DEC 17 2012

CL. 10489832-6378

INFORMATION Redacted PURSUANT TO THE FREEDOM OF INFORMATION ACT (FOIA), 5 U.S.C . 552(B)(6)

1/1/2011

U. S. DEPARTMENT OF TRANSPORTATION
National Highway Traffic Safety Administration
Safety Assurance
Office of Vehicle Safety Compliance
400 Seventh Street, SW
Room 6115 (NSA-30) Washington, DC 20590

These are recalls certain models years 2007-2008 all electrical unit also radio systems Suzuki is recalling certain models years through 2007-2010 of sx4 electrical systems Which the dealership were reselling all cars at AL PIMONTE SUZUKI DEALERSHIP they Will not fix the problem also that they were selling cars without extended warranty's which They lied to consumers about all electrical problems also lighting also problems which More consumers was lied to in buying the car which the Suzuki dealership was at fault In getting the problem fixed this was a violation of consumer's rights under Illinois state law.

Here are more problems with this car questions this is a safety issue also consumer's rights Suzuki Sx4 Recalls – Suzuki Sx4 Recall & Warranty Information, Suzuki SX4 recalls have many drivers concerned. The fact remains that the Suzuki SX4 is an excellent vehicle, but every automobile has its problems at one time or another. Whether your Suzuki SX4 is from 2006, 2007, 2008, 2009 or 2010, you should learn about Suzuki SX4 recalls. Suzuki SX4 Recalls – Suzuki SX4 Recall & Warranty Information

The best way to save money on car repairs is to consider buying an extended warranty. This will protect you in case something happens to your Suzuki SX4 which is not covered by the manufacturer's warranty or a recall.

Some people don't see the value of an extended warranty for your Suzuki. The problem is that even the highest quality vehicles have issues which will need to be repaired and not all of these repairs are covered by recalls or Suzuki's regular warranty. You could be stuck paying thousands of dollars for repairs just to keep your Suzuki SX4 on the road. Don't risk paying a huge repair bill – consider getting an extended warranty instead:

[redacted]
Northlake, ill [redacted]

MC
121812

COVER SHEET

CONSUMER LEGAL SERVICES
30928 FORD ROAD
GARDEN CITY, MI 48135
ASHLEY SANDERS
1-734-261-4700
1-734-261-4737 FAX

ASHLEY I BOUGHT THE CAR USED BY THEY GAVE ME A HARDTIME ABOUT ALL MATTERS I ALSO CONTACTED ALL THE RIGHT DEPARTMENT ALSO SENT LETTERS TO THEM AGAIN TODAY.

THE MILEAGE ALSO CONTRACT WILL ALL BE FAXED TO YOU FOR REVIEW I WOULD LIKE YOU TO KNOW THAT THE ELECTRIAL SYSTEMS ALSO THE RADIO SYSTEMS IS ALL ONE UNIT DEFECT PARTS WHICH COST ABOUT $2,500.00 EACH UNIT OR MORE. THE DEALERSHIP WAS GIVEN ME A HARDTIME ABOUT ALL MATTERS.

[redacted]
NORTHLAKE, ILL [redacted]
[redacted]

1/1/2011

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[redacted]
Northlake, ill [redacted]
[redacted]

ILLINOIS LIABILITY INSURANCE IDENTIFICATION CARD

AMERICAN ACCESS
CASUALTY COMPANY

COMPANY #10730
1 S 450 SUMMIT AVENUE, SUITE 230
OAKBROOK TERRACE, ILLINOIS 60181
(630) 645-7750

Policy Number	Effective Date	Expiration Date
[redacted]	10/11/2012 10:25AM CT	3/25/2013

Year	Make/Model	VIN
2008	SUZUKI/SX4	JS2YB413385[redacted]

AGENCY INSURANCE CO. ISSUING CARD

Maya Insurance Plus, Inc 847-455-5340

INSURED

[redacted]

ADDRESS

[redacted]

CITY, STATE, ZIP

NORTHLAKE, IL [redacted]

DRIVER(S) COVERED

[redacted]

SEE IMPORTANT INFORMATION ON REVERSE SIDE

FIRST ACCEPTANCE INSURANCE COMPANY, INC.

Keep this card in your motor vehicle while in operation.

ILLINOIS LIABILITY INSURANCE IDENTIFICATION CARD

Policy Number	Effective Date	Expiration Date
[redacted]	08/24/2012	02/24/2013

Vehicle Description 2008 SUZUKI SX4

Vehicle ID Number JS2YB413385[redacted]

Agent: JACQUELINE BORRERO

Agent Phone: (847) 451-1600

Insured: [redacted]

NAIC: 10336

Examine policy exclusions carefully. This form does not constitute any part of your insurance policy. This does not extend coverage to excluded drivers that are listed on your policy.

JANUARY 2011 - Suzuki is recalling certain model year 2009-2010 Suzuki Grand Vitara multipurpose passenger vehicles equipped with 4-cylinder engines; model year 2011 Suzuki Grand Vitara multipurpose passenger vehicles produced prior to October 17, 2010; model year 2010 Suzuki SX4 passenger vehicles; and 2011 Suzuki SX4 passenger vehicles produced prior to October 14, 2010. The tension adjuster pulley for the drive belt that operates the alternator, water pump, air conditioner compressor and power steering pump, has an improperly manufactured internal spring that can break due to repeated stress. If the spring breaks, the drive belt will not be adjusted properly and can slip, causing a squeaking noise. Or the drive belt could come off causing the driver to increase to steer the ~~vehicle. This can also cause the coolant temperature indication to rise, which can lead to the engine overheating, or~~ can cause the charging light to come on, which can lead to battery discharge and engine stall. If the drive belt comes off, requiring the driver to use increased steering effort, or the engine stalls, a vehicle crash could occur dealers will replace the tension adjuster pulley with an improved part. This service will be performed free of charge. The safety recall is expected to begin on or before February 16, 2011. **11V-055**

OCTOBER 2010 -- Suzuki is recalling certain model year 2007 SX4 hatchback and model year 2008-2010 SX4 hatchback and sedan passenger vehicles. The three screws that secure each of the outside rear view mirrors to the mirror base can come loose due to vibration. If a rear view mirror falls off the vehicle the driver will have reduced visibility increasing the risk of a crash. Dealers will replace the base screws on both outer rear view mirrors free of charge. The safety recall began on November 5, 2010. . **10V-513**

