



U.S. Department of Transportation
National Highway Traffic Safety Administration

DOT Auto Safety Hotline
Vehicle Owner's Questionnaire
To Report Vehicle Safety Defects
1-888-DASH-2-DOT
(1-888-327-4236)
INTERNET: www.nhtsa.dot.gov/hotline

FOR AGENCY USE ONLY 100148

Date Received	Repository <input type="checkbox"/>
21-FEB-2019 APR 19 2019 APR 13 2019	Reference No. 11181565

OWNER INFORMATION (Type or Print)

Name		
Address		
City	State	Zip Code
PAYSON	AZ	

Daytime Telephone Number	E-mail Address
Evening Telephone Number	

The information you provide will be used to identify potential safety-related defects. We may share your information with the applicable vehicle manufacturer during an investigation or recall in accordance with the routine uses described in the agency's Privacy Act notice. See 49 FR 53971 (Sep. 3, 2004).

VEHICLE INFORMATION

17 digit Vehicle Identification Number Located at bottom of windshield on driver's side		Make	Model	Model Year
		HYUNDAI	TUCSON	2013
Date Purchased	Dealer's Name and Telephone Number		Engine:	Fuel Type:
			No: Cylinders	
Original Owner <input type="checkbox"/>	Dealer's City	State	Zip Code	
Transmission Type	<input type="checkbox"/> Antilock Brakes	Powertrain	Multiple Failure:	Incident Date(s)
	<input type="checkbox"/> Cruise Control			07-FEB-2019

FAILED COMPONENT(S)/PART(S) INFORMATION

Vehicle Component Code: 110000 ELECTRICAL SYSTEM	Failure Mileage	Failure Speed
	37125	

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A TIRE FAILURE

Tire Make	Tire Model (Name or Number)	Tire Size (Example P215/65R15)
DOT No. (Example: DOTM19ABC036)	<input type="checkbox"/> Original Equipment <input type="checkbox"/> Prior Repair	Failure Location:
Tire Component Code	Tire Failure Type:	

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A CHILD SEAT FAILURE

Make:	Date Manufactured:	Model No./Name:
Seat Type:	Installation System:	
Child Seat Component Code:	Failed Part:	

APPLICABLE INCIDENT INFORMATION

(Please describe in detail the incident(s), Failure(s), Crash(es), and injury(ies).)

Crash <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Fire <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Number of Persons Injured	Number of Deaths	Reported to Police
				N

Narrative Description of Incident(S), Crash(es), and Injury(ies).
Please describe (1) events leading up to the failure, (2) failure and its consequences, and (3) what was done to correct the failure; i.e. parts repaired or replaced (and if old part is available).

TL* THE CONTACT OWNED A 2013 HYUNDAI TUCSON. WHILE OPERATING THE VEHICLE, SMOKE WAS PRESENT COMING FROM THE REAR TAIL LIGHTS AND THE DASHBOARD. THE VEHICLE WAS TAKEN TO CHAPMEN PAYSON (100 N. BEELINE HIGHWAY, PAYSON, AZ) BEFORE BECOMING ENGULFED IN FLAMES. THE FLAMES WERE EXTINGUISHED BY WORKERS AT THE DEALER. THE VEHICLE WAS DESTROYED. THE INSURANCE COMPANY STATED THAT THE FAILURE WAS CAUSED BY AN ELECTRICAL SHORT. THE MANUFACTURER WAS NOT NOTIFIED. THE FAILURE MILEAGE WAS 37,125. THE VIN WAS UNKNOWN.

Include, if available: Police/Fire Department Report, Photos, and Repair Invoice. **ATTACH ADDITIONAL SHEETS IF NECESSARY**

The Privacy Act of 1974-Public Law 93-579 This information is requested pursuant to authority vested in the National Highway Traffic Safety Act and subsequent amendments. You are under no obligation to respond this questionnaire. Your response may be used to assist the NHTSA in determining whether a Manufacturer should take appropriate action to correct a safety defect. If the NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.

US Dept of Transportation
Natl Hwy Traffic Safety Administration
Office of Defects Investigation NEF-100
1200 New Jersey Ave SE
Washington DC 2007-9382

April 4, 2019

Ref: 11181565

Vin #KM8JU3AC0DU [REDACTED]
2013 Hyundai Tucson

On February 9, 2019 at approximately 1:10 PM while on my lunch break there was smoke coming out of my driver side rear tail light. I opened the hatch and smoke billowed out from under the carpet. I closed up the hatch got in and drove it over to Chapman auto. By the time I got it there smoke was coming out from under the dash and I was unable to put it in Park or turn the engine off.

Dan Bough, Service Manager at Chapman took the battery cables off and at that point flames started coming out of the rear over the gas tank. He took a fire extinguisher to it. Their Courtsey Driver took me back to work and Dan called me to advise me that there was major damage. My co coworker who then went on her lunch dropped by Chapman and got my insurance information out of the car.

At about 2:30 or 3:00 I called Central Insurance and reported the incident. She advised me to keep all receipts and keep track of all conversations regarding this matter. I then called Hertz Rental and reserved a car for Monday so I could still get to work without bothering anyone.

I had to get rides to and from work on Saturday night, Sunday morning and night and Monday morning. On February 11, 2019 I picked up the rental on Monday morning and confirmed with my insurance company that they would pay for it and for how long. My insurance only has provision for \$20.00 per day up to \$600.00. Jesus Loredo was my Claims Representative. 1-(833) 855-9549. Claim [REDACTED] He told me that an Adjuster would be out to examine the vehicle that day. He did not do the Appraisal till sometime on Wednesday. Appraiser, Jim Dolliver, Bell Rock Appraisal, PO. Box 2115, Sedona, AZ 86341. He totaled the vehicle and appraised it at \$13,010.38. He put the wrong mileage on the appraisal and I contested it. I keep very good records on my cars and the mileage at the time of the incident was 37125. He had put 41000.

When Jesus Loredo gave me the figures I went to my attorney Jared Owens and asked his advise of what I should do about this because it was going to leave a sizable balance owed on the vehicle. He advised that we write a letter to Central Insurance and request they increase the pay off by \$1000. At that point the insurance company refused to communicate with me because I had an attorney. I then called Jared Owens and requested that he send a letter of pulling out of the situation so I can talk with my Claims Adjuster. He did.

I then sent my own letter to Central Insurance contesting the mileage and requesting that the difference should increase the value enough that they could afford to give me another \$600. They did adjust the pay off to \$13,618.00. I accepted it. I needed to get out from under that rental it would cost me \$90.00 a day and I could not afford that. I don't feel that Central Insurance gave me very good service at all. It took weeks to get a settlement from them.

On February 14, 2019 I went to my bank Canyon State Credit Union, Payson, AZ. I told them what the payoff would be and that I needed to apply for a loan to get another vehicle. I was approved for

\$20,000. But I had to call and find that out for myself. I bought the Hyundai Tucson through them and I had a 1.99% interest rate. I asked them if they could meet me half way on the interest. All they said well interest rates have changed. I don't believe the car was all they said it was as far as history in the first place. Now I am stuck with a 4.29% Interest rate and they have misappropriated the money they got from Hyundai on my behalf.

On February 15, 2019 I sent an Email to Hyundai Corp telling them of my situation and what happened to my car. They responded that same day and made an offer to pay me the \$500 deductible I had and to payoff the balance of the loan. I had my bank send them the payoff amount \$4007.88. I had the papers notarized and sent them back to Hyundai. My check arrived on March 18, 2019 for \$500. They check to Canyon State Bank arrived supposedly on March 19, 2019. It was signed for by E. Escalante but for some strange reason the bank either put it in the wrong account or lost it. I am now being dunned for late fees on this balance. Plus they kept calling me to get another loan to pay this amount off. I kept telling them that Hyundai was paying it and they had paid it. I had proof.

Canyon State sent the situation to Collections, Tom Wilkes, is the man I spoke to. I told him I am not happy about this. That I had proof that they received the check and so did Hyundai. That this was affecting my credit, which I have worked so hard to keep. This is their blunder not mine and I am paying for it.

Here it is April and they still haven't taken care of the situation and the amount owed keeps going up. I don't understand how these things happen. How can FEDEX say they delivered something and the bank deny that they received it? I am trying to be patient about this but I have had to do all the running around for the insurance company now for the bank. I have spent so many stressful hours over this and I want it to stop. Now another day having to do all this. What a nightmare. I hope you can put a stop to this kind of treatment of consumers especially banks and insurance companies. This is outrageous.

Mostly I hope you can make Hyundai stop making so many cars that could cost people their lives. I am still have bad dreams about my car and the incident.

I have enclosed a copy of every correspondence, and document that I have on this situation. P.S I neglected to mention there wasn't any GAP Insurance on the Hyundai because the loan was way over value.

This hasn't ended yet and in the meantime my credit is standing in the balance.

Regards,
[REDACTED]

[REDACTED]
Payson, AZ
[REDACTED]

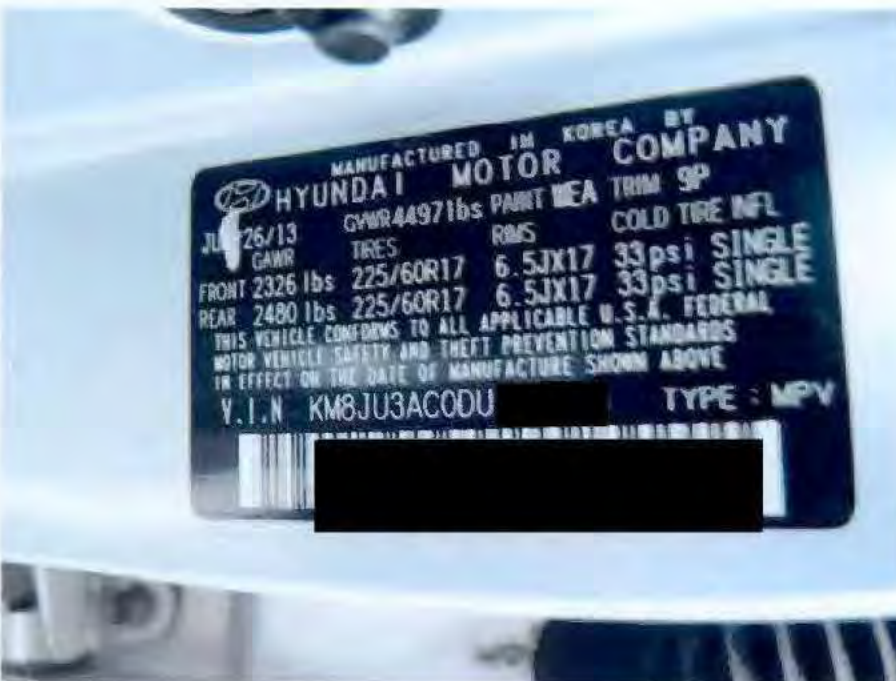
The check from Hyundai finally arrived on 4/9/19. Loan has been paid off.

Photographs

Our File #: [REDACTED]
Appraised For: CENTRAL INSURANCE COS.
Claim #: [REDACTED]
Policy #:
Date Inspected: 02/13/19
Appraiser: James Dolliver

Owner: [REDACTED]
Date of Loss: 02/09/19
Location:

Signed: _____



*7 legends,
The mileage
at the time of
loss was 37867*











February 26, 2019

Jesus Loreda, Claims Adjuster
Central Insurance

RE: [REDACTED]
Claim # [REDACTED]
2013 Hyundai Tucson

Dear Jesus:

I have asked my attorney Jared Owens to step down. He has copied me with his letter of decline to you via Email.

We should now have an open line of communication.

There is a discrepancy in the mileage you have stated on your report which says 41000. I keep a log of all my travels. The mileage at the time of the loss was 37,257. that makes a difference of 3743 which I would surely increase the payoff by at least \$500.

The accident happened on February 9, 2019 I reported it immediately and I have yet to get the papers you said I need to sign from you. Cant we do this electronically?

I realize you have other cases beside mine but everything seems to take so long with your company. I am still waiting for a settlement on the accident from September of 2018.

Also why have my plates been Eighty sixth-ed? They cant do the licensing on the new vehicle because of this.

I would really appreciate your help in getting this resolved. I cannot afford payments on two vehicles.

Regards,

[REDACTED]
[REDACTED]
Payson, AZ [REDACTED]
[REDACTED]
[REDACTED]

P.S I am communicating with you from my employers email. James Farrell and I give you permission to communicate with me through his email. Thank you. Save time with the mail.

I didn't receive a confirmation of release from you.



Date: March 5, 2019

To: ATTN: GRETCHEN

RE: Payoff Information Requested

Member Name(s): [REDACTED]
Loan Number: [REDACTED]
Collateral Description/Address: 2013 Hyundai Tucson
VIN # KMBJU3AC0DU [REDACTED]

Payoff Information:

Current Principal Balance:	\$ <u>17,934.93</u>
Interest through <u>3/16/2019</u>	\$ <u>37.16</u>
Late Fees:	
Lien Release Fee (applicable for Mortgage/Home Equity):	\$ _____
Total Amount Due if Received by <u>3/16/2019</u>	\$ <u>17,972.09</u>
Per Diem	\$ <u>.98</u>
Next Payment Due Date is <u>2/27/2019</u>	

Please reconfirm the payoff amount prior to remitting funds

This quote is subject to the clearing of all funds in transit (credits or debits) regardless of the source.

Remit Funds To:

Canyon State Credit Union
3440 W. Deer Valley Rd
Phoenix, AZ 85027

Please review and let us know if you have additional questions. For immediate assistance, please contact us at 623.580.6000.

Thank you,

Lending Department

Direct: 623.580.6000
Fax: 602.491.0894

Account Number: [REDACTED]
 Billing Date: 03-05-2019
 PLEASE PAY: \$313.77

Apply excess to:
 Escrow: _____
 Principal: _____
 Late Charges: _____
 Other (Explain): _____
 Total Enclosed: _____

[REDACTED]
 PAYSON AZ [REDACTED]

Canyon State Credit Union
 3440 W Deer Valley Road
 Phoenix AZ 85027

Questions? Please call: (623) 580-6000
 Keep this portion for your records.

Loan Type: Consumer Loan/Used Vehicle

Account Number: [REDACTED]

Current Loan Information			
Principal Balance	17,934.93	YTD Finance Charge	61.48
Escrow Balance	0.00	Prior YTD Finance Charge	361.87
Interest Rate	1.990%		

Payment(s) Due						
Payment Due Date	Principal & Interest	Escrow	Late Charge	Fees/Other	Total	
02-27-2019	313.77	0.00	0.00	0.00	313.77	

Activity since 02-09-2018

Date	Description	Credits	Debits	Principal Balance
	Starting Principal Balance			20,999.01
02-27-2018	Regular Payment - Note Balance	279.43		20,719.58
	Regular Payment - Note Interest	34.34		
03-27-2018	Regular Payment - Note Balance	282.14		20,437.44
	Regular Payment - Note Interest	31.63		
04-27-2018	Regular Payment - Note Balance	279.23		20,158.21
	Regular Payment - Note Interest	34.54		
05-29-2018	Regular Payment - Note Balance	278.60		19,879.61
	Regular Payment - Note Interest	35.17		
06-27-2018	Regular Payment - Note Balance	274.84		19,604.77

POWER OF ATTORNEY

C.I

RE: INSURED: [REDACTED]
POLICY#: [REDACTED]
DATE OF LOSS: 02/09/19

State of Arizona
City of Gila

I, [REDACTED] of PAYSON, AZ,
owner of motor vehicle:

Year, Make & Model: 2013 HYUNDAI TUCSON
Serial Number: KM8JU3AC0D[REDACTED]
License Plate Number: [REDACTED]

constitute and appoint Central Ins Co of DALLAS County,
TEXAS

my true and lawful attorney, and in my name to assign title to said
motor vehicle and/or execute all necessary written instruments in
connection therewith and to whomsoever as may be designated by my
said attorney.

For your protection Arizona law requires the following statement to appear on
this form. Any person who knowingly presents a false or fraudulent claim for
payment of a loss is subject to criminal and civil penalties.

Executed on this, the 6th day of March, 2019

Signed _____
[REDACTED]

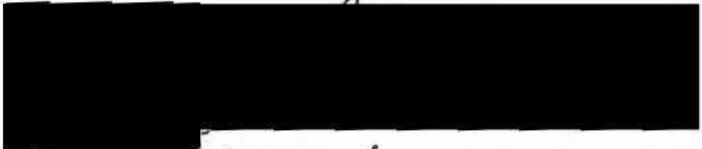
Subscribed and sworn to before me
this 6th day of March, 2019.

June 21, 2021
My Commission Expires

Nicole L. Acedo
Notary

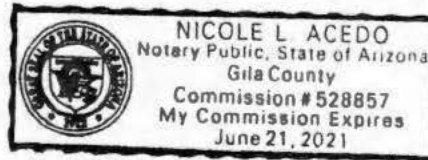


Intending to be legally bound by the terms of this Release, the undersigned has affixed his or her signature this 6th day of March, 2019.



Sworn to and subscribed before me this 6th day of March, 2019.

Nicole L. Acedo
Notary Public



- (f) That if any action or proceeding is brought by any third party based in whole or in part upon or arising out of or in any way connected with any other matters released herein, Releasor shall indemnify and hold Hyundai Motor America and Hyundai Motor Company harmless from any and all such claims, demands, causes of action, damages and liabilities, including court costs and attorneys' fees arising in connection therewith;
- (g) Releasor represents and warrants that Releasor has not submitted the same claims, which are the subject hereof, to Releasor's insurance company, and/or has not assigned, subrogated, or transferred any rights or interests released herein to any third party.

If any third party, and/or Releasor's insurance company asserts a claim against Hyundai Motor America including any deductible, damages and/or other amounts which it is paying to Releasor as part of this Settlement Agreement, Releasor shall indemnify and hold Hyundai Motor America and Hyundai Motor Company harmless from any such subrogation claim;

- (h) That Releasor shall not at any time hereafter commence, maintain or prosecute, or cause, encourage or advise to be commenced, maintained or prosecuted any action, suit, proceeding or claim based in whole or in part upon or arising out of or in any way connected with any of the matters released herein;
- (i) That no promise, agreement, statement or representation except as expressed in this agreement has been made to or been relied upon by Releasor, and that this document contains the entire agreement between Releasor and Hyundai Motor America;
- (j) Releasor agrees to keep strictly confidential and not to disclose in any manner to any person, entity, website, blog or social networking site the following: terms and content of this settlement and any discussions and negotiations pertaining to this settlement other than, should the need arise, a Court of Law; and
- (k) The undersigned specifically waives section 1542 of the California Civil Code, as well as any similar law of any state or territory of the United States, which section reads as follows: A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

SETTLEMENT AGREEMENT AND RELEASE

1. [REDACTED] (hereinafter referred to as "Releasor"), as owner and user of a certain 2013 Hyundai Tucson (LM) (hereinafter referred to as the "subject vehicle"), bearing VIN# KM8JU3AC0DU [REDACTED], and in consideration of payment by Hyundai Motor America and Hyundai Motor Company, does for himself or herself and each and all of Releasor's representatives, employees, successors and assigns, hereby release and discharge Hyundai Motor America, its subsidiaries, divisions, officers, representatives, employees, stockholders, dealers, successors and assigns, and all other persons, firms or corporations, who are or might be claimed to be liable, of and from any claim, demand, right or cause of action for the recovery of property damage and damages for personal injury, pain and suffering, emotional distress, diminution of value, repair costs or any other economic or non-economic losses including, but not limited to, any claims for consequential or incidental damages, costs of suit and attorneys' fees, resulting or alleged to have resulted from the promotion or sale of or any nonconformity and/or defect in design, manufacture or assembly of the aforesaid subject vehicle.

2. In consideration for this release, and subject to verification of documents provided, Hyundai Motor America agrees to the following conditions:

- (a) Hyundai Motor America agrees to pay to Releasor the total amount of \$500.00 in full satisfaction of all Claims, inclusive of any fees and costs accrued.
- (b) Hyundai Motor America agrees to satisfy the remaining amount of the subject vehicle's lien, approximately, \$4,407.98.

3. As consideration for the above, it is also expressly agreed:

- (a) That Releasor fully understands that this is a final settlement and disposition of all disputes as to the legal liability for and as to the nature and extent of any damages claimed from Hyundai Motor America. Releasor realizes that Releasor may have other claims regarding the allegations made above of which they are not currently aware and expressly waive those claims;
- (b) That neither Hyundai Motor America's payment of the consideration recited in paragraph (2), nor the negotiations preliminary to the execution of this Release, shall be considered an admission of liability or wrongdoing by Hyundai Motor America to any of the claims or causes of actions alleged in or to be inferred from allegations set forth in the matter indicated in paragraph (1) above;
- (c) Releasor represents and warrants that Releasor has carefully read and fully understands all of the provisions of this agreement and that Releasor is entering into this agreement voluntarily;
- (d) That Releasor represents and warrants that Releasor is entitled to give a full and complete release of the claims that are the subject hereof;
- (e) That Releasor has not assigned or otherwise transferred any interest in any claims that are the subject hereof;

**AUTOMOBILE
TOTAL LOSS
PROOF OF LOSS**

To The Central Mutual Insurance Company

POLICY NUMBER: [REDACTED]

AGENCY: CRABDREE & SHEPHERD INSURANCE

BY YOUR POLICY OF INSURANCE ABOVE DESCRIBED, YOU INSURED: [REDACTED]

According to the terms and conditions therein against loss upon the automobile described in said Policy as follows:

<u>YEAR</u> 2013	<u>TRADE NAME</u> Hyundai	<u>SERIAL NUMBER</u> KM8JU3AC0DU [REDACTED]
---------------------	------------------------------	--

A loss caused by occurred on the 9th day of February, 2019. About the hour of the full particulars of which are as follows:

Fire - Electrical

The loss described did not occur by any design, procurement, or fraud by the Insured, nor by any agent or any other person acting for or on behalf of the undersigned. There has been no violation of any of the terms of the captioned policy and there is no other insurance in force as to this loss.

