligations under this agreement, the vehicle may be repossessed and you may be

liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle

above, federal regulation may require a special buyer's guide to be displayed on the window.

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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.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA FORMA DE VENTANILLA DOMINA CUALESQUIER ESTIPULACIÓN CONTARIA EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT AND THE ABOVE DISCLOSURE AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY

DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED
IN SECTION C ABOVE.

Buyer:

Date:

Co-Buyer:

Date:

Creditor:

Date:

By:

Title:

(REVERSE SIDE OF CONTRACT)

(Recreational Vehicle Add-on Interest)

(CONT'D) ADDITIONAL TERMS AND CONDITIONS

Prepayment Rebate: You may prepay this contract in full at any time before the final installment is due. If the rights of the Buyer have not been terminated or forfeited under the terms of the contract, the Buyer may prepay in full the unpaid time balance thereof at any time before its final due date and, if Buyer does so, and if the contract is not in default under any term or condition of the contract more than 2 months, Buyer is entitled to a refund of the unearned portion of the finance charge for the prepayment. The amount of the refund must be computed by applying the agreed rate of the finance charge to the unpaid time balance. Any greater amount of the finance charge which may have been precomputed and included in the balance due must be refunded.

Default: If you default in the performance of any of the terms and conditions of this agreement, including, but not limited to, making of any payment later than 30 days of when due, or become insolvent, or file any proceeding under the U.S. Bankruptcy Code, or upon your demise, or if the vehicle is damaged or destroyed, we may at our option and without notice or demand (1) declare

all unpaid sums immediately due and payable, (2) file suit against you for all unpaid sums, and (3) take immediate possession of the vehicle. Upon taking possession of the vehicle and giving notice as provided by law, if you do not redeem the vehicle, we will sell it at public or private sale. We may purchase the vehicle at any sale. The proceeds of the sale will be applied first to the expenses of retaking, reconditioning, storing and selling the property, and the remainder will be applied to the unpaid sums owing under this contract. Attorney's fees and court costs are allowed too. If there is any money left over (surplus), it will be paid to you. If a balance still remains owing, you promise to pay that balance upon demand. If you default or breach this agreement, you agree to pay finance charges at the Annual Percentage Rate shown on the reverse side until all sums owing us are paid in full. Our remedies are cumulative and taking of any action is not a waiver and does not prohibit us from pursuing any other remedy. You promise to pay reasonable collection costs and expenses, including attorney's fees, if you default under this agreement. If suit is filed, you agree that attorney's fees and costs will be awarded to the prevailing party. If the vehicle is repossessed, we may store personal property found in the vehicle for your account and at your expense and, if you do not claim the property within 90 days after the repossession, we may dispose of the personal property in any manner we deem appropriate without liability to you.

Delinquency and Collection Charges: You will pay a delinquency charge equal to the lesser of \$15 or 8 percent of any installment in default for more than 10 days. If you default as described in the preceding paragraph and we refer this contract for collection to an attorney who is not our salaried employee or a salaried employee of the holder of this contract, you will pay reasonable

attorney's fees plus court costs, and reasonable collection costs to the extent not prohibited by law.

Demand for Full Payment and Additional Remedies on Default: If you default under this contract, at the time of the default or any time after default (if the default has not been cured previously) we may require immediate payment of the unpaid portion of the amount you owe us. If we do so, that unpaid portion will be reduced by the unearned Finance Charge computed as if you repaid in full. On any default, we will have all the remedies of a secured party under the Uniform Commercial Code. If the cash price on the reverse hereof is \$1,000 or less, you will not be personally liable for any deficiency incurred in a sale after repossession.

Ownership of the Collateral: You represent that there are no liens, claims or encumbrances on the Collateral except for the security interest you grant by this contract to us and you further represent that you have executed no financing statement covering the Collateral except for one relating to this contract. If disclosed on the face of this contract, you have given a mortgage or deed of trust in the real estate described on the face of this contract and its proceeds as security for this contract. You agree to waive and disclaim any security interest in the real estate described on the face of this contract which may be created in your favor by operation of law in connection with this transaction, including, but not limited to, materialmen's liens, mechanics' liens, artisans' liens and vendors' liens as a result of goods and services provided in connection with this transaction.