SEPTEMBER 2010 -- Suzuki is recalling certain model year 2008 through 2010 SX4, 2010 Grand Vitara, and 2009 through 2010 Equator vehicles that were equipped with a Garmin nuvi model 750, 760, and 765 navigation system. The batteries contained in the affected GPS units can overheat. Overheated batteries could result in a fire. Suzuki will notify owners and the repairs will be performed by Garmin technicians by replacing the battery and inserting a spacer on top of the battery free of charge. The safety recall began on September 24, 2010. Suzuki's safety recall campaign number is SJ. **10V-392**

	talking with service manager and dealership general manager both decided that repairs were not covered under 100,000 mile powertrain warranty. also the air bag warning light stays on and it was also determined that the entire seat would have to be replaced in addition to the catalytic convertor being replaced due to bad oxygen sensor. i have proof of all maintance and service repairs to include oil changes etc. i requested a meeting with general manager and was assured that he would investigate situation and get back with me in a couple of days. it has been a week and only communication i have received is a text message on my cell phone stating that no part of the powertrain warranty would apply even though the powertrain warranty includes all things listed in diagnostic review of the car this is extremely unprofessional and shows that suzuki does not stand by their products. a lot more to this story>>>>>> mathews suzuki, clarksville tn		
05/09/2012	94000		
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10/10/2011	56379		
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03/01/2008	3000		
	Tl* the contact owns a 2008 sx4 crossover. the windshield wipers and the rear view mirror vibrate when driving. the windshield wipers were replaced, but the failure resurfaced. also the front tires and the driver-side brakes have prematurely failed . the dealer cannot identify the cause of the failure. the current mileage was 31,000. the failure mileage was 3,000.		
11/13/2008	12000	1	
	The car doesn't start when i turn the key, if its too hot out or cold out. it takes 30 minutes of turning the key over before the car will start. i have brought it into the dealership 4 or 5 times now, and they put a downward tail pipe on it, but still hasn't fixed the problem. *tr		

A B C D E F G H I

J K L M N O P Q

R S T U V W X Y

Z

OCTOBER 2010 -- Suzuki is recalling certain model year 2007 SX4 hatchback and model year 2008-2010 SX4 hatchback and sedan passenger vehicles. The three screws that secure each of the outside rear view mirrors to the mirror base can come loose due to vibration. If a rear view mirror falls off the vehicle the driver will have reduced visibility increasing the risk of a crash. Dealers will replace the base screws on both outer rear view mirrors free of charge. The safety recall began on November 5, 2010. . **10V-513**

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Below is a list of some major defects that may occur in used motor vehicles.

Frame & Body
- Frame—cracks, corrective welds, or rusted through
- Dog tracks—bent or twisted frame

Engine
- Oil leakage, excluding normal seepage
- Cracked block or head
- Belts missing or inoperable
- Knocks or misses related to camshaft lifters and push rods
- Abnormal exhaust discharge

Transmission & Drive Shaft
- Improper fluid level or leakage, excluding normal seepage
- Cracked or damaged case which is visible
- Abnormal noise or vibration caused by faulty transmission or drive shaft
- Improper shifting or functioning in any gear
- Manual clutch slips or chatters

Differential
- Improper fluid level or leakage excluding normal seepage
- Cracked of damaged housing which is visible
- Abnormal noise or vibration caused by faulty differential

Cooling System
- Leakage including radiator
- Improperly functioning water pump

Electrical System
- Battery leakage
- Improperly functioning alternator, generator, battery, or starter

Fuel System
- Visible leakage

Inoperable Accessories
- Gauges or warning devices
- Air conditioner
- Heater & Defroster

Brake System
- Failure warning light broken
- Pedal not firm under pressure (DOT spec.)
- Not enough pedal reserve (DOT spec.)
- Does not stop vehicle in straight line (DOT spec.)
- Hoses damaged
- Drum or rotor too thin (Mfgr. Specs)
- Lining or pad thickness less than 1/32 inch
- Power unit not operating or leaking
- Structural or mechanical parts damaged

Steering System
- Too much free play at steering wheel (DOT specs.)
- Free play in linkage more than 1/4 inch
- Steering gear binds or jams
- Front wheels aligned improperly (DOT specs.)
- Power unit belts cracked or slipping
- Power unit fluid level improper

Suspension System
- Ball joint seals damaged
- Structural parts bent or damaged
- Stabilizer bar disconnected
- Spring broken
- Shock absorber mounting loose
- Rubber bushings damaged or missing
- Radius rod damaged or missing
- Shock absorber leaking or functioning improperly

Tires
- Tread depth less than 2/32 inch
- Sizes mismatched
- Visible damage

Wheels
- Visible cracks, damage or repairs
- Mounting bolts loose or missing

Exhaust System
- Leakage

DEALER

ADDRESS

SEE FOR COMPLAINTS

I hereby acknowledge receipt of the Buyers Guide at the closing of this sale.

BUYER'S SIGNATURE

IMPORTANT: The informa window form for this vehicle is part of this contract. Information on the windo ontrary prov. sions in the contract of sale. Removal of before consum purpose of test-driving) is a violation of federal

BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

Suzuki	SX4	2008	JS2YB413385 [redacted]
VEHICLE MAKE	MODEL	YEAR	VIN NUMBER

S11016A
DEALER STOCK NUMBER (Optional)

WARRANTIES FOR THIS VEHICLE:

☐ AS IS-NO WARRANTY

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about the vehicle.

☒ WARRANTY

☐ **FULL** ☐ **LIMITED WARRANTY.** The dealer will pay ________ % of the labor and ________ % of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "implied warranties" may give you even more rights.

SYSTEMS COVERED: | **DURATION:**

Balance of factory power train warranty

☐ **SERVICE CONTRACT.** A service contract is available at a [illegible] this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a [illegible] within 90 days of the time of sale, state law "implied warranties" may give you additional ri[illegible]

PRE PURCHASE INSPECTION: ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.

REPURCHASE AGREEMENT (Execute Assignment Also)

In Addition to Seller's obligations set forth in the above assignment, Seller agrees, in the event a claim or defense is asserted against Assignee by the Buyer at any time, Seller shall, on demand, repurchase the within contract for cash at a price equal to the net amount remaining unpaid on said contract; and Seller shall indemnify and hold Assignee harmless from any and all liabilities that may result at any time from any claim asserted by Buyer for recovery of amounts paid arising out of any promise, representation or warranty made by Seller or the Manufacturer to Buyer.