There is no lien, mortgage, conditional sale contract, bailment lease, or other interest in the described automobile except Canyon State Credit Union

THE CASH VALUE of said property at the time of the loss was	\$13,231.00
PLUS SALES TAX	\$873.25
PLUS FEES	\$13.75
LESS DEDUCTIBLE	\$500.00
NET AMOUNT CLAIMED under the above described policy	\$13,618.00

The Insured hereby, assigns, transfers, and sets over to the Insurer any and all claims or causes of action of whatsoever kind and nature which the Insured now has, or may hereafter have, to recover against any person or persons as the result of said occurrence and loss as above described, to the extent of the payment above made; the Insured agrees that the Insurer may enforce the same in such manner as shall be necessary or appropriate for the use and benefit of the Insurer, either in its own name or in the name of the Insured, that the Insured will furnish such papers, information, or evidence as shall be within the Insured's possession or control for the purpose of enforcing such claim, demand, or cause of action; and

The Insured covenants that no release or settlement of any such claim, demand, or cause of action has been made.

Claimant warrants freedom from any governmental restriction upon right to receive money hereunder because of citizenship or otherwise.

The undersigned understands and agrees that the furnishing of this blank or the preparation thereof by any representative or agent of the Company addressed is not a waiver of any of the rights of the said Company.

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

In Witness Whereof, this Proof of Loss has been signed by the Insured named in said policy this 6th day of March, 2019.

STATE OF Arizona
COUNTY OF Gila

INSURED [REDACTED]

Personally appeared before me the day and date above written, the undersigned, who being duly sworn, on his oath did say the facts therein stated are true and that no material fact has been withheld.

My Commission Expires June 21, 2021

Notary Public Nicole L. Acedo (SEAL)





Hyundai Consumer Affairs Case#: [REDACTED]

1 message

NationalCA@hmausa.com <NationalCA@hmausa.com>
To: [REDACTED]

Tue, Mar 5, 2019 at 5:37 PM

Hello [REDACTED],

Please see attached. Kindly email back signed and notarized letter at your earliest convenience.

As stated during our conversation, we will payoff the lienholder the remaining balance of the loan which at this current time is \$4,407.98; this was arrived going off of the green sticky note on the document "CCC One Market Valuation Report" that states \$13,618.00 is being paid off by the insurance.

Let me know if you have questions.

GRETCHEN
National Consumer Affairs
(714) 965-7033
Hyundai Motor America

The information in this email and any attachments are for the sole use of the intended recipient and may contain privileged and confidential information. If you are not the intended recipient, any use, disclosure, copying or distribution of this message or attachment is strictly prohibited. We have taken precautions to minimize the risk of transmitting software viruses, but we advise you to carry out your own virus checks on any attachment to this message. We cannot accept liability for any loss or damage caused by software viruses. If you believe that you have received this email in error, please contact the sender immediately and delete the email and all of its attachments.

SAR [REDACTED]
20K



RE: Attn: Gretchen (Case # [REDACTED])

1 message

NoReply@hmausa.com <NoReply@hmausa.com>

Tue, Mar 5, 2019 at 9:34 AM

Reply-To: CRMAdmin@autoeveramerica.com

To: [REDACTED]

Thank you for contacting Hyundai Motor America. We are in receipt of your e-mail and one of our representatives will get back to you shortly.

Sincerely,
Hyundai Motor America

The information in this email and any attachments are for the sole use of the intended recipient and may contain privileged and confidential information. If you are not the intended recipient, any use, disclosure, copying or distribution of this message or attachment is strictly prohibited. We have taken precautions to minimize the risk of transmitting software viruses, but we advise you to carry out your own virus checks on any attachment to this message. We cannot accept liability for any loss or damage caused by software viruses. If you believe that you have received this email in error, please contact the sender immediately and delete the email and all of its attachments.



Attn: Gretchen (Case # [redacted])

1 message

Tue, Mar 5, 2019 at 9:28 AM

To: NationalCA@hmausa.com, [redacted]

Hello, Gretchen,

First of all, please note that my correct email address is:

[redacted]

Please find attached the following documents which you requested regarding my claim:


















- Bell Rock Vehicle Appraisal
- Canyon State Automatic Transfer Consent Notice
- Canyon State Closed-End Note Disclosure
- Canyon State Master Application
- Canyon State Protection Declined Form
- Canyon State Requirements to Provide Insurance Notice
- Canyon State Risk-Based Pricing Notice
- Canyon State Statement
- CCC One Market Valuation Report
- Comparable Vehicles
- Estimates
- Insurance Card
- Letter to Loreda_022619
- Photographs
- Registration
- Registration Renewal Notice
- Title and Registration Application
- Valuation Note
- Vehicle Condition
- Vehicle Information

Thank you.

[redacted]
 [redacted]
 Payson AZ [redacted]
 Phone: [redacted]
 Email: [redacted]

20 attachments

- Canyon State Automatic Transfer Consent Notice.pdf
76K
- Canyon State Protection Declined Form.pdf
58K
- Canyon State Master Application.pdf
1237K

-  **Bell Rock Vehicle Appraisal.pdf**
1397K
-  **Canyon State Requirement to Provide Insurance Notice.pdf**
99K
-  **Canyon State Closed-End Note Disclosure.pdf**
1948K
-  **Canyon State Statement.pdf**
835K
-  **Canyon State Risk-Based Pricing Notice.pdf**
1203K
-  **Estimates.pdf**
256K
-  **CCC One Market Valuation Report.pdf**
1196K
-  **Insurance Card.pdf**
365K
-  **Letter to Loreda_022619.pdf**
273K
-  **Comparable Vehicles.pdf**
1107K
-  **Photographs.pdf**
1571K
-  **Vehicle Condition.pdf**
196K
-  **Registration Renewal Notice .pdf**
328K
-  **Valuation Notes.pdf**
169K
-  **Title and Registration Applicaton.pdf**
601K
-  **Registration.pdf**
157K
-  **Vehicle Information.pdf**
158K

CCC ONE MARKET VALUATION REPORT

Prepared for CENTRAL MUTUAL INSURANCE COMPANY



REPORT SUMMARY



CLAIM INFORMATION

Owner	[REDACTED] Payson, AZ [REDACTED]
Loss Vehicle	2013 Hyundai Tucson GLS Automatic FWD
Loss Incident Date	02/09/2019
Claim Reported	02/18/2019

The CCC ONE® Market Valuation Report reflects CCC Information Services Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by CENTRAL MUTUAL INSURANCE COMPANY.

Loss vehicle has 54% fewer than average mileage of 89,500.



INSURANCE INFORMATION

Report Reference Number	[REDACTED]
Claim Reference	[REDACTED]
Adjuster	Loredo, Jesus
Odometer	41,000
Last Updated	02/18/2019 02:20 PM



VALUATION SUMMARY

Base Vehicle Value	\$ 12,661.00
Adjusted Vehicle Value	\$ 12,661.00
Vehicular Tax (6.6%)	+ \$ 835.63
Tax reflects applicable state, county and municipal taxes.	
DMV FEE	+ \$ 13.75
Value before Deductible	\$ 13,510.38
Deductible	- \$ 500.00
Total	\$ 13,010.38

BASE VEHICLE VALUE

This is derived per our Valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

Valuation Methodology.....	2
Vehicle Information.....	3
Vehicle Condition.....	6
Comparable Vehicles.....	7
Valuation Notes.....	11
Supplemental Information.....	12

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

This is now \$13,618.00

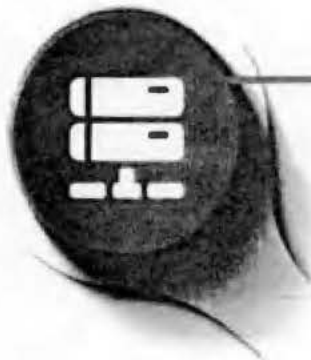
VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

CENTRAL MUTUAL INSURANCE COMPANY has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.



DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles that CCC employees have physically inspected, as well as vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.

SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.

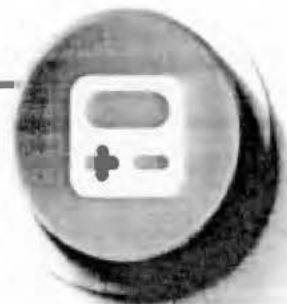


CALCULATE BASE VEHICLE VALUE

Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research.

Finally, the Base Vehicle Value is the weighted average of the adjusted values of the comparable vehicles based on the following factors:

- Source of the data (such as inspected versus advertised)
- Similarity (such as equipment, mileage, and year)
- Proximity to the loss vehicle's primary garage location
- Recency of information



Owner: [REDACTED]
 Claim: [REDACTED]

 VEHICLE INFORMATION

VEHICLE DETAILS

Location	PAYSON, AZ [REDACTED]
VIN	KM8JU3AC0DU [REDACTED]
Year	2013
Make	Hyundai
Model	Tucson
Trim	GLS
Body Style	Automatic FWD
Body Type	Sports Utility
Engine -	
Cylinders	4
Displacement	2.4L
Fuel Type	Gasoline
Carburation	Electronic Fuel Injection
Transmission	Automatic Transmission Overdrive
Curb Weight	3197 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

VEHICLE ALLOWANCES

Odometer	41,000	+ 1,972
Options		
Leather Seats	Reported	+ 279
Trailer Hitch	Reported	+ 70
Reported* Option(s) added after initial valuation		

Allowances are factors influencing the value of the loss vehicle when compared to a typical vehicle. The typical vehicle is a vehicle of the same year, make, and model as the loss vehicle, including average mileage, and all standard equipment. These allowances are displayed for illustrative purposes only.

The Base Vehicle Value is calculated from the comparable vehicles with adjustments to reflect the loss vehicle configuration

VEHICLE HISTORY SUMMARY

CCC VINguard®	4 Vehicle Market History Information	10/19/2016
Experian AutoCheck	No Title Problem Found	
National Highway Traffic Safety Administration	1 Recall	

 VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	41,000		
Transmission	Automatic Transmission	✓	
	Overdrive	☐	
Power	Power Steering	✓	
	Power Brakes	✓	
	Power Windows	✓	
	Power Locks	✓	
	Power Mirrors	✓	
	Power Trunk/Gate Release	✓	
Decor/Convenience	Air Conditioning	✓	
	Tilt Wheel	✓	
	Cruise Control	✓	
	Rear Defogger	✓	
	Intermittent Wipers	✓	
	Console/Storage	✓	
	Keyless Entry	✓	
	Telescopic Wheel	✓	
Seating	Bucket Seats	✓	
	Leather Seats	☐	
	Heated Seats	✓	
Radio	AM Radio	✓	
	FM Radio	✓	
	Stereo	✓	
	Search/Seek	✓	
	CD Player	✓	
	Steering Wheel Touch Controls	✓	
	Auxiliary Audio Connection	✓	
	Satellite Radio	✓	
Wheels	Aluminum/Alloy Wheels	✓	
Safety/Brakes	Air Bag (Driver Only)	✓	
	Passenger Air Bag	✓	
	Anti-lock Brakes (4)	✓	

To the left is the equipment of the loss vehicle that CENTRAL MUTUAL INSURANCE COMPANY provided to CCC.

✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

☐ **Additional Equipment** that is not Standard but was noted to be on the loss vehicle.

 VEHICLE INFORMATION

VEHICLE EQUIPMENT

	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Hands Free	✓
	Alarm	✓
	Traction Control	✓
	Stability Control	✓
Exterior/Paint/Glass	Dual Mirrors	✓
	Heated Mirrors	✓
	Privacy Glass	✓
	Fog Lamps	✓
	Luggage/Roof Rack	✓
	Rear Spoiler	✓
	Rear Window Wiper	✓
	Signal Integrated Mirrors	✓
	Metallic Paint	☐
Other - Trucks	Trailer Hitch	☐

Owner: [REDACTED]
 Claim: [REDACTED]

 **VEHICLE CONDITION**

COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
Condition			
Condition	AVERAGE PRIVATE		\$ 0
Total Condition Adjustments:			\$ 0

CENTRAL MUTUAL INSURANCE COMPANY uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Average Private condition. These dollar adjustments are based upon interviews with dealerships across the United States.

CCC ONE. MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Odometer	41,000	30,354	46,926	61,071
Automatic Transmission	✓	✓	✓	✓
Overdrive	✓	x	x	x
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Trunk/Gate Release	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Home Link	x	x	✓	✓
Cloth Seats	x	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Leather Seats	✓	x	x	x
Heated Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
CD Player	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Aluminum/Alloy Wheels	✓	✓	✓	✓
Locking Wheels	x	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Alarm	✓	✓	✓	✓

Comp 1 Updated Date: 02/09/2019

2013 Hyundai Tucson Gls Automatic
Fwd Pzev 4 2.4l Gasoline Electronic
Fuel Injection

VIN KM8JU3AC6DU [REDACTED]
Dealership Earnhardt Hyundai North S
Telephone (480) 922-5200

Source Autotrader

Stock # [REDACTED]
Distance from Payson, AZ
56 Miles - Scottsdale, AZ

Comp 2 Updated Date: 02/11/2019

2013 Hyundai Tucson Gls Automatic
Fwd Pzev 4 2.4l Gasoline Electronic
Fuel Injection

VIN KM8JU3AC3DU [REDACTED]
Dealership Camelback - Drivetime
Telephone (602) 794-1090

Source Truecar

Stock # [REDACTED]
Distance from Payson, AZ
69 Miles - Phoenix, AZ

Comp 3 Updated Date: 12/01/2018

2013 Hyundai Tucson Gls Automatic
Fwd 4 2.4l Gasoline Electronic Fuel
Injection

VIN KM8JU3AC5DU [REDACTED]
Dealership Sullivan Motor Co.
Telephone (877) 570-7239

Source Autotrader

Stock # [REDACTED]
Distance from Payson, AZ
68 Miles - Mesa, AZ

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.


Owner: [REDACTED]
 Claim: [REDACTED]

 COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Fog Lamps	✓	✓	✓	✓
Luggage/Roof Rack	✓	✓	✓	✓
Rear Spoiler	✓	✓	✓	✓
Rear Window Wiper	✓	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓	✓
Metallic Paint	✓	x	x	x
Trailer Hitch	✓	x	x	✓
List Price		\$ 12,787	\$ 12,795	\$ 11,977
Adjustments:				
Options		+ \$ 349	+ \$ 314	+ \$ 244
Mileage		- \$ 374	+ \$ 208	+ \$ 705
Condition ¹		- \$ 438	- \$ 438	- \$ 438
Adjusted Comparable Value		\$ 12,324	\$ 12,879	\$ 12,488

The Condition Adjustment sets that comparable vehicle to Average Private condition, which the loss vehicle is also compared to in the Vehicle Condition section.

 COMPARABLE VEHICLES

 ADDITIONAL COMPARABLE VEHICLES

Source	Vehicle	Price	Adjusted Comparable Value
Comp 4 Source: Truecar Henry Brown Buick Gmc Gilbert, AZ (866) 634-5693 71 Miles From Payson, AZ	2013 Hyundai Tucson Gls Automatic Fwd 4 2.4l Gasoline Electronic Fuel Injection Odometer: 46,232 VIN: KM8JU3AC3DU [REDACTED] Stock #: [REDACTED] Updated Date: 02/03/2019	\$ 12,999 (List)	\$ 12,989
Comp 5 Source: Autotrader Liberty Gmc Peoria, AZ (623) 815-4411 68 Miles From Payson, AZ	2013 Hyundai Tucson Gls Automatic Fwd 4 2.4l Gasoline Electronic Fuel Injection Odometer: 76,793 VIN: KM8JU3AC5DU [REDACTED] Stock #: [REDACTED] Updated Date: 01/27/2019	\$ 9,997 (List)	\$ 11,199
Comp 6 Source: Truecar Chapman Value Center Scottsdale Scottsdale, AZ (480) 550-5802 65 Miles From Payson, AZ	2013 Hyundai Tucson Gls Automatic Fwd 4 2.4l Gasoline Electronic Fuel Injection Odometer: 91,724 VIN: KM8JU3AC9DU [REDACTED] Stock #: [REDACTED] Updated Date: 02/17/2019	\$ 9,802 (List)	\$ 11,787
Comp 7 Source: Truecar Chandler - Drivetime Chandler, AZ (480) 821-4445 71 Miles From Payson, AZ	2013 Hyundai Tucson Gls Automatic Fwd Pzev 4 2.4l Gasoline Electronic Fuel Injection Odometer: 76,408 VIN: KM8JU3AC4DU [REDACTED] Stock #: [REDACTED] Updated Date: 02/03/2019	\$ 11,995 (List)	\$ 13,145
Comp 8			

Additional Comparable Vehicles are in summary format, but are adjusted the same as those on the previous page.

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

 COMPARABLE VEHICLES

 ADDITIONAL COMPARABLE VEHICLES

<p>Source: Truecar Camelback Toyota Phoenix, AZ (855) 219-8723 67 Miles From Payson, AZ</p>	<p>2013 Hyundai Tucson Gls Automatic Fwd Pzev 4 2.4l Gasoline Electronic Fuel Injection Odometer: 98,373 VIN: KM8JU3AC0DU [REDACTED] Stock #: [REDACTED] Updated Date: 02/17/2019</p>	<p>\$ 10,947 (List) \$ 13,283</p>
---	---	---

Comp 9		
<p>Source: Truecar Brown & Brown Auto Center Mesa, AZ (480) 840-1112 67 Miles From Payson, AZ</p>	<p>2013 Hyundai Tucson Gls Automatic Fwd Pzev 4 2.4l Gasoline Electronic Fuel Injection Odometer: 104,061 VIN: KM8JU3AC4DU [REDACTED] Stock #: [REDACTED] Updated Date: 02/17/2019</p>	<p>\$ 10,495 (List) \$ 13,105</p>

Comp 10		
<p>Source: Autotrader Drivetime Bell Road Phoenix, AZ (602) 439-9291 61 Miles From Payson, AZ</p>	<p>2013 Hyundai Tucson Gls Automatic Fwd 4 2.4l Gasoline Electronic Fuel Injection Odometer: 83,192 VIN: KM8JU3AC2DUS [REDACTED] Stock #: [REDACTED] Updated Date: 01/20/2019</p>	<p>\$ 12,395 (List) \$ 13,489</p>

JIM DOLLIVER-MEMBER I.A.D.A.
BELL ROCK VEHICLE APPRAISAL
P.O. BOX 21155 SEDONA, AZ 86341
PHONE: (928) 274-8700 FAX: (866) 284-2212
EMAIL BRVA@SUDDENLINK.NET

*** ESTIMATE ***

02/13/2019 11:42 AM

Owner

Owner: [REDACTED]
Address: [REDACTED]
City State Zip: PAYSON, AZ [REDACTED]

Work/Day:
FAX:

Control Information

Claim #: [REDACTED]
Loss Date/Time: 02/09/2019
Deductible: \$500.00
File #: 6506

Insured Policy #: [REDACTED]
Loss Type: Fire

Accounting #: [REDACTED]

Ins. Company: CENTRAL INSURANCE COS.
Company Contact: JESUS LOREDO
Address: [REDACTED]

Work/Day: [REDACTED]

Insured: [REDACTED]
Address: [REDACTED]
City State Zip: PAYSON, AZ [REDACTED]

Cell: [REDACTED]
FAX: [REDACTED]

Inspection

Inspection Date: 02/13/2019 08:30 AM
Inspection Location: Chapman Auto Center
City State Zip: Payson, AZ 85541
Primary Impact: Non-Collision

Inspection Type: Independent Field
Contact: [REDACTED]
FAX: [REDACTED]
Secondary Impact: [REDACTED]

Assigned Date/Time: [REDACTED]

Received Date/Time: 02/13/2019 11:34 AM

Appraiser Name: JIM DOLLIVER
Address: P. O. BOX 21155
City State Zip: SEDONA, AZ 86341
Email: brva@suddenlink.net

Appraiser License #: [REDACTED]
Work/Day: (928)274-8700
FAX: (866)284-2212

Repairer

Repairer: Chapman Auto Center
Address: 100 N. Beeline Highway
City State Zip: Payson, AZ 85541
Email: dannyway@chapmanchoice.com

Contact: Daniel Way
(928)474-5261

Target Complete Date/Time: [REDACTED]

Days To Repair: 13

Remarks

VISIBLE DAMAGE WRITTEN
ADDITIONAL DAMAGE MAY BE FOUND TO ONBIARD COMPUTERS, RELAYS, AND INNER TRIM
PANELS. ADDITIONAL DAMAGE COULD EXCEED \$1500.00

Vehicle

2013 Hyundai Tucson GLS 4 DR Wagon
 4cyl Gasoline 2.4
 6-Speed Automatic

Lic. Plate: [REDACTED]
 Lic Expire: [REDACTED]
 Prod Date: 07/2013
 Veh Insp# :
 Condition: Good
 Ext. Color: DIAMOND SILVER MET
 Ext. Refinish: Two-Stage
 Ext. Paint Code: WEA

Lic State: [REDACTED]
 VIN: KM8JU3AC0DU [REDACTED]
 Mileage: 41,000
 Mileage Type: Not Actual
 Code: E7214B
 Int. Color:
 Int. Refinish:
 Int. Trim Code:

Options

2nd Row Head Airbags	AM/FM CD Player	Air Conditioning
Alarm System	Aluminum/Alloy Wheels	Anti-Lock Brakes
Auto Headlamp Control	Auxiliary Audio Input	Bodyside Cladding
Bucket Seats	Center Console	Compact Spare Tire
Cruise Control	Dual Airbags	Electric Steering
Ext Mirror Turn Signals	Fog Lights	Halogen Headlights
Head Airbags	Heated Front Seats	Heated Power Mirrors
IPOD Control	Illuminated Visor Mirror	Intermittent Wipers
Keyless Entry System	Leather Shift Knob	Leather Steering Wheel
Lighted Entry System	MP3 Decoder	Overhead Console
Power Brakes	Power Door Locks	Power Windows
Privacy Glass	Pwr Accessory Outlet(s)	Rear Spoiler
Rear Window Defroster	Rear Window Wiper/Washer	Roof Rails
Side Airbags	Split Folding Rear Seat	Stability Cntrl Suspensn
Strg Wheel Radio Control	Tachometer	Tilt & Telescopic Steer
Tire Pressure Monitor	Traction Control System	Trip Computer
USB Audio Input(s)	Velour/Cloth Seats	Wireless Audio Streaming
Wireless Phone Connect	XM Satellite Radio	

