04/06/05

10119274

Alberto A. Jimenez Chief
Information Management Staff
Office of Dispute Investigation
Safety Assurance

note: electronic form did not work

C. Riccio, Jr

[illegible]
4/13/05

Auto Loan line

Saturn of Oak Lawn
9121 S. Cicero Avenue
Oak Lawn
Illinois 60453
708-422-3800
fax 708-422-5573

GMAC
General Motors Acceptance Corporation
P.O. Box 2525 Hudson
OH 44236-0025

I am Charging Two company list of discriminated against me Charles Lewis as a Black Customer. off

1 price gouging 2. higher annual rate 11%
3. refuse Take Truck back and major repair work only after me having it sold to
me want me broke
4. bad Transmission
5. Rusting coil leak
6. need front wheel work
7. Warranty Saturn refuse to Correct repair problems 12 Mo

Chicago, IL

Auto-loan biss

i am Charging lending
General Motors Acceptance Cor-
poration P.O. Box 2525 hudson OH
44236-0025 wrote discriminated
against black customers by charging
me higher rates on a truck loan
used 99 Dodge Truck ram 4X2
Quadcab 4-0 used 24103 odometer
overprice $10,000 of thousands dollars
higher annual percentage rate 11%
finance Charge and total payments
life of loan also payment schedule
number of mos 60 amount of payment
each mos $310.37 i tryed get out
of loan they refuse also saturn
of oak lawn at 9121 S. Cicero avenue
of Illinois 60453 1-708-422-3800
fax 708/422-5573 E mail saturnof
oaklawn@aol com truck need
lot of repair only after mos
drive it saturn refuse to repair
out of cost for me repair truck
$2,700 dollars also paid over price pick

September 19, 2002

Dear [illegible]

Who purchases a vehicle with no brakes? Saturn-Oak Lawn at 9121 South Cicero committed fraud, I believe! I purchased a used 1999 Dodge Ram 1500 with 24,103 miles on January 30, 2002. On July 23, I took my truck into the service department and informed Walter Glowgowski, manager of the service department, of brakes and catalyst converter issues. As it turns out, there was a latch recall and it had to be replaced, also. The service department replaced the latch and catalyst converter but did not work on the brakes. In fact, Saturn-Oak Lawn stated that there were no problems with the brakes at all.

On Monday, September 16, 2002, I took my truck to Muffler & Brake Man car care center, 12701 South Halsted, Chicago, Illinois, and was informed by the Supervisor at Muffler & Brake Man that I was sold a truck with practically no brakes based on the damage that he saw. The Supervisor informed me that the truck needs two front brakes with shims, front rotors (i.e., to-rp-d-p), two front calipers (i.e., rp-hdw-sv), bearings (i.e., pk-f), two rear shoes, two rear hardware, two drums (i.e., rp-d-p) and two wheel cylinders. The cost is $501.60 with $15.02 sales tax and total $516.62 to repair the damage at Muffler & Brake Man. The Supervisor at Muffler & Brake Man wrote up an estimate for me and advised that I take it back to the dealer and give them an opportunity to respond. The Supervisor at Muffler & Brake Man advised that I have the truck towed and do not drive it to the dealer. The Supervisor at Muffler and Brake Man was in disbelief that a dealer would sell me a vehicle with no brakes.

I had the truck towed to Saturn-Oak Lawn immediately and Walter Glowgowski, manager of the service department, acknowledged the damage to the brakes. Why would Walter deny and not acknowledge there was damage brakes until my warranty was exhausted? It is unequivocal, according to the Supervisor at Muffler & Brake Man, that the damaged brakes existed prior to my purchase but Saturn-Oak Lawn will never admit it.

Although, I am aware that brakes are not covered by warranty and my truck has 37,200 miles, indeed, Saturn-Oak Lawn committed fraud! I purchased my truck in good faith and did not get what I paid for. Supporting documentation is attached. Saturn-Oak Lawn is morally bankrupt, ethically insane and lacks integrity. Customers should beware when they purchase vehicles and allow their vehicles serviced at Saturn-Oak Lawn. This is the second complaint my family has made within two months on Saturn-Oak Lawn. My wife, Romona Lewis, complaint #736173, wrote to you on July 17, regarding repairs on her 1998 Saturn that Saturn-Oak Lawn botched on numerous visits and fraudulently charged. Someone has to do something about the way business is done at Saturn-Oak Lawn before they are responsible for someone getting killed as a result of either damaged vehicles sold or faulty repair work. I find it is only when regulatory agencies and consumer advocacy agents are aware of their duplicity and watching that Saturn-Oak Lawn makes an attempt to right their wrong doing.

I believe this complaint is worthy of an investigation.