Dated: ______________________ ______ ______________________ Seller

By: ______________________ Authorized Signature ______ Title

FULL RECOURSE AGREEMENT (Execute Assignment Also)

In Addition to Seller's obligations to set forth in the above assignment, Seller unconditionally guarantees prompt and full payment by Buyer of the Total of Payments and all other amounts due from Buyer under the within contract. If Buyer shall fail to pay any installment when due, Seller agrees to pay to Assignee, on demand, the full amount remaining unpaid on ~~said contract. Seller agrees that it shall not be necessary for Assignee to proceed first against Buyer or to have recourse to the motor vehicle before proceeding to enforce this~~ agreement. Extension of the time of payment or variation of terms effected by Assignee with Buyer shall not release Seller from his obligation hereunder.

Dated: ______________________ ______ ______________________ Seller

By: ______________________ Authorized Signature ______ Title

LIMITED REPURCHASE AGREEMENT (Execute Assignment Also)

In Addition to Seller's obligations set forth in the above assignment, Seller agrees, in the event that Assignee repossesses the motor vehicle described in the within contract on account of default by Buyer and delivers the same to Seller, Seller shall, on demand, repurchase said motor vehicle for cash at a price equal to the amount remaining unpaid on said contract plus all costs and expenses, including attorneys' fees, incurred by Assignee by reason of Buyer's default or in connection with repossession and delivery of the motor vehicle. This repurchase agreement shall remain in effect until Buyer has paid ______ full installments of the Total of Payments. Extension of the time of payment or variation of terms effected with the Buyer shall not release Seller from his obligation hereunder.

Dated: ______________________ ______ ______________________ Seller

By: ______________________ Authorized Signature ______ Title

LIMITED GUARANTEE AGREEMENT (Execute Assignment Also)

In Addition to Seller's obligations set forth in the above assignment, Seller unconditionally guarantees that, in the event of default by the Buyer in the full payment of any installment of the within contract when due, Seller will pay to Assignee, on demand, the unpaid balance then due on the contract up to the limit of $ ______. This guarantee shall terminate after Buyer has paid ______ full scheduled installments on the Total of Payments. Extension of the times of payment or variation of terms effected by Assignee with Buyer shall not release Seller from his obligation hereunder.

Dated: ______________________ ______ ______________________ Seller

By: ______________________ Authorized Signature ______ Title

RETAIL INSTALLMENT CONTRACT – MOTOR VEHICLE – SIMPLE INTEREST

No. N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	**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 Sale Price The total cost of your purchase on credit, including your downpayment of $ ~~1335.00~~
23.50 %	$ 7544.25	$ 10399.95	$ 17944.20	$ ~~19279.20~~

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
60	$ 299.07	monthly beginning 03/22/2012
N/A	$ N/A	N/A

Security: You are giving a security interest in the goods being purchased and in any moneys, credits or other property of yours in the possession of the Assignee, on deposit or otherwise.

Late Charge: If any payment is ten (10) days late, you will be charged: i) 5% of the installment if the installment is in excess of $200.00; or ii) $10.00 if the installment is for $200.00 or less.

Itemization of Amount Financed

Cash Price $ 10500.00

Less Cash Downpayment $ 1335.00

Value of Trade-In Trade $ N/A

Lien Payoff $ N/A

To: N/A Net Trade $ N/A

Amounts Paid on Your Account

Unpaid Balance of Cash Price $ 9165.00

Amount Paid to Others for You

***WE MAY BE RETAINING A PORTION OF THIS AMOUNT**

Unpaid Balance Due on Trade-In $ N/A

N/A

Year, Make, Model of Buyer's Trade-In

(Paid to) N/A

*Insurance Companies:

*N/A $ N/A

*N/A $ N/A

* N/A

Form IFI-26 (Rev. 7/11)

ADDITIONAL AGREEMENTS OF BUYER

1. Waiver of any default in the payment of any installment of the total of payments when due shall not operate as a waiver of any subsequent default. No extension of the time of payment or any other modification of the terms of this contract shall be binding on holder unless written consent thereto is given by an executive officer or holder. This contract shall be binding upon and inure to the benefit of the parties, their heirs, personal representatives, successor and assigns.

2. Buyer agrees to keep said motor vehicle fully insured against loss by fire, theft and collision for the entire term of this contract in companies acceptable to holder. Holder is authorized to purchase all insurance included in this contract. Insurance coverages, other than required insurance, have been voluntarily contracted for by Buyer. Buyer may elect to purchase any required insurance from an insurance company, agent or broker of his own choice. If Buyer so elects, he shall furnish Seller with a policy or binder issued by a company acceptable to Seller on or before taking possession of the motor vehicle, and inclusion of Buyer's premiums in this contract is optional with Seller. All policies procured by Buyer shall provide that loss, if any, shall be payable to Buyer and to the holder of this contract, as their respective interest may appear and a clause requiring insurer to give the holder 10 days written notice of cancellation. In the event of the failure of Buyer to insure said motor vehicle or to deliver a fully paid policy to holder at the times and in the manner herein provided, or in the event of cancellation or expiration of any policy during the term of this contract without replacement by Buyer within 10 days, such failure shall constitute an event of default hereunder. Holder shall have the option, but shall not be required, to procure such insurance for Buyer and to advance the premium therefor. Buyer hereby promises to pay any such premium with finance charge thereon at the annual percentage rate stated on the reverse side hereof as an additional indebtedness due hereunder. Buyer hereby assigns to holder the proceeds of all insurance on said motor vehicle including unearned premium refunds. In the event of default by Buyer hereunder, holder is authorized to cancel such insurance, receive and receipt for unearned premiums and to endorse any check or draft therefor made payable to Buyer. Any unearned premium received by the holder shall be credited to the final maturing installments of this contract except to the extent applied toward payment for similar insurance protecting the interest of Buyer and the holder, or either of them.

3. COLLATERAL PROTECTION INSURANCE. Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and any other charges we 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.

4. Buyer shall not use or permit said motor vehicle to be used in violation of any law or ordinance, State, Federal, or Municipal. Buyer shall not sell, lease, encumber or place said motor vehicle in any other person's possession or remove it from the State without the written consent of the holder of this contract. Buyer shall not use said motor vehicle for hire or as a taxi. Buyer shall keep said motor vehicle free from all mechanic's liens, tax liens and all other liens.