Damages

Line	Op	Guide	MC	Description	MFR.Part No.	Price	ADJ%	B%	Hours	R
Quarter And Rocker Panel										
1	L	389	13	Panel,Quarter LT	Refinish				3.6	RF
					2.5 Surface					
					0.6 Two-stage setup					
					0.5 Two-stage					
2	I	389		Pnl,Qtr (in Window Opn LT	Repair				4.5*	SM
3	RI	395		Qtr Glass R & I LT	R & I Assembly				INC	SM
4	EC	393		Sealant Kit,Qtr Glass LT	QUALITY REPL. PART	\$15.00*			2.3	SM
Rear Bumper										
5	E	580		Cover,Rear Bumper Up	866112S001	\$284.63			0.9	SM
6	L	580		Cover,Rear Bumper Up	Refinish				2.3	RF
					1.9 Surface					
					0.4 Two-stage					
7	E	584		Cover,Rr Bumper Lower	866902S000	\$189.33			INC	SM
8	E	434		Ret,Rear Bumper Cover	8691022000	\$1.08				SM
9	E	433		Absorber,Rear Bumper	866202S000	\$72.23			1.5	SM
10	E	536	46	Brkt,Rear Bumper Mtg LT	866132S000	\$20.35			0.2	SM

Rear Body Lamps And Floor Pan

11	E	553	Lens, Taillamp Outer LT	924102S050	\$151.40	INC	SM
12	E	23	Socket, Taillamp LT	924802S050	\$32.61	INC	SM

Manual Entries

13	EC		Flex Additive	QUALITY REPL. PART	\$7.00*		SM	
14	EC		CAR COVER	QUALITY REPL. PART	\$5.00*		SM	
15	SB		Hazardous Waste Removal	Sublet Repair	\$3.00*		SM	
16	EC		Corrosion Protection	QUALITY REPL. PART	\$6.00*	0.2*	SM	
17	E		Rear wiring harness	Replace OEM	\$1,501.66*	32.5*	ME*	
			>> PART NUMBER 915172S184					
18	E		Dash wiring harness	Replace OEM	\$1,757.97*	12.0*	SM*	
			>> PART NUMBER 911152S295					
19	E		Tailgate wiring harness	Replace OEM	\$241.50*	3.5*	SM*	
			>> PART NUMBER 916802S010					

19 Items

MC Message

13	INCLUDES 0.6 HOURS FIRST PANEL TWO-STAGE ALLOWANCE
46	PRINTABLE ALTERNATE PARTS COMPARE

Estimate Total & Entries

Gross Parts		\$4,252.76	
Other Parts		\$33.00	
Paint & Materials	5.9 Hours @ \$34.00	\$200.60	
Parts & Material Total			\$4,486.36
Tax on Parts & Material	@ 9.600%		\$430.69

Labor	Rate	Replace Hrs	Repair Hrs	Total Hrs	
Sheet Metal (SM)	\$50.00	20.6	4.5	25.1	\$1,255.00
Mech/Elec (ME)	\$115.00	32.5		32.5	\$3,737.50
Frame (FR)	\$55.00				
Refinish (RF)	\$50.00	5.9		5.9	\$295.00

Labor Total	63.5 Hours	\$5,287.50
Sublet Repairs		\$3.00
Gross Total		\$10,207.55
Less: Deductible		\$500.00-
Net Total		\$9,707.55

Alternate Parts Y/01/00/00/01/01 CUM 01/00/00/01/01 Zip Code: 85001 PHOENIX
 Recycled Parts Y/7/0 Zip Code: 86351
 Rate Name PAYSON

Audatex Estimating 8.0.642 Update 4 ES 02/13/2019 01:29 PM REL 8.0.642 Update 4 DT 01/01/2019 DB 02/08/2019
 © 2019 Audatex North America, Inc.

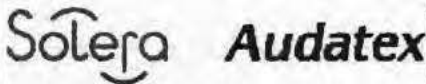
1.5 HRS WERE ADDED TO THIS ESTIMATE BASED ON AUDATEX'S TWO-STAGE REFINISH FORMULA.

THIS IS NOT AN AUTHORIZATION TO REPAIR. AUTHORIZATION COMES FROM OWNER.
NO SUPPLEMENTS WITHOUT PRIOR APPROVAL.
THIS ESTIMATE MAY HAVE BEEN PREPARED BASED ON THE USE OF REPLACEMENT PARTS
SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE.
WARRANTIES APPLICABLE TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE
MANUFACTURER OR DISTRIBUTOR OF THESE PARTS RATHER THAN THE MANUFACTURER
OF YOUR VEHICLE.

FOR YOUR PROTECTION ARIZONA LAW REQUIRES THE FOLLOWING STATEMENT TO APPEAR ON
THIS FORM, ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR
PAYMENT OF A LOSS IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

Op Codes

- | | | |
|----------------------------|---|--------------------------------|
| * = User-Entered Value | ^ = Labor Matches System Assigned Rates | E = Replace OEM |
| NG = Replace NAGS | EC = QUALITY REPL. PART | OE = Replace PXN OE Srpls |
| UE = Replace OE Surplus | ET = Partial Replace Labor | EP = QUAL. REPL. PRT. RPT |
| EU = LIKE KIND & QUAL.PRT | TE = Partial Replace Price | PM = Replace PXN Reman/Rebld |
| UM = Replace Reman/Rebuilt | L = Refinish | PC = Replace PXN Reconditioned |
| UC = Replace Reconditioned | TT = Two-Tone | SB = Sublet Repair |
| N = Additional Labor | BR = Blend Refinish | I = Repair |
| IT = Partial Repair | CG = Chipguard | RI = R & I Assembly |
| P = Check | AA = Appearance Allowance | RP = Related Prior Damage |



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Your state, your credit union.

PROTECTION DECLINED
Mechanical Breakdown Protection
and/or
Guaranteed Asset Protection

To Whom It May Concern:

I have been advised of the benefits available to me under the Mechanical Breakdown and Guaranteed Asset Protection Plans. After careful consideration, I have elected to decline and waive the following benefits.

DECLINE Mechanical Breakdown Protection [X] YES [] NO
DECLINE GAP (Guaranteed Asset Protection) [X] YES [] NO
Note: If selecting NO you will need to sign a separate agreement for the coverage you are selecting.

Name [REDACTED]

Account Number [REDACTED]

Vehicle Year 2013

Vehicle Make HYUNDAI

Vehicle Model TUCSON

Date: 10/31/2016

Signature: _____



3440 W. Deer Valley Road
Phoenix, AZ 85027
623.580.6000 ★ 800.224.3330
CanyonStateCU.org

AUTOMATIC TRANSFER CONSENT NOTICE

Date: 10/31/2016

You have authorized Canyon State Credit Union to transfer your loan payment as follows:

Date of First Transfer: 1/27/2017

Frequency of Transfer: MONTHLY

Amount of Transfer: \$313.77

Transfer FROM Account Number: [REDACTED]

Suffix Number: [REDACTED]

Transfer TO Account Number: [REDACTED]

Loan Suffix Number: [REDACTED]

You understand that the above transfer(s) will be in effect until:

1. Cancelled in writing by you.
2. Funds are not available for transfer for two payment periods.
3. The loan is paid in full.
4. The account is closed.

The total payment amount must be available in the designed "FROM" account the day prior to the transfer.

PLEASE NOTE THAT WE NO LONGER OFFER THE OPTION OF SKIPPING A PAYMENT ON A THIRD PAYROLL MONTH. TRANSFERS WILL OCCUR WHEN DUE REGARDLESS OF THE NUMBER OF PAYROLLS RECEIVED.

Signature

Signature



3440 W. Deer Valley Road
Phoenix, AZ 85027
623.580.6000 ★ 800.224.3330
CanyonStateCU.org

NOTICE TO BORROWER

REQUIREMENT TO PROVIDE COMPREHENSIVE AND COLLISION INSURANCE

The Closed-End Note, Disclosure, Loan and Security Agreement you have signed requires that you maintain a policy of Comprehensive and Collision Insurance with a maximum deductible of \$1,000.00 on the collateral securing the loan. The insurance policy must contain a loss payable clause in favor of the Lienholder, Canyon State Credit Union. **THE POLICY YOU FURNISH MAY BE OBTAINED FROM ANY AGENT OR BROKER OF YOUR CHOICE.**

If you fail to maintain evidence of such coverage, the Security Agreement authorizes us to purchase, at your expense, insurance to protect our interest in the collateral **and** to increase your loan balance by the premium amount as well as to increase your monthly payments. This cost will bear interest at the contract rate until paid.

You acknowledge that insurance, or any extension thereof, placed by Canyon State Credit Union is without benefit to you individually but is primarily for the protection of the Credit Union. **THIS INSURANCE WILL NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND WILL NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.**

The lienholder information to be listed on current policy and any change of insurance policy is as follows. Please note this address is for insurance purposes only.

Canyon State Credit Union, P.O. Box 924366, Fort Worth, TX 76124

To update insurance information via phone or fax, please use the numbers listed below:

Toll Free Phone: 866.600.8768 or Toll Free Right Fax: 877.401.2176

Borrower Signature

Date

Borrower Signature

Date

NOTICE TO MARRIED APPLICANTS: YOU HAVE THE RIGHT TO APPLY FOR A SEPARATE ACCOUNT IN YOUR NAME

CHECK TYPE OF CREDIT REQUESTED

INDIVIDUAL CREDIT: Complete sections A, B, D, and E if only the applicant's income is considered for loan approval.
 Complete sections A, B, C, D, and E (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, or (2) if you reside in a Community Property State, or (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, and WI.

JOINT CREDIT: Complete sections A, B, C, D, and E if your co-applicant will be contractually liable for repayment of the loan and initial below:
 We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

WE WOULD LIKE A LOAN OF \$ 25,000.00	FOR THE FOLLOWING PURPOSE Purchase Auto	SECURITY OFFERED 2013 HYUNDAI TUCSON	ACCOUNT NUMBER [REDACTED]
--	---	--	------------------------------

A. APPLICANT'S PERSONAL INFORMATION

CHECK ONE IF YOU RESIDE IN OR RELYING ON PROPERTY IN A COMMUNITY PROPERTY STATE OR IF YOU ARE APPLYING FOR OTHER THAN INDIVIDUAL UNSECURED CREDIT
 MARRIED UNMARRIED SEPARATED

NAME (FIRST, MIDDLE, LAST) [REDACTED]	DATE OF BIRTH [REDACTED]	SOCIAL SECURITY NO. [REDACTED]
PRESENT ADDRESS (STREET, CITY, STATE, ZIP) [REDACTED] PAYSON, AZ [REDACTED]	HOW LONG? 8Y	HOME PHONE NUMBER [REDACTED]
PREVIOUS ADDRESS (if present address less than two years) (STREET, CITY, STATE, ZIP) [REDACTED]	HOW LONG? [REDACTED]	DRIVER'S LICENSE NO. & STATE [REDACTED] AZ

B. INFORMATION REGARDING APPLICANT

PRESENT EMPLOYER	EMPLOYER'S ADDRESS (STREET, CITY, STATE, ZIP)	DATE EMPLOYED
OCCUPATION ARTIST	SUPERVISOR'S NAME [REDACTED]	WORK PHONE AND EXT. [REDACTED]
PREVIOUS EMPLOYER	ADDRESS (CITY, STATE, ZIP)	HOW LONG? OCCUPATION
OTHER INCOME NOTICE: Do not list alimony, child support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be required.	SOURCE OF OTHER INCOME (100) TRANSPORTATI	AMOUNT \$ 1,049.00
		TOTAL MONTHLY INCOME \$ 1,946.00

C. INFORMATION REGARDING NON-APPLICANT SPOUSE CO-APPLICANT

NAME (FIRST, MIDDLE, LAST)	DATE OF BIRTH	DRIVER'S LICENSE NO. & STATE	SOCIAL SECURITY NO.
STREET ADDRESS (STREET, CITY, STATE, ZIP)	HOME PHONE NUMBER	WORK PHONE AND EXT.	MONTHLY GROSS PAY \$
PRESENT EMPLOYER'S NAME AND ADDRESS (CITY, STATE, ZIP)	DATE EMPLOYED	OCCUPATION	
PREVIOUS EMPLOYER	ADDRESS (CITY, STATE, ZIP)	HOW LONG? OCCUPATION	
OTHER INCOME NOTICE: Do not list alimony, child support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be required.	SOURCE OF OTHER INCOME	AMOUNT \$	TOTAL MONTHLY INCOME \$

D. LIST ALL EXISTING DEBTS OF APPLICANT

CREDITOR	ACCOUNT NUMBER AND/OR PURPOSE	MARKET VALUE	BALANCE	MONTHLY PAYMENT	PAYOFF?	DELT?
Mortgage or Rent						
CANYON STATE CREDI	[REDACTED]		\$16,638.00	\$250.00		
CANYON STATE CREDI	[REDACTED]		\$1,133.00	\$36.00		
US BANK	[REDACTED]		\$852.00	\$41.00		
MONTHLY RENT				\$300.00		
Alimony, Child Support or Child Care						

DO NOT OMIT ANY DEBTS! IF MORE SPACE IS NEEDED, USE SEPARATE SHEET. INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

CONTINUE APPLICATION ON PAGE 2 - SIGN PAGE 2 OF THE APPLICATION BEFORE SUBMITTING.

LIST ALL EXISTING DEBTS OF CO-APPLICANT/NON-APPLICANT SPOUSE (If any part of Section C is applicable)

CREDITOR	ACCOUNT NUMBER AND/OR PURPOSE	MARKET VALUE	BALANCE	MONTHLY PAYMENT	PAYOFF ?	DELT ?
Mortgage or Rent						
Alimony, Child Support or Child Care						

DO NOT OMIT ANY DEBTS! IF MORE SPACE IS NEEDED, USE SEPARATE SHEET. INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

E. FINANCIAL INFORMATION

NAME OF BANK OR OTHER FINANCIAL INSTITUTION (CITY, STATE, ZIP)

TYPE OF ACCOUNTS

CHECKING SAVINGS LOANS

STATE NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS: Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is _____

Spouse's SSN: _____ Spouse's Address (if different) _____

Notice: No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened.

MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

X

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

It is the Credit Union's policy to not discriminate against any applicant with respect to race, color, religion, national origin, sex, marital status, age, the receipt of public assistance, part time income, or exercising rights under any consumer protection credit act. In addition, it is our policy not to discriminate based on familial status or a handicap in the extension of credit for housing. It is the Credit Union's intent to comply with all consumer credit protection statutes and regulations.

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Credit Report Authorization. By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. **Vermont Residents:** Applicant provided consent via phone _____ (Credit Union Initials)

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

APPLICANT'S SIGNATURE

DATE

X

CO-APPLICANT'S SIGNATURE (Where Applicable)

DATE

X

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

ADDITIONAL COMMENTS

Borrower's Name and Address [REDACTED] PAYSON, AZ [REDACTED]	DATE OF LOAN	LOAN MATURITY DATE	LOAN OFFICER
	10/31/2016	12/27/2023	Diana Nelson
CO-Borrower's Name and Address [REDACTED]	LOAN NUMBER	Borrower's Account Number	
	[REDACTED]	[REDACTED]	
	Borrower's Date of Birth	CO-Borrower's Date of Birth	
	[REDACTED]	[REDACTED]	

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
1.990 %*	\$ 1,848.75	\$ 24,507.13	\$ 26,355.88

- *Variable Rate Share Secured:** If checked, this is a Share-Secured loan and the Annual Percentage Rate (APR) may increase or decrease if your pledged Share Account rate increases or decrease. The ANNUAL PERCENTAGE RATE will be equal to the rate being paid on the secured Share Account (Index) plus a margin of 2.75%. The APR will change on the first day of each month if the secured Share Account's rate changes. The ANNUAL PERCENTAGE RATE will never be more than 18.00% or lower than 2.75%. Any increase in the APR will result in more payments of the same amount. Example: If your loan was \$10,000 at 6.00% for 60 months and the rate increased to 6.50% after 3 years, you would have to make 1 additional payment.
- *Variable Rate Money Market Secured:** If checked, this is a Money Market-Secured loan and the Annual Percentage Rate (APR) may increase or decrease if your pledged Money Market Account rate increases or decrease. The ANNUAL PERCENTAGE RATE will be equal to the rate being paid on the secured Money Market Account (Index) plus a margin of 2.75%. The APR will change on the first day of each month if the secured Money Market Account's rate changes. The ANNUAL PERCENTAGE RATE will never be more than 18.00% or lower than 2.75%. Any increase in the APR will result in more payments of the same amount. Example: If your loan was \$10,000 at 6.00% for 60 months and the rate increased to 6.50% after 3 years, you would have to make 1 additional payment.
- *Automatic Payment Discounted Rate:** If checked, the ANNUAL PERCENTAGE RATE noted above reflects a discount of 0.50% because you have agreed to make your minimum monthly payments via automatic payment from your Canyon State Credit Union account or payroll deduction which is deposited to Canyon State Credit Union. If you terminate the automatic payments or payroll deduction, or fail to maintain sufficient funds in the account to make the automatic payment, the ANNUAL PERCENTAGE RATE SHALL INCREASE 0.50% WITHOUT ADDITIONAL NOTICE TO YOU. Any increase will take the form of more payments of the same amount. EXAMPLE: If your loan was \$10,000 at 6% for 120 months and the rate increased to 6.50% after 3 years, you would have to make 4 additional payments.
- *Automatic Payment Discounted Rate:** If checked, the ANNUAL PERCENTAGE RATE noted above reflects a discount of 0.25% because you have agreed to make your minimum monthly payments via automatic payment or payroll deduction that is originated from a financial institution other than Canyon State Credit Union. If you terminate the automatic payments or payroll deduction, or fail to maintain sufficient funds in the account to make the automatic payment, the ANNUAL PERCENTAGE RATE SHALL INCREASE 0.25% WITHOUT ADDITIONAL NOTICE TO YOU. Any increase will take the form of more payments of the same amount. EXAMPLE: If your loan was \$10,000 at 6% for 120 months and the rate increased to 6.25% after 3 years, you would have to make 2 additional payments.

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
83	\$ 313.77	MONTHLY, beginning 1/27/2017
1	\$ 312.97	12/27/2023

No payments for the first 90 days. If checked, your first payment will be due 90 days from the date of the loan. Interest will accrue during this time. You must make your scheduled payment by the due date as disclosed above. All other terms of your loan documents remain unchanged.

Security: You are giving a security interest in your shares and deposits in the credit union, as well as the collateral described below. Collateral for other loans with us will also secure this loan, except for your home and household goods.

Late Charges: If a payment is received more than 10 days after the due date, you will be charged 5% of the payment due or \$10.00, whichever is greater	Required Deposit Balance: The Annual Percentage Rate does not take into account your required deposit balance	Filing Fees: \$ 0.00
--	--	--------------------------------

Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the credit union. If you do not obtain property insurance we will obtain it at your cost. If insurance is provided through the credit union Total Cost \$ Term is

Prepayment: If you pay off early, you will not have to pay a penalty. See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

"e" means estimate

ITEMIZATION OF AMOUNT FINANCED OF	AMOUNT GIVEN TO YOU DIRECTLY	AMOUNT PAID ON YOUR ACCOUNT	PREPAID FINANCE CHARGE
\$ 24,507.13	\$ 0.00	\$ 16,723.20	\$ 0.00

Amount Paid to Others on Your Behalf (Describe)

\$ 7,783.93	To MEMBERS AUTO CONNECTION	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To

BORROWER'S NAME [REDACTED]	LOAN NUMBER [REDACTED]	MEMBER NUMBER [REDACTED]	DATE OF LOAN 10/31/2016
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SECURITY INFORMATION

SHARES PLEGDED:	ACCOUNT NUMBER		AMOUNT \$		ACCOUNT NUMBER		AMOUNT \$	
	YEAR 2013	MAKE HYUNDAI	MODEL TUCSON	BODY TYPE UTILITY 4D GLS 2WD 14	SERIAL NUMBER or VIN KM8JU3AC0DU [REDACTED]			
OTHER COLLATERAL:								

LOAN SIGNATURES

You agree that the terms and conditions in the disclosure statement and the loan and security agreements attached hereto shall apply to this loan. If there is more than one borrower, you agree that all the conditions of the loan and security agreements governing this loan shall apply to both jointly and severally. You acknowledge that you have received a copy of the loan and security agreements and disclosure statement ("Note"). If you purchase optional loan products in connection with this loan, you understand that a portion of the premium or fee you pay will be retained by the credit union (or paid back to the credit union by the service provider) as compensation for making these services available to you. You also acknowledge receipt of the product application(s), disclosures, and contract(s) regarding the product(s).

Negative Information Notice: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

NOTICE TO CONSUMER: THIS IS A CONSUMER CREDIT TRANSACTION. (A) DO NOT SIGN ANYTHING BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (B) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (C) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

THIS WRITTEN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

CAUTION- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER'S SIGNATURE	DATE
X	
<input type="checkbox"/> CO-BORROWER <input type="checkbox"/> *OTHER OWNER <input type="checkbox"/> **GUARANTOR	DATE
X	

<input type="checkbox"/> CO-BORROWER <input type="checkbox"/> *OTHER OWNER <input type="checkbox"/> **GUARANTOR	DATE
X	
<input type="checkbox"/> CO-BORROWER <input type="checkbox"/> *OTHER OWNER <input type="checkbox"/> **GUARANTOR	DATE
X	

*OTHER OWNER: Any person who has a property interest (other than as a renter or lessor) in the above described collateral signs here. The other owner, unless also a co-borrower, is not obligated to pay the debt, but understands that the credit union has a security interest in the collateral as explained in the Security Agreement.

**GUARANTOR: Upon default, the credit union may seek immediate payment from the guarantor of any and all sums due on the loan, including all reasonable costs and fees provided under the loan and security agreements, as permitted by law. The guarantor waives all notice to which he or she would otherwise be entitled by law.

IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS:

The following applies to members of the military and their dependents if: (a) at the time your loan is made, you are an active member of the military or you are a dependent of an active member of the military (as those terms are defined in the Military Lending Act, 10 U.S.C. 987 and its implementing regulations); and (2) your loan is unsecured or secured by personal property that you did not purchase with the proceeds of the loan.

- NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call 1-800-224-3330 during our normal business hours.
- This loan will not be secured by shares or deposits in any of your accounts unless you specifically agree to establish an account in connection with this loan in which funds deposited after the loan is given will secure this loan. Therefore, the following provisions in the Loan Agreement and Security Agreement do not apply to this loan: "Contractual Pledge of Shares"; any reference to pledge of shares, statutory liens, set-off, or administrative freeze contained in the "Security Agreement, Pledge of Shares; Statutory Lien; Set-off; Administrative Freeze" provision; the "Cross-Collateralization" provision to the extent it purports to cross-collateralize any of your other share or deposit accounts with us.
- This loan is not subject to mandatory arbitration and therefore any reference to mandatory arbitration in this Loan Agreement and Security Agreement shall not apply to this loan.
- If you are a Louisiana resident, the Louisiana-specific provisions contained in the Security Agreement do not apply to this loan.

BORROWER'S NAME

ACCOUNT NUMBER

MEMBER NUMBER

DATE OF LOAN

10/31/2018

APPLICATION AND DISCLOSURES for CONSUMERSAFE DEBT PROTECTION PLAN

This Product is Optional. Your purchase of the ConsumerSafe Debt Protection Plan ("Plan") is optional. Whether or not you purchase this protection will not affect your application for credit or the terms of any existing credit agreement you have with the Financial Institution. You may cancel the Program at any time. See the Program Agreement for an explanation of how the Program may be terminated.

	Plan 1*:		Plan 2*:		Plan 3*:	
	Plan # 512628		Plan # 512629		Plan # 512630	
	Death: cancels loan balance Disability: cancels 6 Payments Involuntary Unemployment: cancels 3 Payments		Death: cancels loan balance Disability: cancels 6 Payments		Death: cancels loan balance	
I ELECT: (Check only one box)	<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Single	<input type="checkbox"/> Joint
Cost per \$1,000 monthly outstanding loan balance:	\$2.69	\$4.86	\$1.57	\$2.76	\$0.71	\$1.13
Estimated Total Fee: (closed-end loans only)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
* Benefit Maximums: Death Protection cancels a maximum of \$75,000. Cancellations listed are per occurrence. Monthly cancellations are limited to \$1,000 per month and a total of \$15,000 over the term of the loan, per each Protected Event and per each protected Borrower.						
<input checked="" type="checkbox"/> No, I do not wish to apply for the voluntary ConsumerSafe Debt Protection Plan at this time. _____ (Borrower 1 initials) _____ (Borrower 2 initials)						

Application Eligibility:

To be eligible to apply, I must meet the following conditions. By signing this Application, I am stating that: (1) I am under age 70; (2) if applying for Death or Disability protection: During the last 2 years, I have not been advised of or treated for: cancer, heart attack or coronary artery disease, stroke, cirrhosis, AIDS, or any disorder of my immune system, or had any test showing evidence of antibodies to the AIDS virus (a positive HIV test); (3) if applying for Disability protection: I am presently working twenty-four (24) or more hours per week; and (4) if applying for Involuntary Unemployment protection: I am not self-employed, and I have not received unemployment benefits within the past 2 years.

BORROWER'S SIGNATURE

I acknowledge and agree that: (a) I meet the eligibility requirements listed above. If it is discovered that I do not meet the eligibility requirements above, my participation in the Plan will be terminated, I will receive a refund of any fees paid, and an otherwise valid claim will be denied; (b) I have received and thoroughly read the ConsumerSafe Debt Protection Plan Agreement ("Agreement"), and agree to abide by the terms of the Agreement; (c) I authorize the Plan fees to be added to my loan each month; and (d) I understand that I may not be eligible for all benefits contained in the Plan. This document is hereby incorporated into Borrower's loan documentation as if fully set forth therein. **There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under the Program. See the Program Agreement for details.**

BORROWER 1 SIGNATURE

DATE

X

BORROWER 2 SIGNATURE (if applying for Joint Protection)

DATE

X

BORROWER'S NAME [REDACTED]	LOAN NUMBER [REDACTED]	MEMBER NUMBER [REDACTED]	DATE OF LOAN 10/31/2016
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IN THESE AGREEMENTS, THE WORDS "I," "ME," "MY" AND "MINE" MEAN ALL THOSE NAMED AS BORROWERS. THE WORDS "YOU," "YOUR" AND "YOURS" MEAN THE CREDIT UNION.

LOAN AGREEMENT

Payments/Finance Charges: For value received, I promise to pay, at your office, all amounts due. All payments shall be made pursuant to the disclosure statement on page 1 of this document. I understand that the finance charge and total of payments shown on page 1 of this document are based on the assumption that all installment payments will be made on the scheduled due dates. If I fail to pay any installment by the time it is due, I will pay additional interest on the overdue amount and my loan may not be paid in full at the end of the term. In such case, any remaining balance will be due in full immediately.

Allocation of Payments and Additional Payments: Payments and credits shall be applied in the following order: any amounts past due; any fees or charges owing, including any fees or premiums for additional products purchased; accrued interest or finance charges; outstanding principal. Payments made in addition to regularly scheduled payments shall be applied in the same order.

Late Charges: If I make a late payment, I agree to pay a late charge if one is disclosed on page 1 of this document.

Borrower Responsibility: I promise to notify you of any change in my name, address or employment. I promise not to apply for a loan if I know there is a reasonable probability that I will be unable to repay my obligation according to the terms of the credit extension. I promise to inform you of any new information which relates to my ability to repay my obligation. I promise not to submit false or inaccurate information or willfully conceal information regarding my creditworthiness, credit standing, or credit capacity.

Perfection of Security Interest; Increase in Rate; Fee; Default: If I fail to perfect your lien, you may take the necessary steps to do so and charge me a filing fee. This fee will be in the amount charged by the state and will be added to my loan balance. If you are unable to perfect your lien on the collateral pledged for any loan, or the value of the collateral deteriorates significantly, that loan may be treated as a signature loan under a line of credit for the purpose of determining the Interest Rate, and the Interest Rate shall increase to the highest signature loan rate in effect at that time. My minimum monthly payment shall also increase accordingly. You may also consider the loan to be in default and can call the loan immediately due and payable, in which case I must pay the entire amount due in one lump sum. The loan while in default will bear interest at the highest rate allowed by law.

Default: *The following provision applies to borrowers in Idaho, Kansas, and Maine:* I will be in default if (1) I do not make a payment of the required amount when due; or (2) you believe the prospect of payment, performance, or realization on any property given as security is significantly impaired.

The following provision applies to borrowers in Wisconsin: I shall be in default under this Agreement if any of the following occur: (a) if an amount exceeding one (1) full payment due under this Agreement is more than ten (10) days late or if the first or last payment due under this Agreement is more than forty (40) days late; OR (b) I breach any term or condition of this Agreement, which breach materially impairs my ability to pay amounts when due or materially impairs the condition, value, or protection of your rights to or in any collateral securing this transaction.

The following provision applies to all other borrowers: I shall be considered in default if any of the following occur: (1) if I break any promise made under this Loan Agreement or under the Security Agreement; or (2) if I do not use the money you loaned me for the purpose stated in my application; or (3) if you should, in good faith, believe that prospect of payment, performance or realization of the collateral, if any, is impaired; or (4) if I die; or (5) if I file a petition in bankruptcy, insolvency, or receivership or am put involuntarily into such proceedings; or (6) if the collateral, if any, given as security for this loan is lost, damaged or destroyed, or if it is levied against, attached, garnished, or seized for any reason under any authority, or (7) if I do not pay on time any of my current or future debts to you; or (8) if anyone is in default of any security agreement given in connection with any loan under

this Note; or (9) if I make any false or misleading statements in any credit application or update of credit information; or (10) I am in default of any other loan or security agreement I have with the Credit Union; or (11) I use the Note for any illegal purpose or transaction as determined by applicable law. If in default, you may, at your option, declare this loan immediately due and payable, and I must immediately pay to you at that time the total unpaid balance, as well as the Finance Charge to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees.

Costs of Collection: I shall pay all costs incurred by you in collecting any amount I owe or in enforcing or protecting your rights. Costs of collection include, but are not limited to, collection agency fees, repossession fees, appraisals, environmental site assessments, and casualty insurance. *The following applies to all borrowers except Wisconsin borrowers:* Costs of collection also include reasonable attorney's fees for any action taken by an attorney who is not your salaried employee in order to collect this loan or preserve or protect your rights and remedies, including, without limitation, pre-suit demands for payment, pre-suit mediation or settlement negotiations, investigation and assessment of your rights, participation in bankruptcy cases, matters, and proceedings (including, without limitation, filing proofs of claim, pursuing reaffirmation agreements, attending meetings of creditors, and pursuing complaints, motions, and objections that relate in any way to the credit union's collateral or right to payment), collateral disposition, non-bankruptcy suits and/or administrative actions, and appeals. *For Alabama borrowers:* attorney's fees after default shall not exceed 15% of the unpaid debt, or such higher amount as a court may allow. *For Georgia borrowers:* attorney's fees shall not exceed 15% of principal and accrued interest, or such higher amount as a court may allow.

Action Upon Default: *The following provision applies to borrowers in Colorado, District of Columbia, Kansas, Maine, Massachusetts, Missouri, Nebraska, and West Virginia:* Once I have defaulted, and after the expiration of any right I may have under applicable state law to cure my default, you can demand immediate payment of the entire unpaid balance of the loan without giving me advance notice. The principal balance in default shall bear interest at the contract rate, or a default rate if one has been disclosed to me, or another rate if required by applicable law.

The following provisions applies to borrowers in Wisconsin:

Right to Cure Default: If I am in default under this Agreement, you must give a notice of default to me pursuant to Wisconsin Statutes sec. 425.104-425.105. I shall have fifteen (15) calendar days from the date the notice is mailed to me to cure the default. In the event of an uncured default, you shall have all the rights and remedies for default provided under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law, including, but not limited to, the right to repossess the collateral. You may waive any default without waiving any other subsequent or prior default by me.

No Right to Cure: Pursuant to Wis. Stat. Sec. 425.105(3), I shall not have the right to cure a default if the following occur twice during the preceding twelve (12) months: (a) I was in default on the closed-end note; (b) You gave me notice of the right to cure such previous default in accordance with Wis. Stat. Sec. 425.104; and (c) I cured the previous default.

Nothing in this Agreement shall be construed to restrict your ability to exercise your rights under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law, including, but not limited to, the right to repossess the collateral.

The following provision applies to borrowers in all other states: Once I have defaulted, you may, at your option, declare all amounts under the Note immediately due and payable, and I must immediately pay to you at that time the total unpaid balance, as well as the Finance Charge to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees. The principal balance in default shall bear interest at the contract rate.

BORROWER'S NAME

LOAN NUMBER

MEMBER NUMBER

DATE OF LOAN

10/31/2016

IN THESE AGREEMENTS, THE WORDS "I," "ME," "MY" AND "MINE" MEAN ALL THOSE NAMED AS BORROWERS. THE WORDS "YOU," "YOUR" AND "YOURS" MEAN THE CREDIT UNION.

Delay In Enforcement: You may delay enforcing any of your rights under this agreement without losing them.

Irregular Payments: You may accept late payments or partial payments, even though marked "payment in full," without losing any of your rights under this agreement.

Co-borrowers: If I am signing this agreement as a co-borrower, I agree to be equally responsible with the borrower, but you may sue either or both of us. You do not have to notify me that this agreement has not been paid. You may extend the terms of payment and release any security without notifying or releasing me from responsibility on this agreement.

Governing Law: These agreements shall be construed and enforced in accordance with the laws of the State of Arizona. If I have entered into a mandatory arbitration agreement in connection with this loan, if any provisions within this Agreement pertaining to jurisdiction and venue are inconsistent with the arbitration agreement, the arbitration agreement will govern.

Change In Terms: The terms of this Closed-end Note, Disclosure, Loan & Security Agreement, including any fees disclosed, are subject to change without prior notice, subject to applicable law.

Contractual Pledge of Shares: I pledge all my shares and deposits in the credit union, including future additions, as security for this loan. In case I default, you may apply these shares and deposits to the payment of all sums due at the time of default, including costs of collection and reasonable attorney's fees. No lien or right to impress a lien on shares and deposits shall apply to any of my shares which may be held in an "Individual Retirement Account" or "Keogh Plan."

State Notices:

NOTICES TO WISCONSIN BORROWERS: No provision of a marital property agreement, a unilateral agreement under Wis. Stat. Section 766.59, or a court decree under Wis. Stat. 766.70 adversely affects the interest of the Credit Union unless prior to the time the credit is extended, the Credit Union is furnished with a copy of the agreement or statement, or has actual knowledge of the adverse provision when the obligation to the Credit Union is incurred.

NORTH DAKOTA NOTICE TO BORROWERS PURCHASING A MOTOR VEHICLE - THE MOTOR VEHICLE IN THIS TRANSACTION MAY BE SUBJECT TO REPOSSESSION. IF IT IS REPOSSESSED AND SOLD TO SOMEONE ELSE, AND ALL AMOUNTS DUE TO THE SECURED PARTY ARE NOT RECEIVED IN THAT SALE, THE BORROWER MAY HAVE TO PAY THE DIFFERENCE.

NOTICE TO UTAH BORROWERS: This written agreement is a final expression of the agreement between me and the Credit Union. This written agreement may not be contradicted by evidence of any oral agreement.

NOTICE FOR ARIZONA OWNERS OF PROPERTY: It is unlawful for a borrower to fail to return a motor vehicle that is subject to a security interest within thirty days after I have received notice of default. The notice will be mailed to the address I provided on this document unless I have given the Credit Union a new address. It is my responsibility to notify the Credit Union if my address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of \$150,000.

NOTICE TO CALIFORNIA RESIDENTS: By signing this Note, I specifically agree that the Credit Union may access the records of the California Department of Motor Vehicles from time to time to obtain my current mailing address, and by so agreeing, I am specifically waiving my rights under sections 1808.21 and 1808.22 of the California Vehicle Code.

NOTICE TO TEXAS BORROWERS- INSURANCE REQUIRED: I am required to: (i) keep the collateral insured against damage in the amount of the loan or another amount if you so specify; (ii) purchase this insurance from an insurer that is authorized to do business in the state of Texas or an eligible surplus lines insurer; and (iii) name you as the person to be paid under the policy in the event of a loss. I must also provide you a copy of the policy and proof of the payment of premiums if you so request. If I fail to meet any of these requirements, you may obtain collateral protection insurance on my behalf at my expense.

For Missouri Residents: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect me (borrower) and you (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

For Vermont Residents: NOTICE TO CO-BORROWER: YOUR SIGNATURE ON THIS LOAN MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THE LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WASHINGTON AND OREGON RESIDENTS ONLY: WARNING

UNLESS I PROVIDE YOU WITH EVIDENCE OF THE INSURANCE COVERAGE AS REQUIRED BY YOUR LOAN AGREEMENT, YOU MAY PURCHASE INSURANCE AT MY EXPENSE TO PROTECT YOUR INTEREST. THIS INSURANCE MAY, BUT NEED NOT, ALSO PROTECT MY INTEREST. IF THE COLLATERAL BECOMES DAMAGED, THE COVERAGE YOU PURCHASE MAY NOT PAY ANY CLAIM I MAKE OR ANY CLAIM MADE AGAINST ME. I MAY LATER CANCEL THIS COVERAGE BY PROVIDING EVIDENCE THAT I HAVE OBTAINED PROPER COVERAGE ELSEWHERE. I AM RESPONSIBLE FOR THE COST OF ANY INSURANCE PURCHASED BY YOU. THE COST OF THIS INSURANCE MAY BE ADDED TO MY LOAN BALANCE. IF THE COST IS ADDED TO THE LOAN BALANCE, THE INTEREST RATE ON THE UNDERLYING LOAN WILL APPLY TO THIS ADDED AMOUNT. THE EFFECTIVE DATE OF COVERAGE MAY BE THE DATE MY PRIOR COVERAGE LAPSED OR THE DATE I FAILED TO PROVIDE PROOF OF COVERAGE. THE COVERAGE YOU PURCHASE MAY BE CONSIDERABLY MORE EXPENSIVE THAN INSURANCE I CAN OBTAIN ON MY OWN AND MAY NOT SATISFY WASHINGTON'S OR OREGON'S MANDATORY LIABILITY INSURANCE LAWS.

IN THESE AGREEMENTS, THE WORDS "I," "ME," "MY" AND "MINE" MEAN ALL THOSE NAMED AS BORROWERS. THE WORDS "YOU," "YOUR" AND "YOURS" MEAN THE CREDIT UNION.

SECURITY AGREEMENT

Security Interest; PLEDGE OF SHARES; Statutory Lien; Set-off; Administrative Freeze: To secure the payment of this loan and all expenditures incurred by the credit union in connection with this loan: (a) I grant the Credit Union a security interest in the property described on Page 1 of this document ("Collateral"). The security interest includes all increases, substitutions and additions to the secured property, proceeds from any insurance on the secured property and all earnings received from the secured property. The security interest also includes all accessions. Accessions are things which are attached to or installed in the property now or in the future. The security interest also includes any replacements for the property which I buy within 10 days of the loan or any extensions, renewals or refinancing of the loan. If the value of the property declines, I promise to give you more security if asked to do so. I also agree to abide by the terms of the Security Agreement. (b) I GRANT AND PLEDGE TO YOU A CONSENSUAL LIEN ON ALL SUMS ON DEPOSIT to secure my obligations to the credit union pursuant to applicable state law. "All sums on deposit" and "shares" for purposes of this pledge means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust or custodial account(s), whether jointly or individually held, that you have on deposit now or in the future, all of which are deemed "general deposits" for the purpose of this pledge. My pledge does not include any IRA, Keogh, tax escrow, irrevocable trust or fiduciary account in which I do not have vested ownership interest. (c) I acknowledge and agree to impressment of the Credit Union's statutory lien rights under the Federal Credit Union Act and/or applicable state law as of the date of my loan, which gives you the right to apply the sums in my account(s), to satisfy any obligations I owe to the credit union, regardless of contributions at the time of default, and without further notice to me or any owner of the account(s). (d) I acknowledge and agree to your "common law" right to set off under applicable state law which authorizes you to apply the funds in any joint or individual account to any obligations owed to you if I default or fail to pay or satisfy any obligation to you without any legal process, court proceeding or any notice to any owner of the account(s) affected hereunder or otherwise under this Agreement. (e) I specifically agree that you have a right to place an administrative freeze on any of my joint or individual account(s) and that such action shall not violate 11 USC 362 or other applicable law.

Multiple Rights; Cumulative Remedies: I understand and agree that the Credit Union has multiple rights as enumerated above and that the remedies are cumulative. Nothing herein shall limit or restrict the remedies available to you following any event of default under the terms of my loan documents.

Cross-collateralization: Property given as security for this loan or for any other loan Borrower has with the credit union will secure all amounts Borrower owes the credit union now and in the future. However, property securing another debt will not secure this loan if such property is Borrower's principal residence (unless the proper rescission notices are given and any other legal requirements are satisfied), or are non-purchase money household goods.

Release of Lien: You will not release any lien on any collateral under this Note if I am delinquent on, or in default on, any other loan I have with you. For example, if I am in default on a line of credit, you will not release your lien on a vehicle loan, even if the vehicle loan is current or paid in full.

Transfer of Collateral: I will not change the location of, sell or transfer the collateral unless I have your prior written consent

Good Title: I warrant that I have good title to the collateral, free of all security interests except that given to the credit union and except for any interest of a non-co-borrower owner of the collateral who has signed the agreement in the indicated place.

Maintenance of Collateral: I will pay all taxes, assessments, and liens against or attached to the property described and further agree to keep the property in good condition, housed in a suitable shelter. I agree to execute financing statements and security agreement amendments at your request and will defend the property against adverse third party claims.

Additional Security: Should you feel at any time that the security presently has diminished in value, or for any reason feel that additional security is required, I agree to assign to you within ten (10) days whatever additional security you feel is necessary to protect yourself against possible loss.

Actions Upon Default: If a default as defined in the Loan Agreement should occur, you, or a third party designated by you, have the authority, upon such default, to repossess and sell the collateral in a lawful manner. This includes authority to take possession of any personal property contained in the collateral. In such cases, you or your authorized representatives may, at your option, enter the premises where the collateral is kept and take possession, subject to applicable laws. You have the right to render the property pledged as collateral unusable and may dispose of the collateral on the premises where the collateral is kept. If you decide to sell the collateral at a public sale, private sale or otherwise dispose of the collateral, you will provide reasonable notice if required by law and will otherwise comply with applicable state law. If you sell or otherwise dispose of the collateral you may collect from me reasonable expenses incurred in the retaking, holding and preparing the collateral for and arranging the sale of the collateral. You may also collect reasonable attorney's fees and legal expenses, permitted by applicable law, incurred in connection with disposition of the property. Unless I default, I may keep possession of the property (collateral) described and use it in any lawful manner consistent with this agreement or with the insurance policy on the collateral. I understand that you have certain rights and legal remedies available to you under the Uniform Commercial Code and other applicable laws, and that you may use these rights to enforce payment if I default. In the event of default, I will at your request assemble the property (collateral) and make it available to you at a place of your choosing. If you decide to waive this default, it will not constitute waiver of any other subsequent defaults.

Attorney-in-Fact: You are hereby appointed as my Attorney-in-Fact to perform any acts which you feel are necessary to protect the collateral and the security interest which this agreement creates.

Joint Borrowers: If there is more than one borrower, our obligations under this agreement are joint and several, each being equally responsible to fulfill the terms of this agreement.

Others Bound: This security agreement not only binds me, but my executors, administrators, heirs, and assigns.

Further Assurances: I agree to execute any further documents, and to take any further actions, reasonably requested by Credit Union in order to evidence or perfect the security interests granted herein or to effectuate the rights granted to Credit Union.

Governing Law: This Security Agreement is being executed and delivered in, and is intended to be performed in, the State of Arizona and shall be construed and enforced in accordance with the laws of the State of Arizona, except to the extent that the Uniform Commercial Code provides for the application of the law of another state.

IN THESE AGREEMENTS, THE WORDS "I," "ME," "MY" AND "MINE" MEAN ALL THOSE NAMED AS BORROWERS. THE WORDS "YOU," "YOUR" AN "YOURS" MEAN THE CREDIT UNION.

Additional Advances: Any additional advances made by you for the payment of taxes or assessments or liens of any kind, or premiums on insurance and the interest owing thereon or any other advance necessary to perfect or protect your security interest shall also be secured by this agreement. Such amounts shall be added to my loan balance and my minimum payment due shall be increased or my loan term extended accordingly.