Chicago, Illinois

4/5/05

BBB

According to our records Saturn of Oak Lawn have not paid bal on unscrupulous repair bill for the seven visits for repair that aren't needed or Unnecessarily replacing part and charging for services that were never performed or needed repair bills totals $3,993.95 + 250.00 set of fuel injectors at a cost of $4,243.95 did there jobs right first place cost need be paid to shell oil Company settlement offered cover only fuel injectors not rip off repair before that lost $3,993.95 need be refund

Chicago Il

Wednesday
July 3, 2002

Discriminated against black
Customers

Saturn of Oak Lawn service Dept
Walter Glogowski service Dept manager
after sent to me and my wife 6 times
i was there for service talking to
a female Customer about 60 years old
and white We talk about our car
i told her my problems and cost
of repairs $4,000 and my car not
repair to date she said why they
Charging you this when i came
in one time they found problems
to her fuel injectors and car doing
same things your doing and told
by Walter Glogowski it was
bad gas from shell oil company
it is all report to service Dept
and news she also stated saturn
billing shell Co replace fuel
injectors at no cost to her.
July 18, 2002 Walter Glogowski
found problems fuel injectors

Car Repair Rip-off

Saturn of Oak Lawn
unscrupulous repair shops prey on
me for profits scams schemes pressuring
me agree to repairs that aren't needed
unnecessarily replacing parts and charging
for services that were never performed
they disconnected my air also each
time request that all replaced parts be
returned never did claim core parts
needs for refund.

Chicago Il

Chicago, Il

V.S

Saturn of Oak Lawn
9121 So. Cicero Ave
Oak Lawn Il 60453
(708) 422-3800

ILLINOIS

SERVICES PROGRAMS PRESS PUBLICATIONS DEPARTMENTS CONTACT

CORPORATION FILE DETAIL REPORT

Entity Name	SATURN OF OAK LAWN, INC.	File Number	58429082
Status	GOODSTANDING		
Entity Type	CORPORATION	Type of Corp	DOMESTIC BCA
Incorporation Date (Domestic)	07/17/1995	State	ILLINOIS
Agent Name	WALTER GORDON WALKER	Agent Change Date	08/19/1998
Agent Street Address	8356 W 159TH ST	President Name & Address	WALTER GORDON WALKER 8356 W 159TH ST TINLEY PARK 60477
Agent City	TINLEY PARK	Secretary Name & Address	LORRAINE WALKER SAME
Agent Zip	60477-0000	Duration Date	PERPETUAL
Annual Report Filing Date	07/01/2004	For Year	2004

Return to the Search Screen

BACK TO CYBERDRIVEILLINOIS.COM

GENERAL MOTORS ACCEPTANCE CORPORATION

P.O. Box 217060 Auburn Hills MI 48321-7060

1(800)200-4622

BRANCHES THROUGHOUT THE WORLD

COPY

DETROIT

October 1, 2002

Chicago, IL

Account No: 154-1984-72883

Dear

GMAC is willing to extend your account for 7 days as described below. To extend your account, simply pay the amount (if any) shown on Line 3 below immediately, make the reduced payment (if any) shown below when due, and make your next regular payment on the date shown below. If you do not do what is required to extend your account, your payments and any other charges will continue to be due as provided in your contract.

1.	PAYMENT AMOUNT TO BE PAID NOW		$ 51.81
2.	UNPAID CHARGES TO BE PAID NOW:*		
	Late charges for past due payments	$ 15.51	
	Other:	$ 0.00	
	Other:	$ 0.00	
	Total		$ 15.51
3.	TOTAL TO BE PAID NOW (Total of Items 1 and 2)		$ 67.32

A reduced payment of $258.56 will be due November 5, 2002. Your next regular payment of $310.37 will be due December 5, 2002 and afterwards as provided in your contract.

The difference between the reduced payment and the amount previously scheduled will remain a part of the unpaid balance on your account. As a result, you may have to pay one or more additional payments at the end of your contract. You may repay the unpaid balance at any time without penalty, except for any minimum charges permitted by law.

This extension does not extend the term of any credit life or disability insurance included in your contract, unless a charge for extending any such insurance is shown above.

This letter becomes part of your contract. Keep a copy of it for your records.

Sincerely,

Customer Relations Representative

We are attempting to collect the amount our records say you owe us now. Any information we obtain will be used for that purpose.

*These charges include only those that you must pay now. Other charges, such as late charges, may have been added to your account under the terms of your agreement.

Late Charge. You will have to pay a late charge on each payment received by the Creditor more than ten days late. The charge is shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you can keep making payments after they are due. The Creditor may also take the steps set forth below if there is any late payment.

Optional Insurance or Service Contracts. This contract may contain charges for optional insurance or service contracts. If the vehicle is repossessed, you agree that the Creditor may claim benefits under these contracts and terminate them to obtain refunds for unearned charges.

Insurance or Service Contract Charges Returned to Creditor. If any charge for required insurance is returned to the Creditor, it may be credited to your account or used to buy similar insurance or insurance which covers only the Creditor's interest in the vehicle. Any refund on optional insurance or service contracts obtained by the Creditor will be credited to your account.

Credits to your account will include both the amounts received by the Creditor and the unearned Finance Charges on those amounts. These credits will be applied to as many of your instalments as they will cover, beginning with the final instalment. You will be notified of what is done.

Required Repayment in Full Before the Scheduled Date. If you fail to pay any payment according to the payment schedule; if a proceeding in bankruptcy, receivership or insolvency is started by you or against you or your property; or if you break any of the agreements in this contract (default), the Creditor may be able to demand that you pay all you owe on this contract at once. In figuring what you owe, the Creditor will give you a refund of part of the Finance Charge figured the same as if you had prepaid in full.