5. Upon the occurrence of any event of default, the holder of this contract shall have the rights and remedies provided by Article 9 of the Illinois Uniform Commercial Code including, but not by way of limitation, the rights of the holder (a) to take immediate possession of the motor vehicle, with or without judicial process, and for such purpose, to enter upon the premises where it may be located; and (b) to give Buyer reasonable notice of the time and place of any public sale thereof or of the time after which any private sale or other intended disposition thereof is to be made; and (c) to dispose of the motor vehicle at public or private sale in accordance with said notice to Buyer and to buy at a public sale; and (d) to apply the proceeds of sale first to the reasonable expenses of retaking, holding, preparing for sale and selling and to reasonable attorneys' fees and legal expenses incurred by holder, and second, to satisfaction of Buyer's indebtedness hereon, and third, to satisfaction of any subordinate security interest in the motor vehicle if demand therefor is received by holder before disposition of the proceeds, and to account to Buyer for any surplus remaining. Buyer shall be liable for any deficiency. If the Buyer has paid an amount equal to 30% or more of the deferred payment price at the time of repossession, the Buyer may, within 21 days, redeem the collateral from the holder by tendering (a) the total of all unpaid amounts, including any unpaid delinquency or deferral charges due at the time of tender, without acceleration, and (b) performance necessary to cure any default other than nonpayment of the amounts due; and (c) any reasonable cost or fees incurred by the holder in the retaking of the goods. Tender of payment and performance in this manner restores to the Buyer his rights under the contract as though no default had occurred. The Buyer has a right to redeem the collateral from the holder only once in this manner. At any time before disposition of the motor vehicle as provided herein, Buyer may redeem it by paying holder all indebtedness secured hereby as well as expenses reasonably incurred by holder in retaking, holding, preparing the motor vehicle for sale, arranging for the sale and reasonable attorneys' fees and legal expenses. It is expressly agreed by Buyer that the requirements of reasonable notice shall be met if notice is mailed to Buyer at the address of Buyer shown herein not less than 10 days prior to the sale or other disposition. All rights and remedies of the holder, whether provided for in this contract or conferred by law, are cumulative.

6. Holder is authorized to apply any payment made by Buyer hereon to any other indebtedness of Buyer to holder, whether arising under the contract or otherwise.

7. Buyer agrees that holder, in retaking said motor vehicle as herein provided, may take possession of personal effects and property found therein and hold the same for delivery to Buyer.

8. Buyer agrees that if delivery of the motor vehicle is not made at the time of execution of this contract, the identifying number or marks and the due date of the first installment may be inserted by Seller in Seller's counterpart of the contract after it has been signed by Buyer.

9. The terms of this contract are governed by the laws of the State of Illinois. If any provision of this contract is held invalid, the invalidity shall not affect the remaining provisions thereof.

"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 LOAN EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR LOAN, 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 LOAN, THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.

ASSIGNMENT

FOR VALUE RECEIVED, Seller hereby sells, assigns and transfers to

(Name of Assignee) (Address of Assignee)

ASSIGNEE, its successors and assigns, all of Seller's right, title and interest in and to the within contract and the motor vehicle described therein. To induce Assignee to purchase said contract, Seller represents and warrants to Assignee (1) that the within contract is valid and genuine and correctly states the terms of the retail installment transaction between Seller and Buyer; (2) that the motor vehicle described has been delivered to and accepted by the Buyer; (3) that the down payment was paid in full, in cash or in trade, and that no part was loaned to Buyer by Seller; (4) that Seller had good title to and the right to sell said motor vehicle to Buyer and that the motor vehicle is free of all liens, claims and encumbrances; (5) that no notice of any defense or right of action has been received by Seller from Buyer nor has Seller any knowledge of any fact that would impair the validity of the contract; (6) that Seller has the right to sell and assign this contract to Assignee; (7) that all buyers have legal capacity to contract; (8) that on the date of the contract Seller executed and delivered to each Buyer a completed copy of the contract and to the Guarantor a completed copy of the contract and Explanation of Guarantor's Obligation; (9) Seller has complied with all requirements of the Federal Truth in Lending Act, Regulation Z, the Federal Equal Credit Opportunity Act and the Illinois Motor Vehicle Retail Installment Sales Act and the regulations of all governmental agencies; (10) that on the date of the contract, Seller assigned to Buyer the Manufacturer's Statement of Origin or the existing Certificate of Title, as the case may be, issued covering said motor vehicle, procured from Buyer a signed application for a new certificate of title to be issued to Buyer and mailed to Assignee showing correctly the date of the within contract, the name and address of Assignee as holder of the first lien on the motor vehicle and the amount of said lien and caused to be delivered to the Secretary of State of Illinois all of the documents described with the prescribed fee; (11) that the motor vehicle has not been used as a taxi or for hire or for commercial transportation or by law enforcement agencies; (12) that the sale was made at Seller's place of business and was not a door-to-door sale within the definition of the Federal Trade Commission Trade Regulation Rule or the Illinois Consumer Fraud Act; and (13) that the Seller believes the Buyer to be of good moral character and that Buyer will not use or permit said vehicle to be used for unlawful purposes. If any of the foregoing representations and warranties is breached, Seller agrees to repurchase the within contract for the unpaid balance and all other indebtedness then due from Buyer thereon, together with reasonable attorneys' fees, costs and expenses incurred by Assignee.

Dated: ______________________ ______________________
Seller

By: ______________________

I desire Credit Life Insurance.

N/A (Age of Insured) N/A (Signature) (Date)

N/A (Age of Insured) N/A (Signature) (Date)

I desire Credit Disability Insurance.

N/A (Age of Insured) (Signature) N/A (Date)

N/A (Age of Insured) (Signature) N/A (Date)

[redacted] (Signature) 02/06/2012 (Date)

N/A (Signature) N/A (Date)

SEE REVERSE HEREOF FOR INFORMATION ON POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM.

NOTICE OF PROPOSED GROUP CREDIT LIFE INSURANCE

If a charge is made above for credit life insurance and if such insurance is to be procured by assignee, the undersigned takes notice that the decreasing term insurance written under a Group Credit Life Insurance Policy is to be purchased on the life of the Buyer or Buyers who signed above requesting it, subject to acceptance by the insurer and issuance of a certificate by N/A (Insurer) N/A (Home Office Address).

The amount of premium is shown above. The term of insurance will commence on the date of this contract and expire on the originally scheduled maturity date of the indebtedness. The initial amount of insurance will be equal to the initial indebtedness and will decrease as any payment is made on the indebtedness in an amount computed by multiplying the amount of the payment by the ratio of initial insurance over the initial indebtedness. The proceeds of any insurance paid will be applied to reduce or extinguish the indebtedness. If insurance is terminated prior to the scheduled maturity date of the indebtedness, any premium refund will be paid or credited promptly to the person entitled thereto. Refund formula is on file with the Director of Insurance and with creditor. All of the foregoing is subject to the provisions of the certificate of insurance to be issued.