Location and Use of Collateral: You agree to notify us in writing of any change of your address or of any change in the location of the Collateral. Unless you first have received our written consent, you may not take the Collateral out of the State shown in Section D in the section entitled "Address Where Collateral Will Be Located" and you may not sell, lease or otherwise dispose of the Collateral or any part of it by any means. You will comply with all laws, ordinances, regulations and orders relating to the Collateral. You will keep the Collateral in good condition and will not alter or substantially modify it or conceal it. You will not allow any other security interest on the Collateral besides the security interest granted to us under this contract.

Inspection of the Collateral: We may inspect the Collateral at any reasonable time.

Taxes: You are responsible for and will pay when due all taxes and assessments levied on the Collateral. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing, and you will be charged a finance charge on the amount we paid at the highest lawful contract rate.

Property Insurance: You will keep the Collateral insured against such risks and in such amount as we may from time to time require with an insurer that you choose and we approve. As indicated in Section B, if you choose, we will obtain property insurance for you at the premium shown. Whether the insurance is provided by you or by us, you will pay all premiums for this insurance when the premiums are due and payable. If you provide property insurance, you will deliver the policies to us as additional security and will provide us with receipts showing payment of premiums. If you do not obtain the insurance or pay the premiums, we may do so for

you. If we do this, an amount equal to that which we have paid for the premiums will be added to the Total of Payments then owing and a finance charge at the highest lawful rate will be charged on that amount. If we do not obtain the insurance, none of our other rights and remedies will be prejudiced. You agree that any proceeds from insurance are to be used to either repair or replace the vehicle. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged or destroyed. If you default (as described above), we may cancel the insurance and credit any insurance premium refunds to the unpaid balance of this contract.

LIABILITY INSURANCE IS NOT REQUIRED BY THIS CONTRACT. YOU HAVE THE RIGHT TO CHOOSE THE PERSON THROUGH WHOM LIABILITY INSURANCE IS TO BE OBTAINED.

Information to Insurance Company or Agent: You give your permission to furnish any information about the Collateral or any information about insurance policies on the Collateral to an insurance agent or company.

Credit Life Insurance, Credit Disability Insurance and Debt Cancellation Coverage (GAP Coverage): If you indicated in Section B that you want optional credit life insurance, credit disability insurance or debt cancellation coverage (GAP coverage), or any combination thereof, you agree to pay for such insurance at the premium shown in Section B.

NO WARRANTIES: THE SELLER MAKES NO REPRESENTATIONS, PROMISES OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE MERCHANTABILITY OF THE

COLLATERAL OR WHETHER THE COLLATERAL IS SUITABLE OR FIT FOR THE PARTICULAR PURPOSE INTENDED UNLESS THE SELLER HAS DONE SO IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER AS THE ORIGINAL SELLER OF THE COLLATERAL. HOWEVER, IF THE SELLER MAKES AN EXPRESS WARRANTY IN THIS CONTRACT OR IN A SEPARATE WRITTEN AGREEMENT SIGNED BY THE SELLER OR, WITHIN 90 DAYS AFTER THE DATE OF THIS CONTRACT, THE SELLER ENTERS INTO A SERVICE CONTRACT WITH THE BUYER THAT APPLIES TO THE COLLATERAL, THE EXCLUSION OF IMPLIED WARRANTIES SET FORTH IN THIS PARAGRAPH DOES NOT EXCLUDE ANY IMPLIED WARRANTIES THAT MAY EXIST WITH RESPECT TO THE COLLATERAL DURING THE TERM OF THE CONTRACT OR AGREEMENT IN WHICH THE EXPRESS WARRANTY IS MADE.