Applies to Louisiana residents only:

Louisiana law permits repossession of motor vehicles upon default without further notice or judicial process.

If the secured collateral is a motor vehicle and I am in default, you may seize and sell the motor vehicle without demand for payment or advance notice to me. Collateral other than motor vehicles may be repossessed without judicial process only as allowed by applicable Louisiana law.

For purposes of foreclosure under Louisiana executory process, I **hereby confess judgment in your favor for all amounts secured by the Note**, including, but not limited to, principal, interest, late charges, costs of collection, costs of preservation of the collateral, reasonable attorney's fees, and all other amounts under the Note. You may appoint a keeper of the property in the event of foreclosure. To the extent allowed under Louisiana law, I hereby waive the following rights and procedures under Louisiana law: (a) all rights and benefit of appraisal; (b) notice of seizure; (c) the 3-day delay afforded under Articles 2331 and 2722; and (d) all other provisions under Articles 2331, 2722 and 2723 and all other Articles not specifically mentioned herein. I further agree that any declaration of fact made by authentic act by a person declaring that such facts are within his or her knowledge shall constitute authentic evidence of facts for the purposes of foreclosure under applicable Louisiana law and for the purposes of LSA-R.S. 9:3504(D)(6) and LSA-R.S. 10:9- 508, to the extent applicable.

PROPERTY INSURANCE; LENDER-PLACED INSURANCE - PLEASE READ CAREFULLY

(a) My requirement to maintain property insurance. I am required to carry insurance to protect my interest and your interest in the collateral securing this loan. The insurance:

- Must protect against any loss by fire or theft, and collision and comprehensive coverage on motor vehicles and other property pledged as security on this loan.
- Must (i) be in an amount and type sufficient to repair the collateral to its existing condition prior to the loss, and/or to replace the collateral with comparable or like property, minus depreciation, if it is damaged or lost; or (ii) be in an amount and type as you might otherwise inform me that you require.
- Must have a maximum deductible as set forth by you.
- Must be maintained in force for as long as the loan is outstanding.
- Must name you as loss payee. You must receive the loss payee endorsement within 30 days of my loan date.

These requirements are solely in your discretion and you may change any of these requirements at any time for any reason. The insurance may be obtained by any insurer of my choice that is acceptable to you.

(b) Lender-placed property insurance. Please read carefully:

- If I fail to maintain insurance satisfying the requirements set forth above, or if I fail to provide you proof of such coverage, you may, but do not have to, obtain insurance to protect your interest (not mine) in the property.
- The total cost of lender-placed insurance will be added to the loan balance. The total cost of this insurance includes, but is not limited to, the premium, any administrative costs you incur, any commissions that may be earned, and other reasonable expenses related to my failure to maintain insurance. This cost will be paid by me either on demand, or by increasing my periodic payment, or by extending the loan term.
- Whether you obtain insurance, and the amount and types of coverage that you may obtain, is solely in your discretion. You may obtain this insurance from anyone you want, including an affiliate of yours, and such affiliate may earn a commission on the coverage.
- The insurance placed by you is without benefit to me personally, and is primarily for your protection. It may not adequately protect my interest in the collateral or any personal property contained in the collateral, and will not satisfy any mandatory liability or financial responsibility requirements under state law.
- Coverage obtained by you may be considerably more expensive than coverage I could obtain on my own and may be different than previous policies I may have had or policies that I may prefer.
- Any insurance placed by you will be effective as of the date my policy lapsed or, if I never obtained insurance, the date of the loan.
- Nothing in this agreement is intended to confer third-party beneficiary rights or status to me with respect to any agreements between you and your insurer or its agent.

(c) How to remove lender-placed property insurance. I may have the lender-placed coverage cancelled at any time by providing evidence to you that I have purchased insurance coverage satisfying the requirements set forth above. If I do so, I will receive a refund of any unearned premiums and finance charges on the lender-placed coverages and my loan balance will be adjusted accordingly.

(d) Other. I assign you the right to receive and endorse any insurance proceeds check, to apply those proceeds to the sums I owe, and I direct any insurer to pay those proceeds directly to you. I further authorize you or your representative to obtain the necessary information for verification of adequate coverage. You, or your affiliates, may receive compensation or reimbursement of expenses related to any insurance premiums added by you.

(e) Default. If I fail to maintain insurance as set forth above, I will be in default of my loan. You may either place your own insurance on the collateral as explained above, or you can declare me in default and take all remedies set forth in my loan or security agreement or available to you under applicable law, including calling the loan immediately due.

BORROWER'S NAME

LOAN NUMBER

MEMBER NUMBER

DATE OF LOAN

10/31/2016

PROGRAM AGREEMENT for CONSUMERSAFE DEBT PROTECTION PLAN

As used in this ConsumerSafe Debt Protection Plan Program Agreement ("Agreement"), "You", "Your" or "Borrower" means the person(s) who are obligated to repay a loan to us who have purchased debt protection under this Agreement. "We", "Our", "Us" means Canyon State Credit Union, 3440 W Deer Valley Road, Phoenix, AZ 85027. "Plan Administrator" means Minnesota Life Insurance Company, 400 Robert Street North, St. Paul, Minnesota, 55101, or one of its affiliates, or a contracted third party.

This Agreement amends your loan or credit agreement. By enrolling in the ConsumerSafe Debt Protection Plan ("Plan"), you agree to abide by the terms of this Agreement. The ConsumerSafe Debt Protection Application is a part of this Agreement and is hereby incorporated as if fully set forth herein.

DEFINITIONS

Effective Date means that date on which your Plan becomes effective, which is the later of: (1) the date you enroll in, and your eligibility is approved for, the Plan; or (2) the date of your first advance under a protected open-end credit plan.

Presently working twenty-four (24) or more hours per week: This term means that you are actively working for income for twenty-four (24) hours or more per week. "Working" means actually performing your job duties and not off of work due to leave of absence; layoff; routine or seasonal work interruption; or any other reason.

Outstanding Balance and Payment: "Outstanding Balance" means the outstanding loan balance as of the date a Protected Event occurs. "Payment" means the minimum monthly loan payment scheduled under your loan agreement. Outstanding Balance and Payment both refer to the protected amount under the Plan and include principal, interest, the Plan Fee and any amounts which the creditor and borrower agreed to finance as part of the loan at the time the credit is extended. It does not include late fees or other fees; real estate taxes or property insurance premiums; or any amount that represents defaults in scheduled payments of either interest or principal. A scheduled lump-sum Balloon payment will only be protected if the Protected Event cancels the Outstanding Balance. Additionally, any advance taken during any period of Involuntary Unemployment or Disability will not be protected and the payment for that advance will not be cancelled. You will be responsible for re-paying any amounts that are not cancelled.

Pre-existing condition: means a condition for which you received or had medical treatment, advice or diagnostic tests either for that same condition or a related condition within the six-month period immediately prior to the Effective Date and immediately prior to each and every advance taken. However, any Protected Event resulting from any such condition or a related condition will not be excluded if the Protected Event commences six months or more after the Effective Date of protection or six months or more after the advance is taken.

TERMS OF PROTECTION**Who is eligible for protection?**

This Plan protects an eligible Borrower ("Borrower 1") against Protected Events that occur while you are enrolled in the Plan ("Single Protection"). At an additional cost, you may purchase protection for a Co-Borrower ("Borrower 2") against the Protected Events within the Plan purchased ("Joint Protection"). Co-signers, guarantors, and non-borrower owners of collateral are not eligible for protection.

What types of loans are eligible for protection under the Plan?

The following types of loans are eligible for protection if the Plan is made available to you on that loan type: closed-end consumer loans if the loan has a term of 120 months or less; multi-featured consumer lending plans and consumer lines of credit; and credit cards.

What is the Plan Fee and how is it collected?

The Plan Fee is the amount you pay for the Protection. It is calculated by applying the rate per \$1,000 of your monthly outstanding balance or loan amount and will be charged and collected monthly. For closed-end loans, the fee becomes part of your required monthly loan payment. For open-end loans, or if Debt Protection is added after the start of your loan, the fee may be added to your outstanding balance as an advance each month without increasing your minimum monthly payment due. This may increase the time it takes to fully re-pay the loan and interest will accrue on the debt protection advance. If you fail to pay the fee, we can cancel the protection or, at our option, add the fee to your outstanding balance upon which it will accrue interest. Such addition may extend the term of your loan.

Can the Plan Fee and terms of this Agreement Change?

Yes. We can change the terms of this Agreement, including the rates, at any time. If we do so, you will be provided prior notice and an opportunity to cancel your Agreement under the Plan.

Can this Agreement be contested?

Yes. If we find that you did not meet the eligibility requirements at the time of your application, your protection under the Plan will be removed, you will receive a refund of fees paid, and an otherwise valid claim will be denied.

PROTECTED EVENTS

The following describes the types of Protected Events and the protection afforded under each Plan:

DEATH (All Plans; Joint Protection Available)**What is the Death benefit?**

For each protected borrower, we will cancel the amount of your Outstanding Balance as of the date of death, up to \$75,000. If two protected Borrowers die simultaneously, we will cancel the Outstanding Balance, up to \$75,000. In no event will an excess of \$75,000 be cancelled.

DISABILITY (Plans 1 & 2; Joint Protection Available)**What does Disability mean and how do I qualify for Disability?**

Disability means your continuous inability, due to sickness or injury, to perform the substantial and material duties of your regular occupation and you are under the regular care and treatment of a licensed physician or licensed health care provider. To qualify for Disability protection, you must be disabled for 30 consecutive days. Benefits begin to accrue on the first (1st) day that you are disabled.

What amounts will be cancelled under the Disability protection?

For each occurrence of Disability, we will cancel 1/30th of the Payment for each day that you are disabled beginning with the first (1st) day of Disability and continuing for up to six (6) Payment cancellations. However, cancellations will immediately cease if you recover or return to work; or if the loan is paid off, is refinanced, or is discharged for any reason. The maximum monthly cancellation is \$1,000. Disability cancellations are limited to a total of \$15,000 over the term of the loan per each protected Borrower.

What if the same or related disability occurs?

Please see the "What if I suffer a recurrence?" question in the General Provisions section below

BORROWER'S NAME [REDACTED]	LOAN NUMBER [REDACTED]	MEMBER NUMBER [REDACTED]	DATE OF LOAN 10/31/2016
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INVOLUNTARY UNEMPLOYMENT (Plan 1; Joint Protection Available)

What does Involuntary Unemployment mean and how do I qualify for protection?

Involuntary Unemployment means that you involuntarily lost your full-time employment and you are eligible for, and are receiving, unemployment benefits.

To qualify for Involuntary Unemployment protection, the following requirements must be met:

1. You are involuntarily unemployed for 30 consecutive days; and
2. You are receiving unemployment benefits for the period of unemployment for which you are making a claim under this Agreement.

What amounts are cancelled under Involuntary Unemployment protection?

We will cancel 1/30th of the Payment for each day you are involuntarily unemployed, beginning with the first (1st) day of Involuntary Unemployment and continuing for: (a) up to three (3) Payment cancellations per occurrence of Involuntary Unemployment, (b) until you discontinue receiving unemployment benefits for any reason, or (c) you regain employment; whichever is earlier. The maximum monthly cancellation is \$1,000. Involuntary Unemployment cancellations are limited to a total of \$15,000 over the term of the loan per each protected Borrower.

EXCLUSIONS

Exclusions apply to both the Outstanding Balance and any and all advances under a multi-featured consumer lending plan.

Benefits will not be provided under any Protected Event if the Protected Event:

(1) is due to suicide committed within the first 2 years of protection; (2) is due to an intentionally self-inflicted injury; (3) is due to a Pre-existing Condition; (4) results from war or any act of war, whether declared or undeclared; or (5) occurs on or after your 70th birthday.

The following exclusions apply in addition to the above:

Benefits will not be provided under Disability protection if:

The disability is related to a normal pregnancy, normal childbirth, or elective abortions. Complications due to pregnancy or childbirth will only be protected if the complications themselves are the cause of the disability.

Benefits will not be provided under Involuntary Unemployment protection if:

(1) your job is terminated because: (a) you retire; (b) you quit or resign your employment for any reason; (c) you lose your employment due to: (i) willful or criminal misconduct; (ii) a normal, routine or seasonal shut-down or job interruption of any kind; (iii) discharge from active military service; (iv) disability caused by sickness or injury; or (v) a strike, lockout, or labor dispute; (2) the involuntary unemployment commences within 90 days after your Effective Date; or (3) you received unemployment benefits within 2 years prior to applying for the Plan.

GENERAL PROVISIONS

How do I obtain benefits and verify a Protected Event under the Plan?

To obtain benefits under the Plan, you must notify us of a Protected Event within 30 days or as soon as possible, but no later than six (6) months after the occurrence of the Protected Event, and provide any documentation or information required by us at the time of your claim and/or throughout the period for which Payments are being cancelled. You must be able to verify the Protected Event to our satisfaction. If your delay in filing a claim prevents us in any way from determining eligibility under the Plan, no benefit will be issued.

What if I sustain an unrelated injury or sickness while I am disabled?

If you are disabled ("original occurrence") and sustain an additional sickness or injury which would be in and of itself disabling, the additional sickness or injury will not be considered a new occurrence of Disability, but rather will be considered the same occurrence. This means that you will receive benefits only if you did not exhaust your maximum per-occurrence benefits in connection with the original occurrence.

What if I suffer a recurrence of the same or related Protected Event?

If you incur a claim for the same type of Protected Event again within six (6) months after you have recovered or returned to full-time work, we will consider this a continuation of the prior event. (For disability, however, this only applies if you are disabled due to the same condition.) This means that the maximum number of cancellations per occurrence for the prior event will still apply; if that maximum was already reached, no benefits will be issued. If you incur a claim for the same type of Protected Event again more than six (6) months after you have recovered or returned to full-time work, we will consider this a new event and the terms and conditions of the Plan apply as if no prior event occurred. This provision applies whether you return to work full-time with the same or different employer.

What is the status of my loan following the occurrence of a Protected Event?

During the time it takes to process your request for benefits, you are responsible for making your monthly payment by the due date. Once benefits begin, you are responsible for any difference between the minimum payment due on the loan and the amount that is cancelled.

What if the term of my loan ends while I am receiving cancellations under the Plan?

Regardless of the number of cancellations you may otherwise be entitled to, cancellations will cease if the loan is paid off, is refinanced, or is discharged for any reason.

How can the Plan be terminated?

You may terminate this Agreement at any time by writing us at Canyon State Credit Union, 3440 W. Deer Valley Road, Phoenix, AZ 85027. If you do so within thirty (30) days of your enrollment in the Plan, we will credit your loan account for any fees charged for this protection. We can terminate this Agreement by giving you written notice at least thirty (30) days in advance of the termination. Termination by us or you will be effective on the first of the month following termination. Fees for the month in which notice of termination is received will still be due and collected from the loan payment.

Your Plan participation will terminate without advance notice if: (1) your loan is paid off, refinanced, or discharged for any reason; (2) required loan payments are past due by 90 days or more; if you bring your loan current after your Protection has been terminated for delinquency, protection will not be reinstated automatically and you must reapply for the Plan (3) you fail to pay the Plan Fee; (4) when you reach age 70 or die. For Joint Protection, when the oldest borrower reaches age 70, the oldest borrower's protection terminates. Protection will automatically convert to Single Protection for the younger borrower and the monthly fee will be adjusted accordingly. Once the younger borrower reaches age 70, all protection will terminate. If either borrower dies, any death benefits available will be paid, subject to the terms of this Agreement, and the protection for that borrower will terminate; or (5) the protected Outstanding Balance is paid off under the terms of the Plan or all maximum cancellations are reached.

What are the tax implications?

You may be subject to federal, state and local taxes on the amount of your cancelled loan payment or balance. You should consult your tax advisor. We or the Plan Administrator do not provide you with guidance on the tax implications, if any, of a cancelled debt.

What if I have questions about the Plan?

Telephone us at 623-580-6000 or write to us at Canyon State Credit Union, 3440 W. Deer Valley Road, Phoenix, AZ 85027 if you have any questions regarding this Plan.




CONGRATULATIONS


You have made an excellent decision to purchase a comprehensive service contract that offers you peace of mind, security and protection against mechanical failure. Below is your Identification Card. Please take a few moments to review this document and call us with any questions. Simply show this card to your repair facility when making a claim against your service contract.

Thank you again for choosing an Interstate National Dealer Services service contract to protect the essential components of your vehicle. You've worked hard for your investment, and we want you to enjoy it for years to come.

Claims and Member Services: 877-831-3077

Administered by
Interstate 

CONTRACT #: 
VEHICLE: 2016 JEEP PATRIOT SPORT
DEDUCTIBLE: 0.00
SUR./OPTS: LUXE,KEY,4X4

COVERAGE: ULTIMATEN
LAST 6 VIN: 
EXP. DATE: 02/25/2026
EXP. MILES: 125,000

PROVIDER: INTERSTATE NATIONAL
MARKETER: CANYON STATE CREDIT UNION

WHAT TO DO IN THE EVENT OF A MECHANICAL FAILURE:

1. Protect your vehicle/unit from further damage after the first recognition of a failure.
2. Within reasonable time, take your vehicle back to the issuing dealer. If that is not possible, you may use the licensed repair facility of your choice.
3. The repair facility must contact the Administrator's CLAIM CENTER by telephone at 877-831-3077 for coverage determination and the subsequent issuance of an authorization number on covered repairs before proceeding with any repair work.
4. Should you have any questions or need claim customer service assistance, please call 877-831-3077.



lawyer withdrawal, claim # [REDACTED]

1 message



Wed, Feb 27, 2019 at 10:32 AM


To: J.Loredo@central-insurance.com

Dear Mr. Loredo,

Attached is a letter regarding the mileage on [REDACTED] Hyundai Tuscon.

Thank you.



 **Scan0002.pdf**
280K

February 26, 2019

Jesus Loreda, Claims Adjuster
Central Insurance

*sent 2/26/19
Via email*

RE: [REDACTED]
Claim # [REDACTED]
2013 Hyundai Tucson

Dear Jesus:

I have asked my attorney Jared Owens to step down. He has copied me with his letter of decline to you via Email.

We should now have an open line of communication.

There is a discrepancy in the mileage you have stated on your report which says 41000. I keep a log of all my travels. The mileage at the time of the loss was 37,257. that makes a difference of 3743 which I would surely increase the payoff by at least \$500.

The accident happened on February 9, 2019 I reported it immediately and I have yet to get the papers you said I need to sign from you. Cant we do this electronically?

I realize you have other cases beside mine but everything seems to take so long with your company. I am still waiting for a settlement on the accident from September of 2018.

Also why have my plates been Eighty sixth-ed? They cant do the licensing on the new vehicle because of this.

I would really appreciate your help in getting this resolved. I cannot afford payments on two vehicles.

Regards,

[REDACTED]

[REDACTED]

Payson, AZ

[REDACTED]

P.S I am communicating with you from my employers email. [REDACTED] and I give you permission to communicate with me through his email. Thank you. Save time with the mail.

SUPPLEMENTAL INFORMATION



VEHICLE HISTORY INFORMATION

VINGuard®

VINGuard® Message: VINGuard has decoded this VIN without any errors

Vehicle Market History Information:

This vehicle was reported to CCC on 10/19/2016 Mileage: 24864

Location: TrueCar in PHOENIX, AZ

This vehicle was reported to CCC on 10/19/2016 Mileage: 24864

Location: TrueCar in PHOENIX, AZ

This vehicle was reported to CCC on 10/19/2016 Mileage: 24864

Location: TrueCar in PHOENIX, AZ

This vehicle was reported to CCC on 10/19/2016 Mileage: 24864

Location: TrueCar in PHOENIX, AZ

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

CCC provides CENTRAL MUTUAL INSURANCE COMPANY information reported by Experian regarding the 2013 Hyundai Tucson (KMSJU3AC0DL [REDACTED]). This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND :

- ✓ No Event Found
- ⊖ Event Found
- ⊠ Information Needed

TITLE CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no significant title events. When found, events often indicate automotive damage or warnings associated with the vehicle.

EVENT CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

VEHICLE INFORMATION

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no vehicle information that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage

TITLE CHECK

Abandoned	✓	No Abandoned Record Found
Damaged	✓	No Damaged Record Found
Fire Damage	✓	No Fire Damage Record Found
Grey Market	✓	No Grey Market Record Found
Hail Damage	✓	No Hail Damage Record Found
Insurance Loss	✓	No Insurance Loss Record Found
Junk	✓	No Junk Record Found
Rebuilt	✓	No Rebuilt Record Found
Salvage	✓	No Salvage Record Found

RESULTS FOUND

EVENT CHECK

NHTSA Crash Test Vehicle	✓	No NHTSA Crash Test Vehicle Record Found
Frame Damage	✓	No Frame Damage Record Found
Major Damage Incident	✓	No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	✓	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	✓	No Odometer Problem Record Found
Recycled	✓	No Recycled Record Found
Water Damage	✓	No Water Damage Record Found
Salvage Auction	✓	No Salvage Auction Record Found

RESULTS FOUND

VEHICLE INFORMATION

Accident	✓	No Accident Record Found
Corrected Title	✓	No Corrected Title Record Found
Driver Education	✓	No Driver Education Record Found
Fire Damage Incident	✓	No Fire Damage Incident Record Found
Lease	✓	No Lease Record Found
Lien	✓	No Lien Record Found
Livery Use	✓	No Livery Use Record Found
Government Use	✓	No Government Use Record Found
Police Use	✓	No Police Use Record Found
Fleet	✓	No Fleet Record Found
Rental	✓	No Rental Record Found
Fleet and/or Rental	✓	No Fleet and/or Rental Record Found
Repossessed	✓	No Repossessed Record Found
Taxi use	✓	No Taxi use Record Found
Theft	✓	No Theft Record Found
Fleet and/or Lease	✓	No Fleet and/or Lease Record Found
Emissions Safety Inspection	✓	No Emissions Safety Inspection Record Found
Duplicate Title	✓	No Duplicate Title Record Found

RESULTS FOUND

SUPPLEMENTAL INFORMATION



FULL HISTORY REPORT RUN DATE: 02/18/2019

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
07/23/2013			Independent Source	VEHICLE MANUFACTURED AND SHIPPED TO DEALER TITLE (Lien Reported)
08/20/2013	FORT MOHAVE, AZ	18	Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
08/20/2013	FORT MOHAVE, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
08/12/2014	FORT MOHAVE, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
08/15/2015	FORT MOHAVE, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
09/25/2016	FORT MOHAVE, AZ		Motor Vehicle Dept.	TITLE (Lien Reported)
09/26/2016	FORT MOHAVE, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
10/14/2016	AZ	24000	Independent Emission Source	EMISSION INSPECTION
11/23/2016	PAYSON, AZ	25121	Motor Vehicle Dept.	TITLE (Lien Reported)
11/23/2016	PAYSON, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
07/31/2018	PAYSON, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

SUPPLEMENTAL INFORMATION

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

NHTSA Campaign ID : 14V245000

Mfg's Report Date : MAY 13, 2014

Component : AIR BAGS

Potential Number Of Units Affected : 137500

Summary : Hyundai Motor Company (Hyundai) is recalling certain model year 2011-2014 Hyundai Tucson vehicles manufactured January 3, 2011, through December 23, 2013. In the affected vehicles, the air bag assembly installed in the steering wheel may come loose from its mounting.

Consequence : An air bag assembly that is not properly mounted may result in an increased risk of injury to the driver in the event of a crash.

Remedy : Hyundai will notify owners, and dealers will inspect and tighten the bolts that secure the driver's air bag assembly, free of charge. The recall is expected to begin by the end of June 2014. Owners may contact Hyundai customer service at 1-800-633-5151. Hyundai's number for this recall is 118.

Dates Of Manufacture : JAN 02, 2011 to DEC 22, 2013

Manufacturer Recall No. : 118

The National Highway Traffic Safety Administration has issued 1 safety related recall notices that may apply to the above valued vehicle.



Fwd: Resolution with Hyundai

3 messages

To: [Redacted]

Thu, Apr 4, 2019 at 4:20 PM

----- Forwarded message -----

From: [Redacted]
Date: Fri, Mar 29, 2019, 8:52 AM
Subject: Resolution with Hyundai
To: <twilkes@canyonstatecu.org>

Mr Wilkes
Have you heard from Hyundai yet? I hope this is all taken care of.

Have a good day,
[Redacted]

To: [Redacted]

Thu, Apr 4, 2019 at 4:20 PM

----- Forwarded message -----

From: **Thomas Wilkes** <twilkes@canyonstatecu.org>
Date: Fri, Mar 29, 2019, 9:34 AM
Subject: RE: Resolution with Hyundai
To: [Redacted]

[Redacted]

Yes . I spoke with Gretchen and she has sent me what I need.

I apologize for the mix up. I will give you a call today with an update.

Regards,

Thomas Wilkes

Thomas Wilkes

Debt Solutions Specialist II

Committed to You since 2018

623.580.6000

623.580.6012 - Direct

Small Twitter Icon Small Facebook Icon cid:image005.jpg@01D30F64.162201B0

canyonstate_4c

[Quoted text hidden]

5 attachments

 image001.png
1K

 image002.png
2K

 image003.jpg
2K

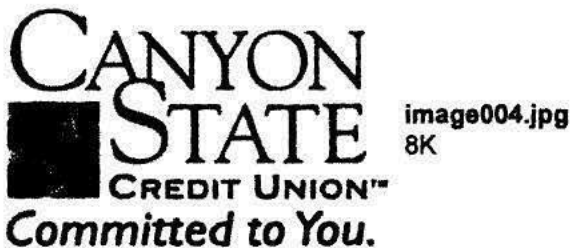


 image001.png
1K

Thu, Apr 4, 2019 at 4:22 PM

To: [Redacted]

Thank you.

[Quoted text hidden]

4 attachments

 image003.jpg
2K

CANYON
STATE
CREDIT UNION™
Committed to You.

image004.jpg
8K

 image001.png
1K

 image002.png
2K



Fwd: Hyundai Consumer Affairs Case#: [REDACTED]

1 message

Thu, Apr 4, 2019 at 4:05 PM

To: [REDACTED]

----- Forwarded message -----

From: [REDACTED]
Date: Thu, Apr 4, 2019, 4:03 PM
Subject: Fwd: Hyundai Consumer Affairs Case#: [REDACTED]
To: [REDACTED]

----- Forwarded message -----

From: [REDACTED]
Date: Wed, Mar 27, 2019, 4:58 PM
Subject: Fwd: Hyundai Consumer Affairs Case#: [REDACTED]
To: <twilkes@canyonstatecu.org>

----- Forwarded message -----

From: [REDACTED]
Date: Wed, Mar 27, 2019, 3:55 PM
Subject: Fwd: Hyundai Consumer Affairs Case#: [REDACTED]
To: <twilkes@canyonstatecu.org>

----- Forwarded message -----

From: [REDACTED]
Date: Mon, Mar 25, 2019, 8:07 AM
Subject: Re: Hyundai Consumer Affairs Case# [REDACTED]
To: <NationalCA@hmausa.com>

Thank you very much for getting back to me.

I have been checking with them and as Friday there was still a balance owed.

I will go to my bank on my lunch hour to get this settled once sand for all.

Who is Merley Company? Are they affiliated with Hyundai?

Regards

[REDACTED]

On Mon, Mar 25, 2019, 7:48 AM <NationalCA@hmausa.com> wrote:
Good Morning [REDACTED]

We have satisfied our end of the agreement and sent both your check and the check to the lienholder last

week. Your lienholder's check was sent out on 3/18/19 and was received by them on Tuesday 3/19/19 at 2:31p and was signed for by E. Escalante. Please reference FedEx tracking number 485741204868 for more information. I encourage you to reach out to Canyon State Credit Union for immediate processing on their end.

Have a wonderful day.

GRETCHEN
National Consumer Affairs
(714) 965-7033
Hyundai Motor America

The information in this email and any attachments are for the sole use of the intended recipient and may contain privileged and confidential information. If you are not the intended recipient, any use, disclosure, copying or distribution of this message or attachment is strictly prohibited. We have taken precautions to minimize the risk of transmitting software viruses, but we advise you to carry out your own virus checks on any attachment to this message. We cannot accept liability for any loss or damage caused by software viruses. If you believe that you have received this email in error, please contact the sender immediately and delete the email and all of its attachments.

-----Original Message-----

From: [REDACTED]
Sent: 3/25/2019 06:25:15 AM
To: NationalCA@hmausa.com

Subject: Att:Gretchen

Why hasn't Canyon State CU received their check. What is going on?

I received my check on the 21st of March. You stated that theirs had already been delivered in your last email. I'm getting very concerned.

Please reply so I can sleep.
Thank you

[REDACTED]



[REDACTED]

Fwd: Hyundai Consumer Affairs Case#: [REDACTED]

1 message

To [REDACTED]

Thu, Apr 4, 2019 at 4:05 PM

----- Forwarded message -----

From: [REDACTED]
Date: Thu, Apr 4, 2019, 4:03 PM
Subject: Fwd: Hyundai Consumer Affairs Case#: [REDACTED]
To: [REDACTED]

----- Forwarded message -----

From: [REDACTED]
Date: Wed, Mar 27, 2019, 4:58 PM
Subject: Fwd: Hyundai Consumer Affairs Case#: [REDACTED]
To: <twilkes@canyonstatecu.org>

----- Forwarded message -----

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Date: Wed, Mar 27, 2019, 3:55 PM
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Date: Mon, Mar 25, 2019, 8:07 AM
Subject: Re: Hyundai Consumer Affairs Case#: [REDACTED]
To: <NationalCA@hmausa.com>

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Sent: 3/25/2019 06:25:15 AM
To: NationalCA@hmausa.com

Subject: Att:Gretchen

Why hasn't Canyon State CU received their check. What is going on?

I received my check on the 21st of March. You stated that theirs had already been delivered in your last email. I'm getting very concerned.

Please reply so I can sleep.
Thank you

[REDACTED]



Fwd: Hyundai Consumer Affairs Case# [REDACTED]

1 message

Thu, Apr 4, 2019 at 4:13 PM

To: [REDACTED]

----- Forwarded message -----

From: [REDACTED]
Date: Mon, Apr 1, 2019, 1:23 PM
Subject: Re: Hyundai Consumer Affairs Case#: [REDACTED]
To: <NationalCA@hmausa.com>

Getchen

I would appreciate your sending me
A. Lot of the check also. I have file it with National Consumer services.
Thank you

[REDACTED]
On Mon, Apr 1, 2019, 9:29 AM [REDACTED] wrote:
Would you be so kind as to send me a copy of the check for my records.
Thank you

On Mon, Apr 1, 2019, 9:15 AM [REDACTED] com> wrote:
Thank you. It looks awfully fishy to me.

I appreciate your back up.

[REDACTED]
On Mon, Apr 1, 2019, 9:12 AM <NationalCA@hmausa.com> wrote:
Hello [REDACTED]

I hope they find it soon. I provided Tom Wilkes with a copy of the check last week and have not heard back.
I'll try to reach out to him as well and will let you know if he gets back to me.

GRETCHEN
National Consumer Affairs
(714) 965-7033
Hyundai Motor America

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and delete the email and all of its attachments.

-----Original Message-----

From: [REDACTED]
Sent: 4/1/2019 08:39:41 AM
To: NationalCA@hmausa.com

Subject: Re: Hyundai Consumer Affairs Case#: [REDACTED]

Hi Gretchen

I'm still waiting to hear. He keeps putt ing me off.

Thanks for your concern.

They have misplaced other peoples money before. Not happy about this.

On Mon, Apr 1, 2019, 8:34 AM <NationalCA@hmausa.com> wrote:

> Hello [REDACTED]

>

> I hope you're well. Was the bank able to find the check?

>

>

>

> GRETCHEN

> National Consumer Affairs

> (714) 965-7033

> Hyundai Motor America

>

>

>

> -----

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> this email in error, please contact the sender immediately and delete the
> email and all of its attachments.

> -----

>

>



March 28, 2019

Dear Customer:

The following is the proof-of-delivery for tracking number [REDACTED]

Delivery Information:

Status:	Delivered	Delivered to:	Receptionist/Front Desk
Signed for by:	E.ESCALANTE	Delivery location:	Phoenix, AZ
Service type:	FedEx Standard Overnight	Delivery date:	Mar 19, 2019 14:31
Special Handling:	Deliver Weekday		

Signature image is available. In order to view image and detailed information, the shipper or payor account number of the shipment must be provided.

Shipping Information:

Tracking number:	[REDACTED]	Ship date:	Mar 18, 2019
		Weight:	0.5 lbs/0.2 kg

Recipient:
Phoenix, AZ US

Shipper:
SAGINAW, MI US

Reference

LIEN_0_300363_0001

Thank you for choosing FedEx.

*This check
never
arrived*

Sold Notice

[View Confirmation](#)

Your sold notice has been recorded. Thank you for using ServiceArizona.

NOTE: This Sold Notice DOES NOT generate a Plate Refund. You must go to ServiceArizona's [Plate Refund site](#) to request a refund.

Arizona Department of Transportation Motor Vehicle Division

Time => 11:11:34

Date => 03/06/2019

VIN => KM8JU3AC0DU [REDACTED]



[REDACTED]

[REDACTED]

MPAY10 0785410
VEHICLE [REDACTED] 18 CHEVY TK CAP 18
CCA BEIG013 CLS F MILES OUT 13720 FUEL OUT 078
RENTED: 02/11/2019 08:10 ANDERSON COLLISION HLE
RETURN: 02/16/2019 12:00 ANDERSON COLLISION HLE

You agree to pay charges at the rates and in the amounts that appear in the left of the table below. Taxable charges are denoted by a T, and additional details about some charges appear beneath the table. Hertz's estimates of Your total charges appear on the right of the table below. Hertz's estimates assume (1) You will rent and return the vehicle at the rates and places indicated, (2) if a mileage charge applies, You will drive no more than the distance indicated and (3) You will not incur any charges that are either listed below opposite **** or cannot be calculated until return. If any of these assumptions is incorrect, additional charges or charges at other rates may apply.

CHARGE RATE / AMOUNT	CHARGE ESTIMATE	
ME / MILEAGE CHGS: RATE PLAN - Custom	[C]	CLASS F
@ \$ 17.5 /DAY	\$	87.50

ADJUSTMENT		
TOTAL	T \$	87.50
ADDITIONAL CHARGES		

OPTIONAL SERVICES

RENTAL & SERVICE \$ 0.37/MI \$9.990/GL 18 /TK CAP \$ ****
TAX / FEES

TAX 14.60 % ON EST. TAXABLE TTL \$87.50 \$ 12.78
ADJUSTMENTS

ESTIMATED COMPANY CHARGE	\$	100.00
ESTIMATED CUSTOMER CHARGE	\$	0.28
TOTAL ESTIMATED CHARGE	\$	100.28

[REDACTED]

PAYSON
100 W FRONTIER ST
PAYSON
AZ

AE

85541-9998
0361790475

03/06/2019 (800)275-8777 10:50 AM

Product Description	Sale Qty	Final Price
---------------------	----------	-------------

3-Day Flat Rate Env	1	\$7.35
---------------------	---	--------

(Domestic)
(VAN WERT, OH 45891)
(Flat Rate)
(Expected Delivery Date)

> (Saturday 03/09/2019)
(USPS Tracking #)
> (9505 5104 5071 9065 3173 02)

Insurance 1 \$0.00
(Up to \$50.00 included)

Cactus Flowers 1 \$11.00
(Unit Price:\$11.00)

Total \$18.35

Credit Card Remitd \$18.35

(Card Name:AMEX)
(Account #:XXXXXXXXXX)
(Approval #:100006)
(Transaction #:628)
(AID:A000000025010402)
Chip
(AL:AMEX)
(PIN:Not Required)

Includes up to \$50 insurance

Text your tracking number to 28777
(2USPS) to get the latest status.
Standard Message and Data rates may
apply. You may also visit www.usps.com
USPS Tracking or call 1-800-222-1811.

Save this receipt as evidence of
insurance. For information on filing
an insurance claim go to
<https://www.usps.com/help/claims.htm>

Preview your Mail
Track your Packages
Sign up for FREE
www.informedelivery.com

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.

HELP US SERVE YOU BETTER

TELL US ABOUT YOUR RECENT
POSTAL EXPERIENCE

Go to:
<https://postalexperience.com/Pos>

840 5852-0108-001-00033-71181-02

or scan this code with
your mobile device:



ARIZONA VEHICLE REGISTRATION

Expiration Date
08/15/2019

Veh Lic Tax \$163.93
Registration \$8.00
Air Quality \$1.50
Postage/Handling \$0.50

TOTAL \$173.93

Carry in Vehicle At All Times

Print Date/Time
07/31/2018 12:10

Vehicle Identification Number
KM8JU3AC0DU

Record Number 1
Plate Number

Unit Number 2013
Year / Make HYUN

Body Style 4DSW

First Registered 09/2013

List Price 022945

Fuel Type G

Category A

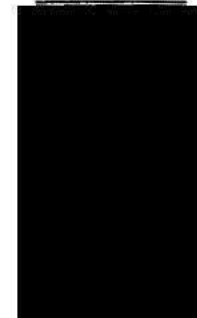
Weight (GVW)

County GILA

Registration Type FUL



96-0356A R07/16 azdot.gov



Canyon State Credit Union
3440 W. Deer Valley Road
Phoenix, Arizona 85027
(623) 580-6000

RISK-BASED PRICING NOTICE

BORROWER'S NAME AND ADDRESS

PAYSON, AZ

DATE

10/31/2016

LOAN NUMBER

MEMBER NUMBER

Your Credit Report and the Price You Pay for Credit

What is a credit report?	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
How did we use your credit report?	We used information from your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact _____ EXPERIAN PO BOX 2002, ALLEN, TX 75013 888-397-3742 www.experian.com which is the consumer reporting agency from which we obtained your credit report. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact: <i>Credit Reporting Agency:</i> EXPERIAN <i>By telephone:</i> Call toll-free: 888-397-3742 <i>By mail:</i> Mail your written request to: PO BOX 2002 ALLEN, TX 75013 <i>On the web:</i> Visit: www.experian.com <i>Credit Reporting Agency:</i> _____ <i>By telephone:</i> Call toll-free: _____ <i>By mail:</i> Mail your written request to: _____ <i>On the web:</i> Visit: _____ <i>Credit Reporting Agency:</i> _____ <i>By telephone:</i> Call toll-free: _____ <i>By mail:</i> Mail your written request to: _____ <i>On the web:</i> Visit: _____
How can you get more information about credit reports?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Your Credit Score and Understanding Your Credit Score

Your credit score	[REDACTED] Source: EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com Date: 10/18/16
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you. Your credit score can change, depending on how your credit history changes.
The range of scores	Scores range from a low of 316 to a high of 850 .
Key factors that adversely affected your credit score	<ol style="list-style-type: none">1. LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED2. PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH3. PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL4. TOO MANY INQUIRIES LAST 12 MONTHS <input type="checkbox"/> If checked, the number of inquiries was also a key factor adversely affecting your credit score.
How can you get more information about your credit score?	If you have any questions regarding your credit score, please contact the consumer reporting agency listed above.

If you applied for credit with a co-borrower or co-signer/guarantor, their credit score(s) may have affected the rate you have received. We are prohibited by law from disclosing a co-borrower's or co-signer/guarantor's credit score to you; co-borrowers will receive separate Risk-Based Pricing Notices.



Date:

TO:

RE: Payoff Information Requested

Member Name(s):
Loan Number:
Collateral description:

Payoff Information

Current Principal Balance:	\$
Interest through	\$
Late Fees:	\$ 0.00
Total Amount Due if Received By	\$ _____

Per Diem \$ 0.
Next Payment Due Date is

This quote is subject to the clearing of all funds in transit (credits or debits) regardless of the source.
If you have any questions or need additional information, please feel free to contact us.

Remit Funds To:
Canyon State Credit Union
3440 W. Deer Valley Rd
Phoenix, AZ 85027

Thank you

This CARFAX Vehicle History Report provided free of charge by:



Centennial Leasing & Sales - Phoenix AZ
48 N 56th St
Phoenix, AZ 85034
602-244-2500

SHOW ME THE CARFAX

CARFAX CARFAX Vehicle History Report™ US \$39.99
An independent company established in 1986

Vehicle Information:
2013 HYUNDAI TUCSON GLS/LTD
VIN: KM8JU3AC0DU
4 DOOR WAGON/SPORT UTILITY
2.4L I4 FI DOHC 16V
GASOLINE
FRONT WHEEL DRIVE

CARFAX Report Provided By:
Centennial Leasing & Sales - Phoenix AZ
48 N 56th St
Phoenix, AZ 85034
602-244-2500
www.teamcentennial.com

- No accident / damage reported to CARFAX
- CARFAX 1-Owner vehicle
- 5 Service history records
- Personal vehicle
- Last owned in Arizona
- 11 Detailed records available



This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 10/31/16 at 1:23:26 PM (EDT). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.



Year purchased

Type of owner

Estimated length of ownership

Owned in the following states/provinces

Estimated miles driven per year

Last reported odometer reading



Owner 1

2013

Personal

3 yrs. 1 mo.

Arizona



Salvage | Junk | Rebuilt | Fire | Flood | Hail | Lemon

Not Actual Mileage | Exceeds Mechanical Limits

Guaranteed No Problem
Guaranteed No Problem



GUARANTEED - None of these major title problems were reported by a state Department of Motor Vehicles (DMV). If you find that any of these title problems were reported by a DMV and not included in this report, CARFAX will buy this vehicle back. [Register](#) | [View Terms](#) | [View Certificate](#)

02/17/2014	3,233	Martin Swanty Hyundai Kingman, AZ 928-692-3232 martinswantyhyundai.com	Maintenance inspection completed Oil and filter changed
09/29/2016	51,581	Right Honda Scottsdale, AZ 855-687-7780 righthonda.com	Vehicle sold
10/18/2016	24,897	Chapman Scottsdale Autoplex Scottsdale, AZ 480-949-7600 chapmanautoplex.com	Maintenance inspection completed MILEAGE INCONSISTENCY



The mileage reported here conflicts with this vehicle's odometer history. Ask a mechanic or the seller to confirm the actual mileage - this entry may just be a clerical error.

10/18/2016 Dealer Inventory Vehicle offered for sale

Have Questions? Consumers, please visit our Help Center at www.carfax.com. Dealers or Subscribers, please visit our Help Center at www.carfaxonline.com.



First Owner

When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.

Mileage Inconsistency

If an odometer reading is less than a previous reading but CARFAX is uncertain whether the discrepancy is a rollback or a clerical error, then CARFAX calls it a "Mileage Inconsistency". In this case, you should verify the mileage with your dealer or a qualified mechanic.

Ownership History

CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.

Follow Us: facebook.com/CARFAX @CarfaxReports CARFAX on Google+

CARFAX DEPENDS ON ITS SOURCES FOR THE ACCURACY AND RELIABILITY OF ITS INFORMATION. THEREFORE, NO RESPONSIBILITY IS ASSUMED BY CARFAX OR ITS AGENTS FOR ERRORS OR OMISSIONS IN THIS REPORT. CARFAX FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. CARFAX®

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Covered by United States Patent Nos. 7,113,853; 7,778,841; 7,596,512; 8,600,823; 8,595,079; 8,606,648; 7,505,838.

10/31/16 1:23:26 PM (EDT)

I have reviewed and received a copy of the CARFAX Vehicle History Report for this 2013 HYUNDAI TUCSON vehicle (VIN: KM8JU3AC0DU [REDACTED]) which is based on information supplied to CARFAX and available as of 10/31/16 at 1:23 PM (EDT).

Customer Signature

Date

Dealer Signature

Date



Total Loss

No total loss reported to CARFAX.

No Issues Reported

Structural Damage

No structural damage reported to CARFAX.

No Issues Reported

Airbag Deployment

No airbag deployment reported to CARFAX.

No Issues Reported

Odometer Check

Inconsistent mileage indicated.

Mileage Inconsistency

Accident / Damage

No accidents or damage reported to CARFAX.

No Issues Reported

Manufacturer Recall

Check with an authorized Hyundai dealer for any open recalls.

No Recalls Reported

Basic Warranty

Original warranty estimated to have 22 months remaining.

Warranty Active



Date:	Mileage:	Source:	Comments:
06/27/2013		Hyundai Motor America	Vehicle manufactured and shipped to Arizona Original Manufacturer's Suggested Retail Price: \$24,040 Diamond Silver exterior Black interior
07/15/2013	1	Martin Swanty Hyundai Kingman, AZ 928-692-3232 martinswantyhyundai.com	Vehicle offered for sale
08/01/2013		Martin Swanty Hyundai Kingman, AZ 928-692-3232 martinswantyhyundai.com	Pre-delivery inspection completed Accessories installed Washed/detailed
08/14/2013	18	Martin Swanty Hyundai Kingman, AZ 928-692-3232 kingmanhyundai.com/	Vehicle sold
08/20/2013		Arizona Motor Vehicle Dept. Fort Mohave, AZ Title [REDACTED]	Registration issued or renewed Title or registration issued First owner reported Titled or registered as personal vehicle Loan or lien reported
08/23/2013	431	Martin Swanty Hyundai Kingman, AZ 928-692-3232 martinswantyhyundai.com	Vehicle serviced
12/26/2013	2,562	RON'S TIRE PROS Fort Mohave, AZ	Tire repaired



**OWENS LAW
FIRM, PLC**

Jared R. Owens, Esq.
200 W. Frontier St., Suite L
Payson, AZ 85541
Tel: (928) 472-4303
Fax: (928) 472-4309
jowens@owenslawaz.com

March 14, 2019

Sent Via U.S. Mail

[REDACTED]
Payson, AZ [REDACTED]

Re: Closing Letter- Central Insurance Claim No. [REDACTED]

Dear [REDACTED]

Per your request, your file for this matter has been closed with our office. We were happy to learn that you were able to come to a settlement with Central Insurance and Hyundai Motor America.

While I have enjoyed working with you, my ethical obligations as counsel require that I notify you of our file storage procedure. Your file will be scanned and archived. All paper records will now be confidentially destroyed.

We will maintain a digital copy of this file for a period of five (5) years from the date of this letter, after which time it, too, will be securely and safely destroyed. Please let us know, if you need any information from the file prior to the passage of five years.

Should you have any final questions of me, please do not hesitate to call. It has been a pleasure working with you and I hope that you will contact me if you require any legal services in the future.

Best regards,

THE OWENS LAW FIRM, PLC


Jared R. Owens, Esq.

Account Number: [REDACTED]
 Billing Date: 03-05-2019
 PLEASE PAY: \$313.77

[REDACTED]
 PAYSON AZ [REDACTED]

Canyon State Credit Union
 3440 W Deer Valley Road
 Phoenix AZ 85027

Questions? Please call: (623) 580-6000

Keep this portion for your records.

Activity since 02-09-2018

Date	unt Num	Description	099430402	Credits	Debits	Principal Balance
06-27-2018		Regular Payment	- Note Interest	31.44		
06-28-2018		Regular Payment	- Note Balance	6.43		19,598.34
		Regular Payment	- Note Interest	1.06		
07-27-2018		Regular Payment	- Note Balance	282.78		19,315.56
		Regular Payment	- Note Interest	30.99		
08-27-2018		Regular Payment	- Note Balance	281.12		19,034.44
		Regular Payment	- Note Interest	32.65		
09-27-2018		Regular Payment	- Note Balance	281.60		18,752.84
		Regular Payment	- Note Interest	32.17		
10-29-2018		Regular Payment	- Note Balance	281.05		18,471.79
		Regular Payment	- Note Interest	32.72		
11-27-2018		Regular Payment	- Note Balance	284.57		18,187.22
		Regular Payment	- Note Interest	29.20		
01-28-2019		Regular Payment	- Note Balance	252.29		17,934.93
		Regular Payment	- Note Interest	61.48		

MORLEY VSPC
VEHICLE SERVICES PROCESSING CENTER
Authorized Vendor for Hyundai Motor Company

March 19, 2019

[REDACTED]
Payson, AZ [REDACTED]

RE: Repurchase for [REDACTED]
VIN: KM8JU3AC0DU [REDACTED]
CASE# [REDACTED]

Please find enclosed a check to settle the above mentioned repurchase. If you have any questions please call 844.999.5599. Thank you.

Sincerely,

Hyundai Motor Company

Enclosure



CHECK NO: [REDACTED]

DATE	DESCRIPTION	AMOUNT
03/18/2019	Ref Vspc:300363 Vin:KM8JU3AC0DU [REDACTED] For Info: Ph:866.780.7222 Mail: Morley Vehicle Services Processing Center 2717 Schust Road PO Box 1538 Saginaw, MI 48605-1538	\$500.00
TOTALS >>		\$500.00

PLEASE DETACH STATEMENT BEFORE DEPOSITING



U.S. Department of Transportation

National Highway Traffic Safety Administration

DOT Auto Safety Hotline
Vehicle Owner's Questionnaire
 To Report Vehicle Safety Defects
 1-888-DASH-2-DOT
 (1-888-327-4236)
 INTERNET:www.nhtsa.dot.gov/hotline

FOR AGENCY USE ONLY 100148

Date Received

21-FEB-2019

Repository

Reference No.
11181565

OWNER INFORMATION (Type or Print)

Name

Address

City

PAYSON

State

AZ

Zip Code

Daytime Telephone Number

E-mail Address

Evening Telephone Number

The information you provide will be used to identify potential safety-related defects. We may share your information with the applicable vehicle manufacturer during an investigation or recall in accordance with the routine uses described in the agency's Privacy Act notice. See 49 FR 53971 (Sep. 3, 2004).

VEHICLE INFORMATION

17 digit Vehicle Identification Number Located at bottom of windshield on driver's side

Make
HYUNDAI

Model
TUCSON

Model Year
2013

Date Purchased

Dealer's Name and Telephone Number

Engine:
No: Cylinders

Fuel Type:

Original Owner

Dealer's City

State

Zip Code

Transmission Type

Antilock Brakes

Powertrain

Multiple Failure:

Incident Date(s)

Cruise Control

07-FEB-2019

FAILED COMPONENT(S)/PART(S) INFORMATION

Vehicle Component Code: 110000 ELECTRICAL SYSTEM

Failure Mileage
37125

Failure Speed

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A TIRE FAILURE

Tire Make

Tire Model (Name or Number)

Tire Size (Example P215/65R15)

DOT No. (Example: DOTM19ABC036)

Original Equipment
 Prior Repair

Failure Location:

Tire Component Code

Tire Failure Type:

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A CHILD SEAT FAILURE

Make:

Date Manufactured:

Model No./Name:

Seat Type:

Installation System:

Child Seat Component Code:

Failed Part:

APPLICABLE INCIDENT INFORMATION

(Please describe in detail the incident(s), failure(s), crash(es), and injury(ies).)

Crash

Yes No

Fire

Yes No

Number of Persons Injured

Number of Deaths

Reported to Police

N

Narrative Description of Incident(s), Crash(es), and Injury(ies).

Please describe (1) events leading up to the failure, (2) failure and its consequences, and (3) what was done to correct the failure; i.e. parts repaired or replaced (and if old part is available).

TL* THE CONTACT OWNED A 2013 HYUNDAI TUCSON. WHILE OPERATING THE VEHICLE, SMOKE WAS PRESENT COMING FROM THE REAR TAIL LIGHTS AND THE DASHBOARD. THE VEHICLE WAS TAKEN TO CHAPMEN PAYSON (100 N. BEELINE HIGHWAY, PAYSON, AZ) BEFORE BECOMING ENGULFED IN FLAMES. THE FLAMES WERE EXTINGUISHED BY WORKERS AT THE DEALER. THE VEHICLE WAS DESTROYED. THE INSURANCE COMPANY STATED THAT THE FAILURE WAS CAUSED BY AN ELECTRICAL SHORT. THE MANUFACTURER WAS NOT NOTIFIED. THE FAILURE MILEAGE WAS 37,125. THE VIN WAS UNKNOWN.

Include, if available: Police/Fire Department Report, Photos, and Repair Invoice.

ATTACH ADDITIONAL SHEETS IF NECESSARY

The Privacy Act of 1974-Public Law 93-579 This information is requested pursuant to authority vested in the National Highway Traffic Safety Act and subsequent amendments. You are under no obligation to respond to this questionnaire. Your response may be used to assist the NHTSA in determining whether a Manufacturer should take appropriate action to correct a safety defect. If the NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.



U.S. Department
of Transportation

National Highway
Traffic Safety
Administration

DOT Auto Safety Hotline
Vehicle Owner's Questionnaire
To Report Vehicle Safety Defects
1-888-DASH-2-DOT
(1-888-327-4236)
INTERNET:www.nhtsa.dot.gov/hotline

FOR AGENCY USE ONLY 100148

Date Received

21-FEB-2019

Repository

Reference No.
11181565

OWNER INFORMATION (Type or Print)

Name [REDACTED]
Address [REDACTED]
City PAYSON State AZ Zip Code [REDACTED]

Daytime Telephone Number [REDACTED] E-mail Address [REDACTED]
Evening Telephone Number [REDACTED]

The information you provide will be used to identify potential safety-related defects. We may share your information with the applicable vehicle manufacturer during an investigation or recall in accordance with the routine uses described in the agency's Privacy Act notice. See 49 FR 53971 (Sep. 3, 2004).

VEHICLE INFORMATION

17 digit Vehicle Identification Number Located at bottom of windshield on driver's side [REDACTED] Make HYUNDAI Model TUCSON Model Year 2013
Date Purchased [REDACTED] Dealer's Name and Telephone Number [REDACTED] Engine: No: Cylinders [REDACTED] Fuel Type: [REDACTED]
Original Owner Dealer's City [REDACTED] State [REDACTED] Zip Code [REDACTED]
Transmission Type [REDACTED] Antilock Brakes Cruise Control Powertrain [REDACTED] Multiple Failure: [REDACTED] Incident Date(s) 07-FEB-2019

FAILED COMPONENT(S)/PART(S) INFORMATION

Vehicle Component Code: 110000 ELECTRICAL SYSTEM Failure Mileage 37125 Failure Speed [REDACTED]

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A TIRE FAILURE

Tire Make [REDACTED] Tire Model (Name or Number) [REDACTED] Tire Size (Example P215/65R15) [REDACTED]
DOT No. (Example: DOTM19ABC036) Original Equipment Prior Repair Failure Location: [REDACTED]
Tire Component Code [REDACTED] Tire Failure Type: [REDACTED]

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A CHILD SEAT FAILURE

Make: [REDACTED] Date Manufactured: [REDACTED] Model No./Name: [REDACTED]
Seat Type: [REDACTED] Installation System: [REDACTED]
Child Seat Component Code: [REDACTED] Failed Part: [REDACTED]

APPLICABLE INCIDENT INFORMATION

(Please describe in detail the incident(s), failure(s), crash(es), and injury(ies).)

Crash Yes No Fire Yes No Number of Persons Injured [REDACTED] Number of Deaths [REDACTED] Reported to Police N

Narrative Description of Incident(S), Crash(es), and Injury(ies). Please describe (1) events leading up to the failure, (2) failure and its consequences, and (3) what was done to correct the failure; i.e. parts repaired or replaced (and if old part is available).

TL* THE CONTACT OWNED A 2013 HYUNDAI TUCSON. WHILE OPERATING THE VEHICLE, SMOKE WAS PRESENT COMING FROM THE REAR TAIL LIGHTS AND THE DASHBOARD. THE VEHICLE WAS TAKEN TO CHAPMEN PAYSON (100 N. BEELINE HIGHWAY, PAYSON, AZ) BEFORE BECOMING ENGULFED IN FLAMES. THE FLAMES WERE EXTINGUISHED BY WORKERS AT THE DEALER. THE VEHICLE WAS DESTROYED. THE INSURANCE COMPANY STATED THAT THE FAILURE WAS CAUSED BY AN ELECTRICAL SHORT. THE MANUFACTURER WAS NOT NOTIFIED. THE FAILURE MILEAGE WAS 37,125. THE VIN WAS UNKNOWN.

Include, if available: Police/Fire Department Report, Photos, and Repair Invoice.

ATTACH ADDITIONAL SHEETS IF NECESSARY

The Privacy Act of 1974-Public Law 93-579 This information is requested pursuant to authority vested in the National Highway Traffic Safety Act and subsequent amendments. You are under no obligation to respond this questionnaire. Your response may be used to assist the NHTSA in determining whether a Manufacturer should take appropriate action to correct a safety defect. If the NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.

TERRY'S AUTO REPAIR

1625 N 40th Street
 Phoenix, AZ. 85008
 Phone: 602-275-1202 Fax: 602-231-9540
 Serving the valley since 1985

pw cv
68227

INVOICE



Printed 10/13/2016

INVOICE

CENTENNIAL LEASING

48 N. 56TH ST.
 Phoenix, AZ 85034
 Office : 602-683-2106 Fax : 602-286-0938

2013 Hyundai - Tucson GLS - 2.4L, In-Line4 (144CI) VIN(C)

Lic # : - AZ Odometer In : 24884

VIN # : KM8JU3AC0 DU [REDACTED]

Part Description / Number	Qty	Sale	Ext	Labor Description	Ext
CHANGE OIL AND FILTER, LUBE CHASSIS	1.00	28.95	28.95	OPEN RECALL RESOLVED ✓	
WIPER BLADE PV16	1.00	5.98	5.98	WARNING LIGHTS. NONE	
WIPER BLADE PV24	1.00	10.47	10.47	HAIL DAMAGE. NONE	
MTP-124R INTERSTATE BATTERY MTP-124R	1.00	117.26	117.26	BRAKES FRONT: 70% REMAINING REAR: 80% REMAINING	
CABIN FILTER F4013	1.00	15.46	15.46	TIRES SIZE: 225/60R17 MAKE: KUMHO	
AIR FILTER P9210	1.00	25.43	25.43	L/F: 5/32 R/F: 4/32 L/R: 5/32 R/R: 4/32	
Shop Supplies			10.18	SPARE SIZE: TEMP MAKE: MAXXIS JACK AND TOOLS: GOOD WHEEL LOCK: N/A	
				DINGS:	
				SCRATCHES: MINOR-ALL PANELS	
				ROAD TEST, PM INSPECTION, FILL WITH FUEL, PICKUP AND DEL,	40.00
				SCAN FOR EMISSION	89.00
				EMISSION TEST FEE	20.00
				EMISSION TEST TRIP	20.00
				ROUND TRIP TO DEALER	25.00
				REPLACE BATTERY AND CHECK ELEC. SYS	32.50
				REPLACE CABIN AIR FILTER	49.00
				Hazardous Materials	13.78

TERRY'S AUTO REPAIR

1625 N 40th Street
Phoenix, AZ 85008
Phone: 602-275-1202 Fax: 602-231-9540
Serving the valley since 1985

INVOICE



88227

Printed 10/13/2016

INVOICE

CENTENNIAL LEASING
48 N. 56TH ST.
Phoenix, AZ 85034
Office : 602-683-2106 Fax : 602-286-0938

2013 Hyundai - Tucson GLS - 2.4L, In-Line4 (144CI) VIN(C)
Lic # :
Odometer In : 24884
VIN # : KM8JU3AC0 DU

Part Description / Number	Qty	Sale	Ext	Labor Description	Ext
---------------------------	-----	------	-----	-------------------	-----

Org Estimate 0.00 Revisions 0.00 Current Estimate 0.00

Labor:	255.50
Parts:	213.73
Sublet:	20.00
HazMat:	13.78
SubTotal:	503.01
Tax:	0.00
Total:	503.01
Bal Due:	\$503.01

[Payments -]

Quality is our goal

Vehicle Received 9/28/2016

I hereby authorize the above repair work to be done along with the necessary material and hereby grant you and your employees permission to operate the car or truck. An express mechanic's lien is hereby acknowledged on above car or truck to secure the amount of repairs thereto. Warranty on parts and labor is one year or 12,000 miles whichever comes first on new parts only. Used parts covered by supplier warranty only. No labor warranty on used parts. No labor warranty on "customer supplied parts"

Signature _____ Date _____ Time _____



11005 1161 S 401
1675 N 90TH ST
PHX, AZ
85008
602 775 1707

BATTERY RESULTS

10/13/2016 7:32 PM

10/13/2016 7:32 PM

10/13/2016 7:32 PM

10/13/2016 7:32 PM



VEHICLE INSPECTION REPORT OBD COMPLIANCE

VALID FOR TWO ANNUAL REGISTRATION CYCLES IN PHOENIX AND TUCSON METRO AREAS

- This test was conducted in accordance with the Federal Short Test Procedure in 207B. If your vehicle fails, it may be covered by the manufacturer's warranty.
- Vehicle registrations expire on the 15th or last day of the month. You will not have to pay a late registration fee provided your vehicle failed the first test prior to registration expiration, is repaired, retested and passed, and the registration renewal is postmarked within 30 days of the first test.
- The Arizona Vehicle Emissions Inspection Program is administered by the Arizona Department of Environmental Quality.

AUTH: [REDACTED]

VISA: XXXXXXXXXXXX [REDACTED]

DATE	10/14/2016	STATION/LANE	M06 1	TEST SEQ	INITIAL	FEE PAID	\$17.00
TIME	13 52	INSPECTOR(S)	3120	SID		THIS IS YOUR RECEIPT	

VEHICLE INFORMATION

VEHICLE IDENTIFICATION NUMBER	KM8JU3AC0DU [REDACTED]				
PLATE NUMBER	***	VEHICLE CLASS / CYL	LDT2	ODOMETER (000's)	024
YEAR / MAKE	2013 HYUND	GVWR WGT GROUP	4001-6000	FUEL TYPE	GASOLINE

OBD READINESS MONITORS STATUS

READY PER EPA GUIDANCE

GAS CAP INSPECTION RESULTS

CAP 1	PASS	CAP 2	****	FINAL CAP	PASS
-------	------	-------	------	-----------	------

OBD INSPECTION RESULTS

KEY ON ENGINE OFF/CRANKING BULB CHECK	PASS	KEY ON ENGINE RUNNING BULB CHECK	PASS
OBD CONNECTOR INTEGRITY	PASS	MALFUNCTION INDICATOR LIGHT (MIL) STATUS	COMMANDED OFF: PASS

CONGRATULATIONS! THANK YOU FOR HELPING CLEAN OUR AIR.

THIS IS AN INITIAL INSPECTION OF THIS VEHICLE.

THIS VEHICLE HAS PASSED THE EQUIPMENT INSPECTION AND EMISSIONS TEST.

KEEP THIS UPPER PORTION OF THIS VIR UNTIL YOU RECEIVE YOUR NEW REGISTRATION. IT IS PROOF OF COMPLIANCE WITH THE VEHICLE INSPECTION PROGRAM REQUIREMENTS.

FOR FAST, ONLINE REGISTRATION, VISIT WWW.SERVICEARIZONA.COM. TEST RESULTS ARE ELECTRONICALLY TRANSFERRED TO THE ARIZONA DEPARTMENT OF TRANSPORTATION, MOTOR VEHICLE DIVISION (MVD).

WHEN RENEWING BY MAIL USE THE CUT-OFF PORTION BELOW FOR REGISTERING YOUR VEHICLE.

FOR FURTHER INFORMATION REGARDING THE INSPECTION PROGRAM, CALL 1-877-MYAZCAR (1-877-692-9227) OR VISIT WWW.MYAZCAR.COM

CUT HERE

CUT HERE

CUT HERE



ARIZONA VEHICLE EMISSIONS INSPECTION CERTIFICATE SUBMIT THIS PORTION WITH YOUR REGISTRATION DOCUMENTS

PLATE NUMBER	VEHICLE IDENTIFICATION NUMBER	YEAR/MAKE	MVD AUTHENTICATION
*** JAN	KM8JU3AC0DU [REDACTED]	2013 HYUND	JPQKRSHM 13:52
CERTIFICATE DATE	INITIAL TEST DATE	FEE PAID	CERTIFICATE TYPE
10/14/16	10/14/16	\$17.00	COMPLIANCE OBD

VOID IF ALTERED



6601 E McDowell Road
 Scottsdale, AZ 85257
 (480) 949-7600

SERVICE DEPARTMENT HOURS
 7:00 a.m. to 6:30 p.m.
 Monday - Friday
 7:00 a.m. - 12:00 p.m. Saturday

R/O Open Date	R/O Number				
10/12/16					
R/O Close Date	Status				
10/13/16	Pre-Invoice				
Mileage In	Mileage Out				
24897	24898				
Service Advisor / Tag #					
Joe Bartizal/4680					
Vehicle Identification Number					
KM8JU3AC0DU					
Delivery Date	In Service Date				
Year	Make	Model	Body	Color	License Number
2013	HYUNDAI	TUCSON	FWD 4DR AUTO GLS		

PHOENIX, AZ

Year	Make	Model	Body	Color	License Number
2013	HYUNDAI	TUCSON	FWD 4DR AUTO GLS		

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
AR#: [REDACTED]	
#1 - Customer Reports: 118 Y 41C035R0 - DRV FRT AIRBAG MOD. BOLT INSP Work performed by Jari Heikkila (H12) PERFORMED CAMPAIGN 118 AND TORQUED FRONT AIRBAG .20	Warranty
#2 - HMMPI: PERFORM MULTI POINT INSPECTION AND ADVISE PERFORMED Sub Total: .00	
#3 * HMDEC: DECLINE SERVICE AND/OR REPAIR(S) ADDED OPERATION Sub Total: .00	
Purchase Order: TERRY	
Please Note: RECOMMENDATIONS CABIN/ENGINE AIR FILTERS \$90	

TERMS STRICTLY CASH UNLESS ARRANGEMENTS ARE MADE. I hereby authorize the repair work hereinafter to be done along with the necessary material and agree that you are not responsible for loss or damage to vehicle or articles left in the vehicle in case of fire, theft or any other cause beyond your control or for any delays caused by unavailability of parts or delays in parts shipments by the supplier or transporter. I hereby grant you or your employees permission to operate the vehicle herein described on streets, highways, or elsewhere for the purpose of testing and/or inspection. An express mechanic's lien is hereby acknowledged on above vehicle to secure the amount of repairs thereto.

DISCLAIMER OF WARRANTIES: Any warranties on the products sold hereby are those made by the manufacturer. The seller hereby expressly disclaims all warranties either express or implied, including any implied warranty of merchantability or fitness for a particular purpose, and the seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of said products. Any limitation contained herein does not apply where prohibited by law. (*) In description column = non-genuine part.

LABOR	.00
PARTS	.00
DEDUCTIBLE	.00
SUBLET	.00
SHOP SUPPLIES	.00
HAZARDOUS MATERIALS	.00
SALES TAX OR TAX I.D.	XXXXXXXX79-2 .00
SPECIAL ORDER DEPOSIT	.00
DISCOUNTS	.00
TOTAL DUE	.00

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS

X

© 2011 AP/CPA Inc. Dealer/Pre-Approved. Drive 1800 041 1000

VEHICLE INSPECTION CHECKLIST

DEALERSHIP INFORMATION
 NAME Centennial Leasing & Sales
 ADDRESS 44 North 56 Street
 CITY Phoenix STATE AZ ZIP 85034
 PHONE (602) 244-2600

VEHICLE HISTORY
 YEAR 2013 MAKE Honda MODEL Tucson
 ODOMETER 24,000 VIN (LAST 8 DIGITS) P
 STOCK NO. [REDACTED] KEY/KEYLESS REMOTES [REDACTED]
 DEALER NOTES _____

725-POINT INSPECTION

INSPECTION KEY	OK	NP	N
EXTERIOR			
OC - Good Condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RP - Repaired Item	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RL - Replaced Item	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ENGINE			
Engine/Equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Air Filter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Belts/Lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor/Misc	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oil/Coolant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oil Filter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cylinder/Head	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Timing/Gasket	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supercharger Belt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spark Plugs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spark Plug Wires	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valves/Headlines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TRANSMISSION			
Fluid Level	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Buyer	[REDACTED]			Co Buyer	[REDACTED]		
Address	[REDACTED]			H-Ph	[REDACTED]		W-Ph
City	[REDACTED]	AZ	Zip	[REDACTED]			
Year	2013	Make	Hyundai	Model	Tucson GLS Sport Utility	Stock#	[REDACTED]
VIN	KM8JU3AC0DU [REDACTED]			Miles	24915	Plate Exp	Aug 2018

Trade 1 Information			
Year	2007	Make	MERCEDES BE
Model	GL	Body Type	450
VIN	4JGBF71E87A [REDACTED]		
Lender	CANYON STATE CREDIT UNION		
Address			
City		ST	Zip
Acct#		Good Till	
15 Day Pay-Off	\$16,723.20	Per Diem	\$0.00
Spoke To		Phone	(623) 580-6000

Selling Price	\$16,444.00
Trade Allowance	\$8,000.00
Taxable Sales Price	\$8,444.00
State Tax	\$531.97
City Tax	\$194.21
Lease Trade	\$0.00
Total Sales Price	\$9,170.18
Pay-off Amount	\$16,723.20
Estimated License Fees	\$413.75
Document Fee	\$200.00
CNA Warranty	\$0.00
Gap	\$0.00
Total Balance Due	\$26,507.13
Deposit	\$0.00
Cash Down	\$2,000.00
Balance to be Financed	\$24,507.13

Trade 2 Information			
Year		Make	
Model		Body Type	
VIN			
Lender			
Address			
City		ST	Zip
Acct#		Good Till	
15 Day Pay-Off	\$0.00	Per Diem	\$0.00
Spoke To		Phone	

This transaction IS ...or... IS NOT subject to a fee payable to a licensed broker.

Brokers Name: **Alex Flores**
Brokers Co: **Members' Auto Connection**

Customer guarantees to pay the difference if payoff is greater than estimated

License fees are estimated. If fees are more than estimated, customer agrees to pay the difference.

The seller hereby warrants that this vehicle will be fit for the ordinary purposes for which the vehicle is used for 15 days or 500 miles after delivery, whichever is earlier, except with regard to particular defects disclosed on the first page of this agreement. You (the purchaser) will have to pay up to \$25.00 for each of the first two repairs if the warranty is violated.

Sold by: **Centennial Leasing & Sales** Buyer
Centennial Signature: [REDACTED] Co-Buyer

48 North 56th Street, Phoenix, Arizona 85034 (602) 244-2500 www.TeamCentennial.com

Brokering Agreement (Pre-Owned)

October 31, 2016

Buyer [Redacted] Co Buyer [Redacted]
 Address [Redacted] H-Ph [Redacted] W-Ph [Redacted]
 City **PAYSON** ST **AZ** Zip [Redacted]
 Year **2013** Make **Hyundai** Model **Tucson GLS Sport Utility** Dealer's Stock# [Redacted]
 VIN **KM8JU3AC0DU** [Redacted]
 Miles **24915**

2WD,ABS (4-Wheel),Air Conditioning,Alloy Wheels,AM/FM Stereo,Anti-Theft System,Bluetooth Wireless,Cruise Control,Downhill Assist Control,Dual Air Bags,F&R Head Curtain Air Bags,Fog Lights,Heated Seats,Hill Start Assist Control,Keyless Entry,MP3 (Single Disc),Power Door

Purchase Price **\$16,444.00**
 Trade Allowance **\$8,000.00**
 Difference **\$8,444.00**
 Sales Tax **\$726.18**
 Estimated License Fees **\$413.75**
 Documentation Fee **\$200.00**
 Trade Pay-off Amount **\$16,723.20**
 Total Balance Due **\$26,507.13**
 Lease Trade **\$0.00**
 Deposit **\$0.00**
 Cash on Delivery **\$2,000.00**
 CNA Warranty **\$0.00**
 GAP **\$0.00**
 Balance to be Financed **\$24,507.13**

Trade 1 Information

Year **2007** Make **MERCEDES BENZ** Model **GL**
 Body Type **450** Miles **0**
 VIN **4JGBF71E87A** [Redacted]
 Lender **CANYON STATE CREDIT UNION**
 Address [Redacted]
 City **ST** Zip [Redacted]
 Acct# [Redacted] Good Till [Redacted]
 15 Day Pay-Off **\$16,723.20** Per Diem **\$0.00**
 Spoke To [Redacted] Phone **(623) 580-6000**

Selling Dealer **Centennial Leasing & Sales**
 Insurance Co. [Redacted]
 Address [Redacted]
 City, St, Zip [Redacted]
 Phone [Redacted]

Trade 2 Information

Year [Redacted] Make [Redacted] Model [Redacted]
 Body Type [Redacted] Miles [Redacted]
 VIN [Redacted]
 Lender [Redacted]
 Address [Redacted]
 City **ST** Zip [Redacted]
 Acct# [Redacted] Good Till [Redacted]
 15 Day Pay-Off **\$0.00** Per Diem **\$0.00**
 Spoke To [Redacted] Phone [Redacted]

The following information shall be completed before the signing of the brokering agreement

- A) The dollar purchase price of the vehicle:
\$16,444.00
- B) The date this agreement will expire:
November 30, 2016
- C) The fee that you are obligated to pay, if any:
NIA

This transaction IS ...or... IS NOT subject to a fee received by a licensed broker from the selling motor vehicle dealer.

NOTICE

This is an agreement to provide services. This is not an agreement for the purchase of a vehicle. Arizona law gives you the following rights and protection: Once you have signed this agreement, you have the right to cancel it and receive a full refund of any money paid, including any brokerage fee you may have paid, under the following circumstances:

- A) The final price of the vehicle exceeds the purchase price listed above.
- B) The vehicle is not as described above on delivery.
- C) This agreement expires before you are presented with a selling dealer's purchase agreement.

If you paid a purchase deposit, you have the right to receive a refund of that deposit at any time before you sign a vehicle purchase agreement with a selling dealer. Purchase deposits are limited by law to no more than 2.5 percent of the purchase price of the vehicle. If you are unable to resolve a dispute with your broker or auto buying service, please contact an investigator of the department of transportation.

Broker's agent printed name

Alex Flores

Buyer Signature

Broker Signature

Co-Buyer Signature

Auto Connection

1111 N. Osborn Rd. Phoenix, AZ 85029

License # **L00007195**

(602) 999-7342

ADDITIONAL TERMS AND CONDITIONS TO PURCHASE A MOTOR VEHICLE

AGREEMENT

1. Verbal promises by the salesperson are not valid. All promises or statements by any salesperson must be in writing on a WE OWE form.
2. Buyer states that no extension of credit exists in connection with this agreement other than that stated in the agreement, and that all statements made herein and in connection with any application for credit are true and correct.

DELIVERY

3. Buyer agrees to accept delivery at seller's premises of the vehicle ordered within 48 hours after notification that same is ready for delivery.
4. Dealer shall not be liable for failure to deliver or delay in delivering vehicle covered by this agreement where such failure or delay is due, in whole or part, to any cause beyond the control or without the fault or negligence of dealer.

PRICE CHANGES

5. Manufacturer has reserved the right to change the price of a new motor vehicle without notice. The dealer reserves the right to change the cash delivered price of such motor vehicle to purchaser accordingly. Buyer may, if dissatisfied therewith, cancel this agreement, in which event if a used motor vehicle has been traded in as a part of the consideration for such new motor vehicle shall be returned to buyer upon payment of a reasonable charge for storage and repairs (if any) or if such motor vehicle has been previously sold by dealer, the amount received therefore, less a selling commission of 25% and any expenses incurred in storing, insuring, conditioning or advertising said used motor vehicle for sale shall be returned to buyer.

TRADE-IN

6. Buyer agrees to deliver to dealer satisfactory evidence of title to any used motor vehicle traded in as a part of the consideration for the motor vehicle ordered hereunder at the time of delivery of such used motor vehicle to dealer. Buyer warrants any such used motor vehicle to be his/her property free and clear of all liens and encumbrances except as otherwise stated on the agreement.
7. Buyer guarantees that the pay-off on the trade vehicle is true and correct and agrees that the buyer is responsible for any differences in the pay-off figure on the trade.
8. If the used vehicle traded in by the buyer is not to be delivered to seller until buyer receives delivery of the vehicle purchased by him/her, the trade-in is subject to reappraisal at the time of delivery and such reappraisal shall determine the allowance made for such trade-in.

PAYMENT IN CASH

9. Legal title to the motor vehicle shall not pass to the buyer until payment in full shall be made therefore in cash or certified funds and the seller shall have the right to cause legal ownership registration to be made in its name until paid in full.

ASSIGNMENT

10. Buyer shall not assign or transfer this order and agreement or any credit hereunder without first obtaining seller's written permission to do so.

ADDITIONAL DOCUMENTS

11. The buyer, before or at the time of delivery of the motor vehicle covered by this agreement, will execute such other forms of agreement or documents as may be required by the terms and conditions of payment indicated on the front of this agreement.

INSURANCE

12. No insurance coverage of any kind is included in this agreement unless applied for by the customer and a separate policy is issued. Customer assumes full responsibility for both physical damage and liability insurance as required by the state of Arizona.

TAXES

13. The price for the motor vehicle specified on the face of this agreement includes reimbursement for Federal Excise taxes, but does not include sales taxes, use taxes or occupational taxes based on sales volume (Federal, State or Local) unless expressly so stated. Buyer assumes and agrees to pay, unless prohibited by law, any such sales, use or occupational taxes imposed on or applicable to the transaction covered by this agreement, regardless of which party may have primary tax liability thereof.

DAMAGES

14. In addition to all other remedies and not to the exclusion thereof, the failure of buyer to accept delivery or fulfill any terms and conditions of this agreement and seller is entitled to retain the total down payment made hereunder. However, seller may refund to buyer the amount by which the total down-payment exceeds 30% of the cash delivered price in the event that the buyer is unable to obtain adequate financing or if there is any other reason why the contract to purchase is not fully performed by the buyer. The buyer also agrees to pay a reasonable rental fee of \$25 per day plus \$0.25 per mile for buyers use of the vehicle.

ATTORNEYS FEES AND COSTS

15. The buyer shall pay all of the seller's costs, including reasonable attorney fees and court costs, in the event any action is necessary to enforce this agreement or any of the terms hereof. Interest will be computed at the rate of 18% per annum (1.5% per month.)

USED CARS

16. "The information you see on the window form for this vehicle is part of this contract information on the window form overrides any contract provisions to the contract of sale."

Initials

Warranty Disclaimer

I understand that my:

Vehicle Identification Number KM8JU3AC0DU [REDACTED]	Year 2013	Make Hyundai	Model ucson GLS Sport Utilit
--	---------------------	------------------------	--

Is covered by:

The remainder of factory warranty.

A limited 3-month/3,000 mile warranty service contract, with a \$0.00 deductible.
(see contract for details)

I elect to purchase an extended service contract.

I have been given the opportunity to purchase an additional service contract to increase and extend my coverage. I understand that if I do purchase a service contract, it will supercede the limited 3-month/3000 mile service contract.

I also understand that if I do not purchase a service contract, that all repairs, beyond above stated options will be 100% my responsibility.

AS IS No Warranty (State Implied Warranty Only)

Centennial Signature [REDACTED]	Date 0/31/2016	Buyer Signature	Date
------------------------------------	--------------------------	-----------------	------

CENTENNIAL

LEASING & SALES
"Your **BEST** automotive buying experience"

WE OWE

Consultant

Alex Flores

Buyer

Address

City

PAYSON ST AZ Zip

Co Buyer

H-Ph

W-Ph

Email

Year

2013

Make

Hyundai

Model

Tucson GLS Sport Utility

Stock#

VIN

KM8JU3AC0DU

The Following

VEHICLE SOLD AS EQUIPPED AT DELIVERY NO OTHER WORK PROMISED OR ITEMS PROMISED

All work must be completed within 90 days

10/31/2016

Centennial Signature

Date

Buyer Signature

Date

48 North 56th Street, Phoenix, Arizona 85034

(602) 244-2500

www

CUSTOMER COPY

5173.93

SALE AMOUNT

Chip Read Issuer - PIN Bypassed
+5056
6
601
6
DBBAFE77DA+E+24
00E9
A0000000+2203
Debit
MASTERCARD

Card # XXXXXXXX
Network: MASTERCARD
Chip Card: AID: A0000000+2203
ATC: DBBAFE77DA+E+24
TC: 6
SEQ #: 601
Batch #: 6
INVOICE Approval Code: +5056
Entry Method: Chip Read
Mode: Issuer - PIN Bypassed

DEBIT CARD
DEBIT SALE
12:11:01

PAYSON MVD
122 E HWY 260
PAYSON, AZ 855410000

07/31/2018



96-0440 R04/18 azdot.gov

PAYSON AZ

Plate

Vehicle Identification Number
KM8JU3AC0DU

Unit Number
Year 2013
Make HYUN
Body Style 4DSW
First Registered 09/2013
List Price 022945
Fuel Type G
Category A
Weight (GVW) 000000
County GILA
Registration Type FUL

FOLD HERE

FOLD HERE

VEHICLE REGISTRATION RENEWAL NOTICE

Record #

Last 2 of VIN

Scan Barcode Here

Save Time & Money - Renew Online for 2 or 5 Years!

Veh Lic Tax	\$593.15	\$301.22	\$163.93
Registration	\$8.00	\$8.00	\$8.00
Air Quality	\$7.50	\$3.00	\$1.50
Postage/Handling	\$0.50	\$0.50	\$0.50

Renewal Options	Five Years	Two Years	One Year
Expiration Date	08/15/2023	08/15/2020	08/15/2019
Amount Due	\$609.15	\$312.72	\$173.93

Penalty
Adjusted Total
Assessed Value 20524 10423 5672

This Consent Is Optional

I consent to the release of personal information contained in my driver license and vehicle record. I understand that this is not a one-time consent that applies only to a specific individual or organization, but is instead a general consent that applies to all requests from any and all individuals or organizations for any purpose, until revoked by me in writing. Consent for a vehicle record applies to all owners.

NO EMISSIONS TEST REQUIRED
See Reverse Side

Record # Last 2 of VIN

Payable To
Motor Vehicle Division
Payment Due
08/15/2018

Enter Amount Paid

Pay Total For
 5Yrs 2Yrs 1Yr

For uninterrupted use of ServiceArizona, please ensure you are using an up-to-date version of your browser. Supported browsers include Internet Explorer, Firefox, Chrome, Opera and Safari.

ARIZONA AUTOMOBILE INSURANCE CARD

COMPANY: CENTRAL MUTUAL INSURANCE COMPANY

ADOT CODE: 0135

POLICY NUMBER: [REDACTED]

EFF. DATE: 01/05/2019

EXP. DATE: 01/05/2020

YEAR: 2013

MAKE/MODEL: HYUN TUCSON

VEHICLE IDENTIFICATION NUMBER: KM8JU3AC0DU [REDACTED]

The Coverage on this Automobile Meets
the Minimum Required by Law.

INSURED [REDACTED]

CRABDREE INS & FINANCIAL
(928)474-2265

KEEP THIS CARD IN YOUR MOTOR VEHICLE AT ALL TIMES

3-2136 05 00

SEE REVERSE SIDE

Arizona law requires evidence of insurance be carried
in the vehicle at all times.

Coverage automatically extends to a newly acquired car
until a new card can be issued

**KEEP THIS CARD IN YOUR MOTOR VEHICLE
WHILE IN OPERATION**

IN CASE OF ACCIDENT:

1. Notify your insurance agent if you are near home, or
2. Call Central Insurance Companies at 888-263-2924.
3. For Glass Breakage call 800-988-9808.
4. If not an emergency, you may also report the claim on
Central's website at www.central-insurance.com.

FOR ROADSIDE ASSISTANCE CALL 888-263-2924.

Home Office - Van Wert, OH 45891 - www.central-insurance.com

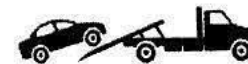
**As a Central policyholder
you have access to**

24/7 Roadside Assistance!

Available services include:

- towing services
- tire changes
- winching services
- fluid delivery (gas,
oil, water, etc.)
- jump starts
- lockout services
- special concierge
services to help you
arrange alternate
transportation and
hotel reservations

Call **888-263-2924** for
assistance.



IN AN ACCIDENT?

Call **888-263-2924** for
towing assistance,
getting a rental car, and
to report the claim.

Please place this entire document in your vehicle. There is no need to cut
out the identification card as we have included some helpful information
"What To Do After A Car Accident" on the reverse side of the page.

CANADA NON-RESIDENT INFORMATION

This certifies that the party named herein is insured against liability for bodily injury and property damage
by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory
minimum requirements of every province of Canada.

WARNING-Any person who issues or produces a card to show that there is an inforce insurance policy
as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license
may be suspended.

This card should be carried in the insured vehicle as proof of insurance when demanded by police.

M Gmail

Hyundai Consumer Affairs Case#: [REDACTED]

NationalCA@hmail.com <NationalCA@hmail.com>

Mon, Mar 4, 2019 at 11:20 AM

To [REDACTED]

7 Hello [REDACTED]

I have been assigned your case by Myra and will be your point of contact moving forward. At your earliest convenience, please provide me with the following:

1. Lienholder name, account number, and overnight mailing address
2. Lienholder document with the loan payoff quote that shows a "good through" date and the loan per diem rate
3. Proof of ownership (registration will suffice)
4. Insurance Pay Out information/documents
5. Photos of incident

If you have any questions or concerns please contact me directly at the phone number listed below, or by replying directly to this email without changing the subject line.

Have a wonderful day.

GRETCHEN
National Consumer Affairs
(714) 965-7033
Hyundai Motor America

The information in this email and any attachments are for the sole use of the intended recipient and may contain privileged and confidential information. If you are not the intended recipient, any use, disclosure, copying or distribution of this message or attachment is strictly prohibited. We have taken precautions to minimize the risk of transmitting software viruses, but we advise you to carry out your own virus checks on any attachment to this message. We cannot accept liability for any loss or damage caused by software viruses. If you believe that you have received this email in error, please contact the sender immediately and delete the email and all of its attachments.

Heather Gingry

From: Jesus Loredo <JLoredo@central-insurance.com>
Sent: Wednesday, February 20, 2019 1:20 PM
To: Heather Gingry
Subject: Central Insurance Claim# [REDACTED] Total Loss
Attachments: [REDACTED] ESTIMATE AND PHOTOS [REDACTED].pdf [REDACTED] MARKET VALUE REPORT
[REDACTED].pdf

Hi Heather,

Attached are the estimate and photos and the valuation report. The vehicle is a total loss per the following calculations:

Base Value \$12,661.0
Tax \$835.63
DMV Fee \$13.75
Less \$500 Deductible
Settlement Total \$13,010.38
Less Market Value -\$3,057.00
Threshold \$9,953.38
Repair Estimate \$10,207.55

In other words, the repairs already exceed our total loss threshold, and they are expecting at least \$1,500 more once the repairs get underway. Unfortunately, there is no gap coverage, or deductible waiver in her policy.

Please call me with any questions or concerns.

Thank you,



Jesús Loredo, AINS
Claims Representative - AMD
P.O. Box 353 | Van Wert, OH 45891
833.855.9549 | Fax: 800.736.7026
www.central-insurance.com

[Facebook](#) | [Twitter](#) | [YouTube](#) | [LinkedIn](#) | [Blog](#)
Fulfilling the Promise Since 1876

Want to check your claims status? [Sign up](#) for *myCentral*.



[redacted]

Part 2: Insurance Documentation for [redacted] claim [redacted]

3 messages

[redacted] Tue, Feb 26, 2019 at 8:48 AM
To: Foquita@canyonstatecu.org [redacted]

Please find attached a document titled [redacted] - Photographs" in support of [redacted] claim.

Thank you.

[redacted]

[redacted] Photographs.pdf
999 KB

Fernando Oguita <foquita@canyonstatecu.org> Tue, Feb 26, 2019 at 9:20 AM
To: [redacted]

[redacted]

Have you sent us the check for the total loss?

Thanks

[Quoted text hidden]

[redacted] Tue, Feb 26, 2019 at 12:17 PM
To: [redacted]

Got this response from Fernando.

[redacted]

[Quoted text hidden]



Part 1: Insurance Documentation for [redacted], claim # [redacted]

1 message

[redacted]
to: Poquita@canyonstatecu.org, [redacted]

Tue, Feb 26, 2019 at 8:44 AM

Please find attached the following documents in support of [redacted] claim:

- CCC One Market Evaluation Report
- Vehicle Appraisal

The remaining document (Photographs) will be sent in a separate email due to attachment size limitations.

Thank you.

[redacted]

2 attachments

[redacted] CC One Market Valuation Report.pdf
17731K

[redacted] Vehicle Appraisal.pdf
4979K