Other insurance: N/A (Type of Insurance), the cost for a term of N/A months will be $ N/A.

BUYER AGREES THAT THE PROVISIONS ON THE REVERSE SIDE HEREOF SHALL CONSTITUTE A PART OF THIS RETAIL INSTALLMENT CONTRACT AND BE INCORPORATED HEREIN. If this contract evidences the sale of a used motor vehicle (1) Buyer acknowledges receipt of the original or a true copy of the "Buyer's Guide" form displayed by Seller on the side window of the used vehicle; and (2) THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS USED VEHICLE IS A PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

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.

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, 2008, WAS $150. THE MAXIMUM AMOUNT THAT MAY BE CHARGED FOR A DOCUMENTARY FEE IS THE BASE DOCUMENTARY FEE OF $150 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.

The Annual Percentage Rate may be negotiable with the Seller. If this Contract is assigned, Seller may retain or receive a portion of the Finance Charge.

NOTICE TO 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. Buyer acknowledged receipt of a fully completed copy of this contract executed by both Seller and Buyer. Guarantor, if any, acknowledged receipt of completed copies of this contract and of Explanation of Guarantor's Obligation.

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.

Buyer(s) acknowledges receipt of a fully completed and executed copy of this Contract.

RETAIL INSTALLMENT CONTRACT

Dated: FEBRUARY 6, 2012

Seller: AL PIEMONTE SUZUKI

By: AGENT TITLE

Guarantor N/A

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.

Buyer [redacted]

Buyer N/A

INSTRUCTIONS: If parent, spouse, or other person who is or will be listed as an owner on the vehicle's title is a co-buyer, sign above. Other co-signers, sign on the Guarantor line.

BUYER'S COPY

ADDITIONAL AGREEMENTS OF BUYER

1. Waiver of any default in the payment of any installment of the total of payments when due shall not operate as a waiver of any subsequent default. No extension of the time of payment or any other modification of the terms of this contract shall be binding on holder unless written consent thereto is given by an executive officer or holder. This contract shall be binding upon and inure to the benefit of the parties, their heirs, personal representatives, successor and assigns.

2. Buyer agrees to keep said motor vehicle fully insured against loss by fire, theft and collision for the entire term of this contract in companies acceptable to holder. Holder is authorized to purchase all insurance included in this contract. Insurance coverages, other than required insurance, have been voluntarily contracted for by Buyer. Buyer may elect to purchase any required insurance from an insurance company, agent or broker of his own choice. If Buyer so elects, he shall furnish Seller with a policy or binder issued by a company acceptable to Seller on or before taking possession of the motor vehicle, and inclusion of Buyer's premiums in this contract is optional with Seller. All policies procured by Buyer shall provide that loss, if any, shall be payable to Buyer and to the holder of this contract, as their respective interest may appear and a clause requiring insurer to give the holder 10 days written notice of cancellation. In the event of the failure of Buyer to insure said motor vehicle or to deliver a fully paid policy to holder at the times and in the manner herein provided, or in the event of cancellation or expiration of any policy during the term of this contract without replacement by Buyer within 10 days, such failure shall constitute an event of default hereunder. Holder shall have the option, but shall not be required, to procure such insurance for Buyer and to advance the premium therefor. Buyer hereby promises to pay any such premium with finance charge thereon at the annual percentage rate stated on the reverse side hereof as an additional indebtedness due hereunder. Buyer hereby assigns to holder the proceeds of all insurance on said motor vehicle including unearned premium refunds. In the event of default by Buyer hereunder, holder is authorized to cancel such insurance, receive and receipt for unearned premiums and to endorse any check or draft therefor made payable to Buyer. Any unearned premium received by the holder shall be credited to the final maturing installments of this contract except to the extent applied toward payment for similar insurance protecting the interest of Buyer and the holder, or either of them.

3. COLLATERAL PROTECTION INSURANCE. Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and any other charges we 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.

4. Buyer shall not use or permit said motor vehicle to be used in violation of any law or ordinance, State, Federal, or Municipal. Buyer shall not sell, lease, encumber or place said motor vehicle in any other person's possession or remove it from the State without the written consent of the holder of this contract. Buyer shall not use said motor ... hire or as a taxi. Buyer shall keep said motor vehicle free from all mechanic's liens ...

5. Upon the occurrence of any event of default, the hold... including, but not by way of limitation ... upon the prem...

RETAIL INSTALLMENT CONTRACT – MOTOR VEHICLE – SIMPLE INTEREST

No. N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	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 Sale Price The total cost of your purchase on credit, including your downpayment of $ 1335.00
23.50 %	$ 7544.25	$ 10399.95	$ 17944.20	$ 19279.20

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
60	$ 299.07	monthly beginning 03/22/2012
N/A	$ N/A	N/A

Security: You are giving a security interest in the goods being purchased and in any moneys, credits or other property of yours in the possession of the Assignee, on deposit or otherwise.

Late Charge: If any payment is ten (10) days late, you will be charged: i) 5% of the installment if the installment is in excess of $200.00; or ii) $10.00 if the installment is for $200.00 or less.

Prepayment: You have the right to prepay the unpaid balance in full or in part at anytime without penalty.
See your contract terms below and on the reverse side for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and further information about security interests.

Itemization of Amount Financed

Cash Price $ 10500.00
Less Cash Downpayment $ 1335.00
Value of Trade-In Trade $ N/A
Lien Payoff $ N/A
To: N/A Net Trade $ N/A
Amounts Paid on Your Account
Unpaid Balance of Cash Price $ 9165.00
Amount Paid to Others for You
*WE MAY BE RETAINING A PORTION OF THIS AMOUNT
Unpaid Balance Due on Trade-In $ N/A
N/A
Year, Make, Model of Buyer's Trade-In
(Paid to) N/A
*Insurance Companies:
*N/A $ N/A
*N/A $ N/A
*N/A $ N/A
Public Officials (Licenses, Title & Taxes) $ 1073.56
*Paid to ERT Service Provider for ***Optional ERT Fee*** $ N/A
*To DOC FEE $ 161.39
*To N/A $ N/A
*To N/A $ N/A

Buyer(s) [redacted] FRANKLIN PARK IL [redacted]
(Names) (Residence Address) (City) (State) (Zip)

Buyer(s) N/A
(Names) (Residence Address) (City) (State) (Zip)

Seller AL PIEMONTE SUZUKI 401 EAST NORTH AVE NORTHLAKE IL 60164
(Corporate Firm or Trade Name) (Business Address) (City) (State) (Zip)

Seller hereby sells and Buyer or Buyers, jointly and severally, hereby purchase the following motor vehicle with accessories and equipment thereon for the deferred payment price and on the terms set forth in this contract. Buyer acknowledges delivery and acceptance of said motor vehicle in good condition.

New or Used	Year	Make of Vehicle	Model	Body Style	No. Cyl.	Serial Number	Body Color	Top Color	Key No.
USED	2008	SUZUKI	SX4	5DR HB A	4	JS2YB413385[redacted]	BLUE	CONVENIENC	N/A

Buyer Promises to pay to the order of Seller at the offices of:
JPMORGAN CHASE BANK NA (Assignee) located in COLUMBUS , OH XXXX
the Amount Financed shown above together with a Finance Charge on the principal balance of the Amount Financed from time to time unpaid at the rate of 23.50 % per annum from date until maturity in 59 installments of $ 299.07 each and a final installment of $ 299.07 , beginning on MARCH, 22 , 2012 and continuing on the same day of each successive month thereafter until fully paid. All payments shall be applied first to accrued Finance Charge and the balance to principal. The Finance Charge has been computed on the scheduled unpaid balances of the Amount Financed on the assumption that all scheduled installments will be paid when due. Guarantor, if any, guarantees collection of all amounts due under this contract upon failure of the Seller to collect from the Buyer named herein.

SECURITY INTERESTS: Seller is granted a purchase-money security interest in the motor vehicle described above and all accessions under the Illinois Uniform Commercial Code until the Total of Payments and all future indebtedness for taxes, liens, repairs and insurance premiums advanced by holder hereunder are paid in full. Buyer grants assignee the right of set-off or lien on any moneys, credits or other property of Buyer in possession of the Assignee, on deposit or otherwise, excepting IRA or similar deposits. Seller is also granted a security interest in any premium rebates for insurance or service contracts, if financed hereunder, in the proceeds of any insurance or service contract on the motor vehicle, and in the proceeds of any credit life and/or accident and health insurance financed hereunder, until all amounts due under this contract are paid in full.

ACCELERATION: Buyer agrees that (1) if Buyer shall default in the payment of any installment of the Total of Payments or any other indebtedness due hereon; or (2) Buyer shall fail to perform any agreement or warranty made by Buyer herein; or (3) if the motor vehicle shall be lost, stolen, substantially damaged, destroyed, sold, encumbered, removed, concealed, attached or levied upon; or (4) if the motor vehicle shall be seized or forfeited for violation of any law or ordinance, State, Federal or Municipal; or (5) a proceeding under any bankruptcy or insolvency statute shall be instituted by or against Buyer or Buyer's business or property, or Buyer shall make an assignment for benefit of creditors, or (6) if Buyer shall die or be adjudged incompetent; or (7) if holder shall, for reasonable cause, deem itself insecure; or (8) if Buyer shall fail to keep the motor vehicle fully insured for the entire term of this contract, the holder may declare all unpaid installments of the Total of Payments and all other indebtedness secured hereby immediately due and payable, without notice or demand, subject to right of reinstatement, if applicable.

PREPAYMENT: THE BUYER MAY PREPAY IN FULL OR IN PART THE UNPAID BALANCE OF THE CONTRACT AT ANY TIME WITHOUT PENALTY.

DELINQUENCY CHARGE: If any payment is ten (10) days late, you will be charged: i) 5% of the installment if the installment is in excess of $200.00; or ii) $10.00 if the installment is for $200.00 or less. In addition, Buyer agrees to pay reasonable attorneys' fees, costs and expenses incurred in the collection or enforcement of the debt or in realizing on the collateral. Buyer agrees to pay Finance Charges after maturity of the final installment, or after acceleration upon default, at the Annual Percentage Rate stated herein so long as there exists any uncured default hereunder, all without relief from valuation or appraisement laws.

INSURANCE AGREEMENT: Motor Vehicle Damage or Loss insurance is required by Seller. (**Buyer may choose the person through whom the insurance is to be obtained. If such insurance is to be obtained through Seller, the cost for a term of** N/A **months will be $** N/A.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED IN THIS CONTRACT

Credit Insurance is not required by Seller nor is it a factor in approval of the extension of credit. No credit insurance is to be provided unless the Buyer signs the appropriate authorization below. Group Credit Insurance is available for the term of the credit upon acceptance by insurer at the following costs:

Credit Life Insurance $ N/A Credit Disability Insurance $ N/A

CONFIRMATION OF ACCIDENTAL PHYSICAL DAMAGE INSURANCE

To provide protection against serious financial loss should an accident or damage occur, I understand that my installment contract requires that the vehicle be continuously covered with insurance against the risks of fire, theft and collision. Accordingly, I have arranged for the required insurance through the insurance company shown below and have requested that the policy contain a loss payable endorsement in favor of the holder of my contract located at:

P.O. Box 674
Minneapolis, MN 55440-0674

BR # ____________

NAMED INSURED:	FIRST: [redacted]	MIDDLE	LAST		
ADDRESS	NUMBER: [redacted]	STREET	CITY: FRANKLIN PARK IL [redacted]	STATE	ZIP CODE
TEL. NO.	[redacted]	DRIVERS LICENSE #: [redacted]			

GMAC ACCOUNT NUMBER:

NAMED PURCHASER:	FIRST: [redacted]	MIDDLE	LAST		
ADDRESS	NUMBER: [redacted]	STREET	CITY: FRANKLIN PARK IL [redacted]	STATE	ZIP CODE
TEL. NO.	[redacted]				

VEHICLE INSURED:

YEAR	MAKE	BODY	MODEL	VEHICLE IDENTIFICATION NUMBER
2008	SUZUKI	5DR HB AUTO	SX4	JS2YB413385[redacted]

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

INSURANCE AGENT *PLEASE PRINT CLEARLY FULL AND EXACT ADDRESS TO APPEAR IN WINDOW ENVELOPE*

NAME	MAYA INS.PLUS
MAILING ADDRESS	105 W GRAND AVE
CITY	NORTHLAKE STATE: IL ZIP CODE: 60164
AGENT'S TELEPHONE NUMBER	(847) 455-5340

INSURANCE CARRIER *PLEASE PRINT CLEARLY FULL AND EXACT NAME OF INSURANCE CARRIER*

NAME	UNITED EQUITABLE INS	
POLICY NUMBER	[redacted]	
DATE THIS VEHICLE COVERED	FROM: 01/15/12	TO: 07/15/12
	COVERAGE	6 MONTHS

☒ **Collision $** 500.00 **Deductible**
Type: ☒ BROAD FORM OR STANDARD
☐ LIMITED (NOT ACCEPTABLE)
☒ **Comprehensive $** 500.00 **Deductible**
☐ **Fire-Theft**

AGENTS COMMENT

NAMED INSURED SIGNS X [redacted]

02/06/2012
DATE

PURCHASER COPY

89616478

ILLINOIS SECURE POWER OF ATTORNEY

WARNING! This Form May Be Used Only When Title Is Physically Held By Lienholder Or When Title Has Been Lost. This Form Must Be Submitted To The State By The Person Exercising Power(s) Of Attorney. Failure To Do So May Result In Fines And/Or Imprisonment.

VEHICLE DESCRIPTION

Year	Make	Model	Body Type	Vehicle Identification Number
2008	SUZUKI	SX4	5DR HB AUTO	JS2YB413385[redacted]

PART A. Power of Attorney to Disclose Mileage

Federal and State law require that you state the mileage upon transfer of ownership.

Failure [redacted]ing a false statement may result in fines and/or imprisonment.

I, [redacted] (transferor's name, Print), appoint AL PIEMONTE SUZUKI (transferee's/dealership name, Print) as my attorney-in-fact, to sign all papers and documents required to secure Illinois Title and to disclose the mileage on the title for the vehicle described above, exactly as stated in my following disclosure.

I state that the odometer now reads 58083 (no tenths) miles and, to the best of my knowledge, that it reflects the actual mileage unless one of the following statements is checked.

☐ (1) The mileage stated is in excess of its mechanical limits.

☐ (2) The odometer reading is NOT the actual mileage. WARNING – ODOMETER DISCREPANCY.

[redacted] (Transferee's Signature)

[redacted]Name) — AL PIEMONTE SUZUKI (Printed Name)

FRANKLIN PARK IL [redacted] (Transferor's Street Address) — 401 EAST NORTH AVE (Transferee's Street Address)

02/06/2012 (City, State, Zip Code) — NORTHLAKE IL 60164 (City, State, Zip Code)

(Date of Statement)

PART B. Power of Attorney to Review Title Documents and Acknowledge Disclosure

(Part B is invalid unless Part A has been completed)

I, ______________ (transferee's name, Print), appoint ______________ (transferor's name, Print) as my attorney-in-fact, to sign all papers and documents required to secure Illinois Title and to sign the mileage disclosure on the title for the vehicle described above, only if the disclosure is exactly as the disclosure completed below.

(Transferee's Signature) (Transferee's Printed Name)

(Transferee's Name, Street Address, City, State Zip Code)

Federal and State law require 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, ______________ (transferor's/dealership name, Print), state that the odometer now reads ______ (no tenths) miles and, to the best of my knowledge, that it reflects the actual mileage unless one of the following statements is checked.

☐ (1) The mileage stated is in excess of its mechanical limits.

☐ (2) The odometer reading is NOT the actual mileage. WARNING – ODOMETER DISCREPANCY.

(Transferor's Signature) (Transferor's Printed Name)

(Transferor's Street Address) (City, State, Zip Code)

(Date of Statement)

PART C. Certification (To Be Completed When Both Parts A and B Have Been Used)

I, ______________ (person exercising above powers of attorney, Print), hereby certify that the mileage I have disclosed on the title document is consistent with that provided to me in the above power of attorney. Further, upon examination of the title and any reassignment documents for the vehicle described above, the mileage disclosure I have made on the title pursuant to the power of attorney is greater than that previously stated on the title and reassignment documents. This certification is not intended to create, nor does it create any new or additional liability under Federal or State law.

(Signature) (Printed Name)

(Street Address) (City, State, Zip Code)

(Date of Statement) Auditor Test ☐

Al Piemonte SUZUKI®

401 E North Ave
Northlake, IL 60164
Tel: 630-532-5600
www.apsuzuki.com

Arbitration Agreement

02/06/2012
Date

In this Arbitration Agreement, the terms "you" and "your" refer to the buyer(s) who sign below. The terms "we" and "us" and "our" refer to Al Piemonte Suzuki. By agreeing to a arbitrate, you and we give up some rights, including the right to a jury trial, and any right the Buyer might have to seek punitive damages.

The term "vehicle" is the vehicle which is the subject of a purchase order executed on this date and is more fully described as: Make SUZUKI. Model SX4.
VIN JS2YB413385[redacted]

That in consideration for your agreement to this Arbitration Agreement, we hereby waive any and all rights to pursue any legal action in a court of law, with the exception of those actions specifically excluded herein. Furthermore, in consideration of our agreement to this Arbitration Agreement you agree to waive your right to pursue any cause of action in a court of law, with the exception of those actions specifically excluded herein.

A "Dispute" is any controversy or claim (other than: a claim relating to the buyer's failure to pay an agreed upon down payment or failure to pay any amount due pursuant to a promissory note executed in lieu of a cash down payment: as to the issuance, by buyer, of a check which is not honored by the buyer's bank; a buyer's failure to provide good title to a trade-in vehicle; a misrepresentation, by buyer, concerning the amount remaining due on any loan concerning a trade-in vehicle; any claim relating to the possession, repossession or replevin of the vehicle; or relating to actions to enforce any Retail Installment Contract executed by you in connection with the purchase of the vehicle) arising from or relating to the vehicle you have purchased from us on the date shown above. The term "dispute" also includes, but is not limited to, claims relating to the negotiation or breach of any purchase order and/or bill of sale relating to the vehicle, and any dispute relating to any vehicle service contract purchased or provided at the time the vehicle was purchased or within thirty (30) days thereafter. The term "dispute" also includes any question regarding whether a matter is subject to arbitration under this Arbitration Agreement.

You and we agree that if any Dispute arises, the Dispute will be resolved by binding arbitration by a single arbitrator under the rules of the Better Business Bureau then in effect, and such arbitration shall be held in either Wheaton, Illinois or Chicago, Illinois, with the arbitrator rendering a written decision with separate findings of fact and conclusions of law.

An award by the arbitrator shall be final and binding on all parties to the proceeding. The arbitrator shall not have the right to award punitive damages or attorneys' fees to any party. All arbitration costs and expenses shall be shared equally by the parties. Judgment on the award may be entered by either party in the highest local, state or federal court or before any administrative body. This Arbitration Agreement shall, with respect to such dispute, survive the termination or expiration of any purchase order and/or bill of sale, or any retail installment contract executed at the time the vehicle is purchased. Nothing in this Arbitration Agreement shall be deemed to give the arbitrator(s) any authority, power or right to alter, change, amend, modify, add to or subtract from the provisions of the documents executed at the time of the purchase of the vehicle.

The parties agree that the transactions relating to the Obligation involve interstate commerce and that this Arbitration Agreement shall be subject to and governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. and the Uniform Arbitration Act, 710 ILCS 5/1 et seq. The parties further agree that if any provisions of this Arbitration Agreement are found to be invalid, the remainder of this Arbitration Agreement remains in full force and effect, the parties agree that this Arbitration Agreement shall be binding upon and inure to the benefit of the parties hereto, and their respective heirs, educators, administrators, representatives, subsidiaries, affiliates, successors, and assigns.

BY SIGNING BELOW YOU ACKNOWLEDGE THAT YOU HAVE READ THIS ARBITRATION AGREEMENT AND THAT YOU AGREE TO ITS TERMS AND CONDITIONS.

[redacted]
Buyer [redacted]

Co-Buyer

Seller: Al Piemonte Suzuki

401 E North Ave
Northlake, IL 60164
Tel: 630-532-5600
www.apsuzuki.com

PRIVACY NOTICE

In connection with your transaction we may collect non-public personal information about you from the following sources:

Information we receive from you on applications or other forms;
Information about your transactions with us, our affiliates or others; and
Information we receive from a consumer reporting agency.

We may disclose all of the information that we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We may also disclose non-public personal information about you to non-affiliated third parties as permitted by law.

We restrict access to non-public personal information about you to those employees who need to know that information in order to provide the products and services you have requested. We maintain physical, electronic and procedural safeguards that comply with Federal Regulations to guard your non-public personal information.

Consumer acknowledges receipt of a copy of this Privacy Notice on the date indicated.

Dated:____________________ Dated:____________________

[redacted]
Customer Signature

Co-Customer Signature

Customers Printed Name

Co-Customer Printed Name

Illinois Department of Revenue

ST-556 Sales Tax Transaction Return

(R-9/10)

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

Do not write above this line. NS CA ED RC TL

Tax return no.: 13046606-3
Account ID: 4025-2698
Taxable location no.: 016-0086-9 001
Taxable location name: NORTHLAKE
Dealer's license no.: ~~DL 3003~~
Rev: 05
Form: 016

AL PIEMONTE SUZUKI INC
401 E NORTH AVE
NORTHLAKE IL 60164-2633

(630) 532-5600

1 Write the buyer's name and address

Name(s) [redacted]

Street [redacted] City FRANKLIN PARK State IL ZIP [redacted]

2 Describe the item sold

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

☐ New ☒ Used

Identification no. JS2YB413385[redacted]

Year 2008 Make SUZUKI

Body style and model SX4 / 5DR HB AUTO

3 Write the date of delivery 02/06/2012

Month Day Year

(This return is due no later than 20 days after the date of delivery.)

4 Describe the trade-in, if any

Item traded in N/A

Identification no. N/A

Year N/A Make N/A

Body style and model N/A

5 Exempt or sale to a nonresident

If so, check the correct box below, and see instructions for Section 6.

☐ A Nonresident buyer (NOT an out-of-state dealer) See instructions.
drive-away permit no./lic. plate no. N/A state N/A

☐ B Sold for resale to a DEALER N/A
(Write either the Illinois dealer's Account ID or "Out-of-state dealer")

☐ C Exempt organization (government, school, religious, or charitable)
tax-exempt no. E- N/A

☐ D Sold to an interstate carrier for hire for use as rolling stock
Certificate of authority no. N/A

☐ E Sold for rental use
buyer's account ID no. N/A

☐ F Other (describe) N/A

ATTACH PAYMENT HERE

6 Write the price, and figure the tax (Round to nearest dollar)

You must complete Lines 1 and 2 even if no tax is due.

1	Total price (include accessories, federal excise taxes, freight and labor, dealer preparation, documentary fees, and dealer-reimbursed rebates or incentives)	10661
2	Total trade-in credit or value	N/A
3	Amount subject to tax [Line 1 - Line 2]	10661
4	Tax [Line 3 X .0725*] (If you made this sale from a temporary sales location, see the instructions.)	773
	*LN 3 X .0850 IF CHICAGO BUYER	
5	Use tax for certain districts - (see instructions) **Do not report home rule use tax below.** a. County N/A b. City N/A c. Township N/A	N/A
6	Total tax [Line 4 + Line 5]	773
7	Retailer's allowance if filed on time [Line 6 X .0175]	14
8	Net tax due [Line 6 - Line 7]	759
9	Prior overpayment (see instructions)	N/A
10	Credit for previously paid tax. By signing this return, I affirm that I meet all requirements to claim this credit. (see instructions) Tax return no.: N/A	N/A
11	Excess tax collected	N/A
12	Total tax due [Line 8 - Line 9 - Line 10 + Line 11]	759
13	Credit memorandum (see instructions)	N/A
14	Amount due [Line 12 - Line 13]	759

Dealer's check no. ____________

Under penalties of perjury, we state that we have examined this return, including any schedules and statements, and to the best of our knowledge, it is true, correct, and complete. If the seller has taken a qualified trade-in, we also state that the buyer has properly assigned and surrendered the title of the trade-in [redacted]

Signature of buyer(s) [redacted] Date 02/06/2012

Signature of seller ____________ Date 02/06/2012

Do not write below this line.

Date received by Illinois state government Copy 3 - Taxpayer's

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UNITED STATES POSTAL SERVICE ®

www.usps.com

HOW TO USE:

1. COMPLETE ADDRESS AREA
Type or print return address and addressee information in designated area or on label.

2. PAYMENT METHOD

[redacted]

4. Bring your Priority Mail package to a post office, present it to your letter carrier, or call 1-800-222-1811 for pick up service. Stamped mail may be deposited in a collection box **ONLY** if it weighs less than 16 ounces.

From: [redacted]

Northlake Tx [redacted]

1/45-2/12

To: US Dept of Transportation
Office of Safety Compliance
400 Seventh Street S.W
Room 6115 (USA-30)
Washington, DC 20590

SCANNED

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