Notices: Any notice we have to give you pursuant to the Uniform Commercial Code will be reasonable if we send it to your address shown in Section D in the section entitled "Your Address After Receipt of Possession of Collateral" at least 5 days before the event with respect to which notice is required.

Time is of the Essence: You understand that all payments that are required must be made on the day due.

Exercising our Rights: We can, without notice, delay enforcing our rights or exercise only part of them, without losing them, or waive a right we have to one Buyer without waiving it as to the other(s).

Meaning of Words: In this contract the words "you" and "your" means each and all those who sign this contract as Buyers or Co-Buyers, and their heirs, executors, administrators, successors and assigns. The words "we," "us" and "ours" means the Creditor shown on the reverse in Section A, and if this contract is assigned, its successors and assigns and any other holder of this contract.

Governing Law: This contract has been delivered in the State of Creditor's place of business and will be governed by the laws of that State and applicable federal law.

Invalidity: Wherever possible each provision of this contract shall be interpreted so that it is valid under applicable law, but if any provision is prohibited or invalid, the remaining provisions of this contract will continue to be valid.

Notice of Rescission Rights: The provisions of this paragraph only apply if you have signed the notice of rescission rights on the face of the contract. (1) You agree to furnish the Seller any documentation necessary to verify information contained in your credit application. (2) You acknowledge that it may take a few days for the Seller to verify your credit and assign the contract. In consideration of the Seller agreeing to deliver the vehicle, you agree that if the Seller is unable to assign the contract to a Financial Institution with whom the Seller regularly does

business pursuant to terms of assignment acceptable to the Seller, the Seller may elect to rescind the contract. (3) If the Seller elects to rescind the contract, the Seller shall, within 15 days after the date of the contract, give you notice of the rescission. Such notice shall be deemed given upon deposit of a written notice in the United States mail directed to you at the address you stated in the contract or upon any other manner in which actual notice is given to you. Upon receipt of such notice, you shall immediately return the vehicle to the Seller in the same condition as when sold, reasonable wear and tear excepted, and the contract shall be deemed rescinded. The Seller agrees, upon rescission of the contract, to restore to you all consideration received in connection with the contract, including any trade-in vehicle. (4) If the vehicle is not immediately returned to the Seller after giving notice of the Seller's election to rescind the contract, you are liable to the Seller for all expenses incurred by the Seller in obtaining possession of the vehicle, including attorney's fees, and the Seller has the right to repossess the vehicle as permitted by law. (5) While the vehicle is in your possession, all terms of the contract, including those related to the use of the vehicle and insurance for the vehicle, are in force and all risk of loss or damage to the vehicle must be assumed by you. You shall immediately pay all reasonable repair costs related to any damage to the vehicle while it is in your possession or under your control and until the vehicle is returned to the Seller.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on the reverse side, federal regulation may require a special buyer's guide to be displayed on the window.

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.

valid first lien on the Collateral and has been filed or recorded according to law to preserve the priority of each lien; (g) the Collateral is free and clear of all liens and encumbrances, except the security interest granted by this contract; (h) the full amount of the stated Total of Payments remains unpaid; (i) Seller is the holder of the contract and the security interest in the Collateral free and clear of all liens and encumbrances and Seller has full power and authority to assign the same; (j) the transaction was consummated on the above date set forth in the contract and Buyer did not receive possession of the Collateral prior to the date of consummation; (k) Buyer was furnished a completed copy of the contract prior to consummation; (1) the Collateral is insured with a company acceptable to Assignee against physical damage in addition to such other risks as Assignee requires under an insurance policy acceptable to Assignee; (m) Seller has not knowingly communicated to Assignee incorrect information relating to the Buyer's application or credit statement or knowingly failed to communicate information relating to such application or credit statement; (n) the facts set forth in the contract are true; (o) Buyer has no defense or counterclaim to payment of the obligation evidenced by the contract; (p) Buyer is or, if more than one, each is not a minor and has legal capacity to execute this contract and is liable thereon; and (q) Seller has no reason to believe the Buyer has ever violated any laws concerning liquor or narcotics.