[illegible] any part of this contract is not valid, the other parts will remain enforceable.

Warranties Seller Disclaims. You understand that the Seller is not offering any warranties and that there are no implied warranties of merchantability, of fitness for a particular purpose, or any other warranties, express or implied by the Seller, covering the vehicle unless the Seller extends a written warranty or service contract within 90 days from the date of this contract.

An implied warranty of merchantability generally means that the vehicle is fit for the ordinary purposes for which such vehicles are generally used. A warranty of fitness for a particular purpose is a warranty that may arise when the Seller has reason to know the particular purpose for which you require the vehicle and you rely on the Seller's skill or judgment to furnish a suitable vehicle.

This provision does not affect any warranties covering the vehicle which may be provided by the vehicle manufacturer, or which may be required by state law.

Used Car Buyers Guide. 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.

Notice of Substitution of Contract. If Seller obtained this vehicle from General Motors Corporation (GM) on instalment credit terms, this contract will be substituted by Seller for and replace the Seller's obligation to pay GM for the vehicle you are purchasing. This substitution will not change the amount you have agreed to pay the Seller, the payment schedule, the finance charge or any of your rights and duties for this purchase. The terms of this contract set forth your entire and only obligation to Seller, GM, or any other holder of this contract.

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.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

OTHER IMPORTANT AGREEMENTS

Ownership and Risk of Loss. You agree to pay the Creditor all you owe under this contract even if the vehicle is damaged, destroyed or missing. You agree not to remove the vehicle from the United States or Canada, or to sell, rent, lease or otherwise transfer any interest in the vehicle or this contract without the Creditor's written permission. You agree not to expose the vehicle to misuse, seizure, or confiscation, or other involuntary transfer, even if the vehicle was not the subject of judicial or administrative action. You will make sure the Creditor's security interest (lien) on the vehicle is shown on the title. If the Creditor pays any repair bills, storage bills, taxes, fines, or other charges on the vehicle, you agree to repay the amount when the Creditor asks for it.

Security Interest. You give the Creditor a security interest in (1) the vehicle being purchased, (2) any accessories, equipment and replacement parts installed in the vehicle, (3) any insurance premiums and charges for service contracts returned to the Creditor, (4) any proceeds of insurance policies or service contracts on the vehicle, and (5) any proceeds of insurance policies on your life or health which are financed in this contract. This secures payment of all amounts you owe in this contract and in any transfer, renewal, extension or assignment of this contract. It also secures your other agreements in this contract.

Prepayment Refund. You can prepay all of your debt and get a refund of part of the Finance Charge. The refund will be figured by the Rule of 78's if the term of this contract is 61 months or less. The refund will be figured by the Actuarial Method if the term of this contract is more than 61 months. The Creditor will subtract and keep $25 from the Finance Charge before figuring the refund and then will subtract the refund from the total amount you owe. No refund will be paid to you if it is less than $1.00.

Required Physical Damage Insurance. You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. Unless you provide the Creditor with evidence of the insurance coverage required by this contract, the Creditor may buy insurance at your expense to protect the Creditor's interests in your vehicle. This insurance may, but need not, protect your interests. The coverage that the Creditor buys may not pay any claim that you make or any claim that is made against you in connection with the vehicle. You may later cancel any insurance the Creditor buys, but only after providing the Creditor with evidence that you have obtained insurance as required by this contract. If the Creditor buys insurance for the vehicle, you will be responsible for the costs of that insurance, including interest and any other charges the Creditor may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

If the Creditor buys insurance for the vehicle, you must pay a finance charge on the premium of the higher of the Annual Percentage Rate shown on the front of this contract or the rate being charged by the Creditor when the insurance is purchased. You agree to pay the premium and the finance charge in equal installments with the payments shown on the payment schedule.

If the vehicle is lost or damaged, you agree that the Creditor may use

Repossession of the Vehicle for Failure to Pay. Repossession means that, if you fail to pay according to the payment schedule or if you break any of the agreements in this contract (default), the Creditor can take the vehicle from you. To take the vehicle the Creditor can enter your property, or the property where it is stored, so long as it is done peacefully. If there is any personal property in the vehicle, such as clothing, the Creditor can store it for you. Any accessories, equipment or replacement parts will remain with the vehicle.

Getting the Vehicle Back After Repossession. If the Creditor repossesses the vehicle, you have the right to reinstate the contract and recover the vehicle (redeem) by paying the entire amount you owe on the contract (not just past due payments) plus any late charges, the cost of taking and storing the vehicle and other expenses that the Seller or the Creditor has had. In figuring the entire amount you owe on the contract, the Creditor will give you a refund for part of the finance charge figured the same as if you had prepaid your contract. You must also cure any default in addition to nonpayment of what you owe. Your right to redeem will end when the vehicle is sold.

If at the time of a repossession you have paid an amount equal to 60% of the total sale price, you have the right to redeem by paying to the Creditor within 21 days all past due payments, plus any reasonable costs and fees that the Seller or Creditor has had in retaking the vehicle. You must also cure any default in addition to nonpayment of what you owe. By law, you have the right to redeem the vehicle in this manner only once.

Sale of the Repossessed Vehicle. The Creditor will send you a written notice of sale before selling the vehicle. If you do not redeem the vehicle by the date on the notice, the Creditor can sell it. The Creditor will use the net proceeds of the sale to pay all or part of your debt.

The net proceeds of sale will be figured this way: Any late charges and any charges for taking and storing the vehicle, cleaning and advertising etc., and any attorney fees and court costs will be subtracted from the selling price.

If you owe the Creditor less than the net proceeds of sale, the Creditor will pay you the difference, unless required to pay it to someone else. For example, the Creditor may be required to pay a lender who has given you a loan and also taken a security interest in the vehicle.

If you owe more than the net proceeds of sale, you will pay the Creditor the difference between the net proceeds of sale and what you owe when the Creditor asks for it. If you do not pay this amount when asked, you may also be charged interest at the highest lawful rate until you do pay all you owe to the Creditor.

Collection Costs. If the Creditor hires an attorney to collect what you owe, you will pay the attorney's reasonable fee. If a judgment is entered against you, you will pay any court costs the court awards the Creditor.

Delay in Enforcing Rights and Changes of this Contract. The Creditor can delay or refrain from enforcing any of its rights under this contract without losing them. For example, the Creditor can extend the time for making some payments without extending others. Any change in

VAC FINANCIAL SERVICES

RETAIL INSTALLMENT CONTRACT

Dealer Number 1984 Contract Number [illegible]

Buyer (and Co-Buyer)—Name and Address (Include County and Zip Code)	Creditor (Seller Name and Address)
CHICAGO, IL	SATURN OF OAK LAWN 9121 S CICERO OAK LAWN, IL 60453

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract.

Description of Vehicle. You agree to buy and the Creditor agrees to sell the following vehicle:

New or Used	Year	Make and Model	Body Type	Vehicle Identification No.	Use for Which Purchased
USED	99	DODGE TRUC RAM 4X2	QUADCAB 4D	1B7HC13Z5XJ	☑ personal ☐ business ☐ agricultural ☐

If truck—Describe body and major items of equipment sold:

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your downpayment of $ N/A is
11.00 %	$ 4,347.14	$ 14,275.06	$ 18,622.20	$ 18,622.20

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due	Or as Follows:
60	310.37	Monthly beginning 2/28/02	

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

Prepayment. If you pay off all your debt early you may be entitled to a refund of part of the finance charge.

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

Additional Information: See the other side of this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including any accessories, services, and taxes) $ [illegible] (1)

2 Total Downpayment = Net Trade-in $ N/A + Cash Downpayment $ N/A + Other (Describe) $ N/A $ N/A (2)

Your Trade-in is a Year Make Model

3 Unpaid Balance of Cash Price (1 minus 2) $ [illegible] (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf: (Seller, holder, or their affiliates may be keeping part of these amounts.):

A Cost of Required Physical Damage Insurance Paid to the Insurance Company Named Below—Covering Damage to the Vehicle $ N/A

B Cost of Optional Mechanical Repair Insurance Paid to the Insurance Company Named Below—Covering Certain Mechanical Repairs $ N/A

C Cost of Optional Credit Insurance for the Term of this Contract Paid to the Insurance Company or Companies Named Below. Life $ N/A Disability, Accident and Health $ N/A $ N/A

D Official Fees Paid to Government Agencies $ N/A

E Taxes Not Included in Cash Price $ 78.00

F Government License and/or Registration Fees (Itemize) $ 41.00

G Government Certificate of Title Fees

H DOCUMENTARY FEE. A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE. A DOCUMENTARY FEE IS NOT REQUIRED BY LAW, BUT MAY BE CHARGED TO BUYERS FOR HANDLING DOCUMENTS AND PERFORMING SERVICES RELATED TO CLOSING OF A SALE. THE BASE DOCUMENTARY FEE BEGINNING JANUARY 1, [illegible], WAS $40. THE MAXIMUM AMOUNT THAT MAY BE CHARGED FOR A DOCUMENTARY FEE IS THE BASE DOCUMENTARY FEE OF $40 WHICH SHALL BE SUBJECT TO AN ANNUAL RATE ADJUSTMENT EQUAL TO THE PERCENTAGE OF CHANGE IN THE BUREAU OF LABOR STATISTICS CONSUMER PRICE INDEX. THIS NOTICE IS REQUIRED BY LAW. $ N/A

I Other Charges (Seller must identify who will receive payment and describe purpose) $ N/A

to ____ for ____ $ N/A

to ____ for ____

to ____

Total Other Charges and Amounts Paid to Others on Your Behalf $ [illegible] (4)

5 Amount Financed—Unpaid Balance (3 + 4) $ [illegible] (5)

FROM : FAX NO. : Apr. 06 2005 07:48AM P28

☐ $ N/A Deductible Collision and other ☐

☐ Full Comprehensive Including Fire, Theft and Combined Additional Coverage

☐ $ N/A Deductible Comprehensive Including Fire, Theft and Combined Additional Coverage

☐ Fire, Theft and Combined Additional Coverage

Optional, Indicated—☐ Towing and Labor costs, ☐ Rental Reimbursement, ☐ CB Radio Equipment

Term: ☐ 36 months or 36,000 miles whichever comes first

Term: ☐ N/A

☐ $25 Deductible ☐ $50 Deductible ☐ $ N/A Deductible

Optional Credit Insurance. Credit life insurance and credit disability insurance are not required to obtain credit and will not be provided unless you sign for them and agree to pay the additional cost. If you want this insurance, check the insurance desired and sign below. If you have chosen this insurance, the cost is shown in 4C of the Itemization above.

Check the insurance desired: ☐ Life (Buyer ☐ Co-Buyer ☐ Both ☐)
☐ Disability, Accident and Health (Buyer Only)

(Name of Insurer) (Home Office Address)

Under policy of designated insurer, maximum amount of insurance under this contract is $ N/A, and the total amount of insurance under this and any other installment contract of the Buyer is limited to $ N/A

APPROVAL: I DESIRE TO OBTAIN THE CREDIT INSURANCE CHECKED ABOVE FOR THE PERSON PROPOSED FOR INSURANCE.

Buyer Signature Date Co-Buyer Signature Date

THE INSURANCE, IF ANY, REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS.

NOTICE OF POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM

(1) IF YOU HAVE PURCHASED EITHER CREDIT LIFE OR CREDIT DISABILITY INSURANCE, OR BOTH, TO GUARANTEE PAYMENTS BEING MADE IN CASE OF YOUR DEATH OR DISABILITY, ON YOUR VEHICLE PURCHASED UNDER AN INSTALLMENT SALES CONTRACT, YOU MAY BE ENTITLED TO A PARTIAL REFUND OF YOUR PREMIUM IF YOU PAY OFF YOUR INSTALLMENT CONTRACT EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR CONTRACT, YOU SHOULD CONTACT THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE TO SEE IF A REFUND IS DUE. IF YOUR VEHICLE DEALER FINANCED YOUR CONTRACT, THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.

See the other side of this contract for other important agreements, including your agreement to give the Creditor a security interest in insurance premiums and proceeds.

Notice to the buyer.

1. Do not sign this agreement before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge.

You signed this contract and received a copy on (Do not date on Sunday) JANUARY (Mo.) 30 (Day) 02 (Yr.)

ALLMENT CONTRACT

Buyer Sign

Co-Buyer—A Co-Buyer is a person who agrees to be primarily responsible for paying the entire debt and who (1) actually receives the vehicle or (2) is a parent or spouse of the Buyer, or (3) will be listed as an owner on the vehicle's title. By signing below, (1) I confirm that I will actually receive possession of the vehicle or will use it, or that I am a parent or spouse of the Buyer, or that I will be listed as an owner on the vehicle's title; (2) I agree to be primarily obligated under this contract; and (3) I consent to the Creditor having a security interest in the vehicle.

Co-Buyer Signs

Other Owner—An Other Owner is a person whose name is on the title to the vehicle but who does not have to pay the debt. By signing below, I choose to be an Other Owner and consent to the Creditor having a security interest in the vehicle.

Other Owner signs here Address

Guarantor—A Guarantor is a person who may be responsible for paying the entire debt if the Creditor cannot collect the amount owed from the Buyer and any Co-Buyer.

Guarantor Signs Address

I hereby guarantee the collection of the above described amount upon failure of the seller named herein to collect said amount from the buyer named herein. I also consent to the Creditor having a security interest in the vehicle.

Creditor Signs By Title

NO PUBLIC LIABILITY INSURANCE ISSUED WITH THIS TRANSACTION

DATE

PURCHASER'S NAME

SOC. SEC. NO.

BUSINESS PHONE

RESIDENCE PHONE

PURCHASER'S ADDRESS

CITY, STATE & ZIP Chicago IL

LIC. NO.

EMAIL

VEHICLE BEING PURCHASED

PLEASE ENTER MY ORDER FOR THE FOLLOWING: ☐ NEW ☑ USED ☐ DEMO ☐ CAR ☑ TRUCK ☐ BUY BACK

STOCK NO. U-9705

YEAR	MAKE	MODEL	TYPE	COLOR
1999	Dodge	Ram		Yellow

MILEAGE	SERIAL NUMBER

IF A NEW VEHICLE SALE . . .
The only warranties applying to this vehicle are those offered by the manufacturer.

IF USED VEHICLE SALE—CHECK APPROPRIATE BOX

☐ AS IS: this Vehicle is sold "as is" by us. This motor vehicle is sold as is without any warranty. The purchaser will bear the entire expense of repairing or correcting any defects that presently exist or that may occur in the Vehicle.

OR

☐ The only Dealer Warranty on this vehicle is the Limited Warranty which is issued with and made a part of this order form.

CONTRACTUAL DISCLOSURE STATEMENT FOR USED VEHICLE ONLY

"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."

USED VEHICLE TRADED IN AND/OR OTHER CREDIT

YEAR MAKE MILEAGE

MODEL BODY TYPE

COLOR TRIM

SER. NO.

Balance owed to

Address

Used Trade-in Allowance $

INSURANCE INFORMATION/REMARKS

NOTICE: TO THE NEGOTIATED CASH SALE PRICE OF EACH VEHICLE, NO MORE THAN $[illegible] MAY BE ADDED FOR DEALER COSTS AND OVERHEAD. THE ONLY OTHER ADDITIONAL CHARGES PERMITTED ARE DEALER-ADDED OPTIONS, WARRANTY AND SERVICE CONTRACTS, INSURANCE AND THE ACTUAL COST OF LICENSE AND TITLE REGISTRATION AND TAXES.

CASH PRICE OF VEHICLE	$ 12995
TRANSPORTATION	$
ADDITIONAL EQUIPMENT (Options)	$
TOTAL SUGGESTED LIST PRICE	$ 12995
TRADE-IN OR CREDIT ALLOWANCE	$
CASH OR DIFFERENCE PRICE	$
DOCUMENTARY SERVICE FEE	$ 50.00
SUBTOTAL	13045
(TAXES) IL CHI.	$ 1141.44
COOK COUNTY NEW CAR TAX	$
LICENSE AND TITLE	$ 80
TOTAL	$ 14266.44
(BALANCE OWED ON TRADE-IN) (FREE AND CLEAR)	$
TOTAL	$
EXTENDED VEHICLE COVERAGE Ram Bowles	$ 700
SUBTOTAL	
CASH WITH ORDER	$
BALANCE	$ 14966.44
DUE AT DELIVERY	$
BALANCE	$

This Order comprises the entire agreement affecting this purchase and no other agreement or understanding of any nature concerning same has been made or entered into, or will be recognized.

SALES CONSULTANT

PURCHASER

PURCHASER

APPROVED
THIS ORDER IS NOT VALID UNLESS SIGNED AND ACCEPTED BY MANAGEMENT

Illinois Department of Revenue

ST-556 Sales Tax Transaction Return

(R-4/94)

(For Vehicles, Watercraft, Aircraft, Trailers, and Mobile Homes)

Do not write above this line | RB | CA | DF | RC | TL |

Tax return no.: 18326989-3
IBT no.: 2657-5663
Taxable location no.: 016-0049-4
Taxable location: OAK LAWN
Dealer's license no.: DL 2050
REV 01
FORM 016

SATURN OF OAK LAWN INC
9121 S CICERO AVE
OAK LAWN IL 60453-1804

(708) 422-3800

1. Give the buyer's name and address

Name(s) ____

Street ____ City CHICAGO ____ State IL ZIP ____

2. Describe the item sold

☐ A Vehicle ☐ B Watercraft ☐ C Aircraft
☐ D Trailer ☐ E Mobile Home

☐ New ☐ Used

Identification no. 1B7HC13Z5XJ

Year 1999 Make DODGE TRUC

Body style & model QUADCAB 4D RAM 4X2

3. Give the date of delivery 01 (month) 30 (day) 02 (year)

4. Describe the trade-in, if any

Item traded in ____

Identification no. ____

Year ____ Make ____

Body style & model ____

5. Is the sale exempt from tax?

If so, check the correct box below and fill in Section 6, lines 1 and 2.

☐ A Sold to/shipped to an out-of-state purchaser/dealer.
drive-away permit no. ____ or plate no. ____
☐ B Sold to an Illinois dealer for resale.
dealer's IBT no. ____ lic. no ____
☐ C Sold to an exempt organization (government, school, religious, or charitable). Tax-exempt no. E ____
☐ D Sold to an interstate carrier (attach Form RUT-7)
☐ E Sold for rental use.
renter's IBT no.: ____
☐ F This form is void. Keep in your records for 42 months.
☐ G Other, describe ____

6. Give the price and figure the tax (to nearest dollar)

1 Total price, including accessories, federal tax, and freight .... 12,995.(
2 ☐ Trade-in allowance or
☐ Net insurance settlement amount .... N/(
(Attach Form RVT-7)
1,039.00
3 Amount subject to tax [line 1 - line 2] .... 12,995.(
4 Tax (line 3 × .070009) (If you made this sale from a temporary sales location, see the instructions) .... 1,040.(
Ln 3 x .0800 if Chicago Buyer
5 Use tax - optional (see instructions) .... N/(
a. County COOK
b. City CHICAGO
c. Township ____
6 Total tax [line 4 + line 5] 1,040.0

[redacted]

Dealer's check number— ____

We have examined this return, including any schedules and statements, and believe it is correct. If the seller has taken a qualified trade-in, we also state that the buyer has properly transferred and assigned the title of the trade-in to the seller.

Signature of buyer(s) ____ Date 1/30/2002

Do not write below this line.

Signature of seller ____ Date 1/30/2002

Date received by State of Illinois

Copy 3 - Purchaser's

This form is authorized as outlined by the Illinois tax laws and the Illinois Vehicle Code. Disclosure of this information is REQUIRED. Failure to provide information could result in penalties. This form has been approved by the Forms Management Center. IL-492-1065

FROM : FAX NO. : Apr. 06 2005 07:37AM P25

CONFIRMATION OF ACCIDENTAL PHYSICAL DAMAGE INSURANCE

To provide protection against serious financial loss should an accident or damage occur, I understand that my instalment contract requires that the vehicle be continuously covered with insurance against the risks of fire, theft and collision, and that failure to provide such insurance gives General Motors Acceptance Corporation the right to declare the entire unpaid balance immediately due and payable. Accordingly, I have arranged for the required insurance through the insurance company shown below and have requested that the policy contains a loss payable endorsement in favor of General Motors Acceptance Corporation located at:

Lienholder: General Motors Acceptance Corporation **BR #** 154
P.O. Box 2525
Hudson, OH 44236-0025

GMAC ACCOUNT NUMBER

NAMED INSURED:

ADDRESS		CITY CHICAGO	STATE IL	ZIP CODE
TEL. NO.	(	DRIVERS LICENSE	IL	

NAMED PURCHASER: FIRST MIDDLE LAST

ADDRESS		CITY CHICAGO	STATE IL	ZIP CODE
TEL. NO.	( )			

VEHICLE INSURED:

YEAR	MAKE	MODEL	BODY	VIN
1999	DODGE TRUC	QUADCAB 4D	XXX 4X2	1B7HC13Z8XJ

VEHICLE USE: ☒ Private Passenger, ☐ Commercial Auto and Trailer

Radius of Haul ________, ☐ Public Livery, ☐ All Other

INSURANCE AGENT

NAME	TIMOTHY G. MILLER
MAILING ADDRESS	3445 WEST 111TH ST.
CITY	CHICAGO STATE IL ZIP CODE 60655
AGENT'S TELEPHONE NUMBER	(773) 779-5959

INSURANCE CARRIER

NAME	ALLSTATE INSURANCE COMPANIES
POLICY NUMBER	0 62 402449 01 11
DATE THIS VEHICLE COVERED	FROM: 1/11/02 TO: 7/11/02
	COVERAGE

☒ Collision $ 250.00 Deductible

Type: ☒ BROAD FORM OR STANDARD
☐ LIMITED (NOT ACCEPTABLE)

☒ Comprehensive $ 250.00 Deductible

☐ Fire-Theft

AGENTS COMMENT

NAMED INSURED SIGNS

JANUARY 30, 2002
DATE

PURCHASER COPY

GMAC 8852T 9/2001

CUSTOMER # 28096
168910

SATURN OF OAK LAWN
9121 S CICERO
OAK LAWN, IL 60453
708-422-2800

DATE 1/30/2002

SOC. SEC. NO. [redacted]

PURCHASER'S NAME ___ BUSINESS PHONE ___ RESIDENCE PHONE ___

PURCHASER'S ADDRESS ___

CITY, STATE & ZIP ___ CHICAGO, IL

I.D. NO. [redacted]

IF A NEW VEHICLE SALE...
The only warranties applying to this vehicle are those offered by the manufacturer.

IF USED VEHICLE SALE—CHECK APPROPRIATE BOX

☐ AS IS: this Vehicle is sold "as is" by us. This motor vehicle is sold as is without any warranty. The purchaser will bear the entire expense of repairing or correcting any defects that presently exist or that may occur in the Vehicle.

OR

☐ The only Dealer Warranty on this vehicle is the Limited Warranty which is issued with and made a part of this order form.

"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."

YEAR	MAKE	MILEAGE
MODEL	BODY TYPE	
COLOR	TRIM	
	B.	
SER. NO.		
Balance owed to:		
Address		
Used Trade-in Allowance		
TITLE & REGISTRATION		143.00

REMARKS:

NOTICE: TO THE NEGOTIATED CASH SALE PRICE OF EACH VEHICLE, NO MORE THAN N/A MAY BE ADDED FOR DEALER COSTS AND OVERHEAD. THE ONLY OTHER ADDITIONAL CHARGES PERMITTED ARE DEALER-ADDED OPTIONS, WARRANTY AND SERVICE CONTRACTS, INSURANCE AND THE ACTUAL COST OF LICENSE AND TITLE REGISTRATION AND TAXES.

CASH DELIVERED PRICE OF VEHICLE	$	12,995.00
TOTAL SUGGESTED LIST PRICE	$	12,995.00
TRADE-IN OR CREDIT ALLOWANCE	$	N/A
CASH OR DIFFERENCE PRICE	$	12,995.00
DOCUMENTARY SERVICE FEE	$	N/A
SUBTOTAL		12,995.00
STATE TAXES	$	1,039.60
LOCAL TAXES		97.46
VEHICLE REGISTRATION AND T & T	$	143.00
TOTAL	$	14,275.06
(BALANCE OWED ON TRADE-IN) (FREE AND CLEAR)	$	N/A
		N/A
TOTAL	$	14,275.06
CASH WITH ORDER	$	N/A
BALANCE	$	14,275.06
DUE AT DELIVERY DATE	$	N/A
BALANCE	$	14,275.06

The front and back of this Order comprise the entire agreement affecting this purchase and no other agreement or understanding of any nature concerning same has been made or entered into, or will be recognized.
I have read the matter printed on the back hereof and agree to it as a part of this order the same as if it were printed above my signature. I certify that I am 21 years of age, or older, and hereby acknowledge receipt of a copy of this order. This order subject to satisfactory credit acceptance by the finance company. Any difference in the net payoff of the balance on the car traded in will be assumed by the purchaser.

PURCHASER

RONALD JOHNSON SALESMAN

PURCHASER

APPROVED ___

FROM : FAX NO. : Apr. 06 2005 07:35AM P23

ODOMETER DISCLOSURE STATEMENT

FEDERAL LAW (AND STATE LAW, IF APPLICABLE) REQUIRES THAT YOU STATE THE MILEAGE UPON TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

I, SATURN OF OAK LAWN STATE THAT
(TRANSFEROR'S NAME - SELLER - PRINT)

THE ODOMETER NOW READS 24183 MILES AND TO THE
(ODOMETER READING (NO TENTHS))

BEST OF MY KNOWLEDGE THAT IT REFLECTS THE ACTUAL MILEAGE OF THE VEHICLE DESCRIBED BELOW, UNLESS ONE OF THE FOLLOWING STATEMENTS IS CHECKED.

☐ (1) I HEREBY CERTIFY THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING REFLECTS THE AMOUNT OF MILEAGE IN EXCESS OF ITS MECHANICAL LIMITS.

☐ (2) I HEREBY CERTIFY THAT THE ODOMETER READING IS NOT THE ACTUAL MILEAGE. WARNING - ODOMETER DISCREPANCY.

MAKE: DODGE TRUC	MODEL: RAM 4X2	BODY TYPE: QUADCAB 4D
VEHICLE IDENTIFICATION NO.: 1B7HC13Z5XJ	YEAR: 1999	DEALER STOCK NO.: U9705

TRANSFEROR'S SIGNATURE (SELLER): X	(PRINTED NAME): SATURN OF OAK LAWN
TRANSFEROR'S STREET ADDRESS (SELLER): 9121 S CICERO	(ZIP CODE): 60453
(CITY): OAK LAWN	(STATE): IL
DATE OF STATEMENT: 1/30/2002	

(STATE) IL

(CITY) CHICAGO

ORIGINAL - TRANSFEREE (BUYER)

SATURN.

Saturn of Oak Lawn

[illegible] Johnson
Saturn Owner/Sales Consultant

9131 S. Cicero Avenue
Oak Lawn,
Illinois 60453
708/423-[illegible]
FAX 708/423-[illegible]

[illegible]

Wishing you a very special Christmas

2004

I will send you
$50.00
for every customer
you send me, who
buys a new or used car!

October 12,

Mr. O. Moore
[illegible]
Chicago, Illinois 60643

Dear Mr. Moore:

Would you be so kind as to check my truck, it is a canary yellow 1999 Dodge Ram? The front wheels on the driver's side shake when I hit the slightest pothole or ride or railroad tracks. I suspect that it is possibly the ball joint or tire rod. Also, the transmission needs to be looked at because my truck jerks when I put it in reverse. I am told that it might be a link in the transmission need to be tuned up.

Please let me know what time and date is convenient for you so that I can leave my truck.

Thank you so much for your help.

Sincerely,

CHL/rmh

07/29/02

① When put or applying brakes the lights in the dash board illuminati

② Lot of noises under the hood around the engine go over bump or railroad track

③ Check engine does not go off and flashes at times when Truck is driven over 30 MPH

④ I alleging (price-gouging) 99 cost very inflated this junk

⑤ on C.T.A 2 Mos take out loans for family paid repairs get it running

① front work $180.00
② heating coil 450.00
③ transmission 1600.00
went out in time
④ brakes 516.62

my lost 2,746.62

+ 99 Truck 18,000.00
that did not work
$20,746.62

note GMAC
~~never ok this~~
~~loan~~ stop this
loan

Thank you

07/29/02

Saturn of oak lawn

Can you take a look at my truck yellow
1999 Dodge Ram 4 X 2 Quadcab 4-D
the truck jerks when i put it in Reverse
might be the module or transmission
computer. transmission itself i hope
not. also windows fog greasy film
need replace heating coil cost
unkown. at the time infor saturn of oak
lawn other repair need they refuse.
service 99 Dodge Ram i had a
one year Coverage agreement i.e. per
repair was need they refuse take
Truck back.

Satern of Oak lawn
9121 S. Cicero avenue
Oak Lawn
Illinois 60453
708-422-3800
fax 708-422-5573

GMAC
General Motors Acceptance
Caporation
P.O. Box 2525 hudson
OH 44236-0025

Auto loan bias

i am Charging lending GMAC also Saturn oak lawn went discriminated against black customers by charging me higher rate

Thank you

Chicago Il

THE ATTACHMENTS TO THIS DOCUMENT HAVE BEEN REMOVED TO PROTECT UNWARRANTED INVASION OF PERSONAL PRIVACY PURSUANT TO EXEMPTION 6 OF THE FREEDOM OF INFORMATION ACT (FOIA), 5 U.S.C. 552(b)(6).