In the event any warranty shall be breached or any representation shall be false, Seller shall, upon demand and irrespective of whether the contract is then in default, repurchase the contract from Assignee at a price equal to either the unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee in a separate agreement as in effect on the date of such demand by Assignee, plus any costs or

expenses of collection, including attorney's fees, whether incurred by Assignee by suit or on

appeal or otherwise. Seller waives all defenses that otherwise might have been available but

nothing herein contained shall preclude Assignee from enforcing against Seller any other

remedies provided by law for misrepresentation or breach of warranty. In the event of any

proceedings commenced by Assignee against Buyer with respect to the contract, services or the

Collateral, if Buyer asserts as a defense, setoff or counterclaim any act, omission or default by

Seller, Seller shall forthwith on demand repurchase the contract for the amount set forth above.

The provisions of this assignment shall be binding on the heirs, representatives, successors and

assigns of Seller and shall inure to the benefit of the successors and assigns of Assignee. The

above assignment provisions apply and are in addition to any obligations of Seller as provided in

the paragraph below endorsed by Seller.

1. RECOURSE: Seller absolutely and unconditionally guarantees the prompt payment of

either the Total of Payments (after deducting the unearned Finance Charge, when due, whether at

maturity or by acceleration) or such other amount agreed to by Seller and Assignee in a separate

agreement, together with all costs, expenses and reasonable attorney's fees incurred in the

collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this guaranty or default of Buyer, or arising by reason of any extension of

time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and

waives any and all defenses arising out of the guarantor relationship.

Seller:

By:

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Title:

Date:

2. REPURCHASE: In the event of default by the Buyer under any of the terms or conditions

of the contract, Seller will repossess and repurchase the Collateral, or if the Collateral has

already been repossessed, Seller will repurchase the Collateral at the place of repossession or

recovery. The Collateral will be repurchased in any event AS IS, at a price equal to either the

then unpaid balance of the Total of Payments (after deducting the unearned Finance Charge) or

such other amount agreed to by Seller and Assignee in a separate agreement as in effect as of the

default, together with all costs, expenses and reasonable attorney's fees incurred by Assignee in

the collection of said amount. Seller waives all defenses arising by reason of any failure to give

notice of acceptance of this agreement or default of Buyer, or arising by reason of extension of

time given to Buyer, or by reason of any failure by Assignee to pursue Buyer or the Collateral or

other property of Buyer or to resort to other security or remedies which may be available, and

waives all other defenses that might otherwise have been available. At the time of repurchase,

Seller shall pay to Assignee the purchase price in cash and Assignee may reassign to Seller

without recourse and without warranties, express or implied, all title retention or lien instruments

and all contracts or promissory notes which Assignee then holds upon such Collateral.

Seller:

By:

Title:

Date:

3. LIMITED ENDORSEMENT: In the event of default of Buyer before Buyer shall have paid
the first installments under the foregoing contract, Assignee may reassign the
contract to Seller and Seller agrees, upon tender of such reassignment and in consideration
thereof to pay to Assignee either the then unpaid balance of the Total of Payments (after
deducting the unearned Finance Charge) or such other amount agreed to by Seller and Assignee
in a separate agreement as in effect as of the reassignment, together with all costs, expenses and
reasonable attorney's fees incurred in the collection of said amount. Seller waives all defenses
arising by reason of any failure to give notice of acceptance of this agreement or default of
Buyer, or arising by reason of any extension of time given to Buyer, or by reason of any failure
by Assignee to pursue Buyer or the Collateral or other property of Buyer or to resort to other
security or remedies which may be available, and Seller waives any other defenses that might
otherwise have been available.
Seller: By:
Title: Date:
4. WITHOUT RECOURSE: This assignment shall be without recourse against Seller except
for such obligations as are set forth in the assignment above.
Seller: By:
Title: Date: