

RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

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

Buyer Name and Address (_____ ip Code) BURBANK CA LOS ANGELES	Co-Buyer Name and Address (_____ ding County and Zip Code)	Seller-Creditor (Name and Address) KIA DOWNTOWN LOS ANGELES 1945 S FIGUEROA ST LOS ANGELES CA 90007-1338 LOS ANGELES
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on all pages of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
USED	2016	KIA SOUL	27355	KNDJN2A23G7	Personal, family or household unless otherwise indicated below. <input type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
14.64 %	\$ 9110.71(e)	\$17605.61 (e)	\$ 26716.32 (e)	2000.00 is \$ 28716.32(e)
(e) means an estimate				
YOUR PAYMENT SCHEDULE WILL BE:				
Number of Payments:	Amount of Payments:	When Payments Are Due:		
One Payment of N/A	N/A	N/A		
One Payment of N/A	N/A	N/A		
One Payment of N/A	N/A	N/A		
71	371.06	Monthly beginning 09/22/2019		
N/A	N/A	N/A		
One final payment	371.06	DUE ON 08/22/2025		
<p>Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.</p> <p>Prepayment. If you pay early, you may be charged a minimum finance charge.</p> <p>Security Interest. You are giving a security interest in the vehicle being purchased.</p> <p>Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.</p>				

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

Vehicle Insurance		
	Term	Premium
\$ N/A Ded. Comp., Fire & Theft	N/A Mos.	\$ N/A
\$ N/A Ded. Collision	N/A Mos.	\$ N/A
Bodily Injury \$ N/A Limits	N/A Mos.	\$ N/A
Property Damage \$ N/A Limits	N/A Mos.	\$ N/A
Medical N/A	N/A Mos.	\$ N/A
N/A	N/A Mos.	\$ N/A
Total Vehicle Insurance Premiums		\$ N/A

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

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

Buyer X _____
Co-Buyer X **N/A**
Seller X _____

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs _____
Co-Buyer Signs X **N/A**

AUTO BROKER FEE DISCLOSURE

If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

Name of autobroker receiving fee, if applicable: **N/A**

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

Buyer Signs X _____ Co-Buyer Signs X **N/A**

SELLER'S RIGHT TO CANCEL If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on page 4 of this contract giving the Seller the right to cancel if Seller is unable to _____

Buyer X _____ Co-Buyer X **N/A**



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

1. Total Cash Price

A. Cash Price of Motor Vehicle and Accessories \$ 14400.00(A)

1. Cash Price Vehicle \$ 14400.00

2. Cash Price Accessories \$ N/A

3. Other (Nontaxable) \$ N/A

Describe N/A \$ N/A

Describe N/A \$ N/A

B. Document Processing Charge (not a governmental fee) \$ 85.00(B)

C. Emissions Testing Charge (not a governmental fee) \$ N/A(C)

D. (Optional) Theft Deterrent Device(s)

1. (paid to) N/A \$ N/A(D1)

2. (paid to) N/A \$ N/A(D2)

3. (paid to) N/A \$ N/A(D3)

E. (Optional) Surface Protection Product(s)

1. (paid to) Portfolio \$ 399.00(E1)

2. (paid to) N/A \$ N/A(E2)

F. EV Charging Station (paid to) N/A \$ N/A(F)

G. Sales Tax (on taxable items in A through F) \$ 1525.61(G)

H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) MVSC \$ 30.00(H)

I. (Optional) Service Contract(s)

1. (paid to) PORTFOLIO \$ 1985.00(I1)

2. (paid to) N/A \$ N/A(I2)

3. (paid to) N/A \$ N/A(I3)

4. (paid to) N/A \$ N/A(I4)

5. (paid to) N/A \$ N/A(I5)

J. Prior Credit or Lease Balance (e) paid by Seller to Vehicle 1 N/A Vehicle 2 N/A \$ N/A(J)

(see downpayment and trade-in calculation)

K. (Optional) Debt Cancellation Agreement KIA DOWNTOWN LOS AN \$ 895.00(K)

L. (Optional) Used Vehicle Contract Cancellation Option Agreement \$ N/A(L)

M. Other (paid to) N/A \$ N/A(M)

For N/A

N. Other (paid to) N/A \$ N/A(N)

For N/A

Total Cash Price (A through N) \$ 19319.61 (1)

2. Amounts Paid to Public Officials

A. Vehicle License Fees ESTIMATED \$ 96.00(A)

B. Registration/Transfer/Titling Fees ESTIMATED \$ 182.00(B)

C. California Tire Fees \$ N/A(C)

D. Other N/A \$ N/A(D)

Total Official Fees (A through D) \$ 278.00 (2)

3. Amount Paid to Insurance Companies

(Total premiums from Statement of Insurance) \$ N/A (3)

4. State Emissions Certification Fee or State Emissions Exemption Fee \$ 8.00 (4)

5. Subtotal (1 through 4) \$ 19605.61 (5)

6. Total Downpayment

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): \$ N/A(A)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

B. Total Less Prior Credit or Lease Balance (e) \$ N/A(B)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

C. Total Net Trade-In (A-B) (indicate if negative number) \$ N/A(C)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

D. Deferred Downpayment Payable to Seller \$ N/A(D)

E. Manufacturer's Rebate \$ N/A(E)

F. Other N/A \$ N/A(F)

G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card \$ 2000.00(G)

Total Downpayment (C through G) \$ 2000.00 (6)

(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)

7. Amount Financed (5 less 6) \$ 17605.61 (7)

OPTIONAL SERVICE CONTRACT(S) You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1I.

11 Company PORTFOLIO

Term 36 Mos. or 999999 Miles

12 Company N/A

Term N/A Mos. or N/A Miles

13 Company N/A

Term N/A Mos. or N/A Miles

14 Company N/A

Term N/A Mos. or N/A Miles

15 Company N/A

Term N/A Mos. or N/A Miles

Buyer X [Redacted]

OPTIONAL DEBT CANCELLATION AGREEMENT. A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt cancellation, the charge is shown in item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. POWERPROTECT

Debt Cancellation Agreement

I want to buy a [Redacted]

Buyer Signs [Redacted]

Trade-In Vehicle(s)

1. Vehicle 1

Year N/A Make N/A

Model N/A Odometer N/A

VIN N/A

a. Agreed Value of Property \$ N/A

b. Buyer/Co-Buyer Retained Trade Equity \$ N/A

c. Agreed Value of Property Being Traded-In (a-b) \$ N/A

d. Prior Credit or Lease Balance \$ N/A

e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ N/A

2. Vehicle 2

Year N/A Make N/A

Model N/A Odometer N/A

VIN N/A

a. Agreed Value of Property \$ N/A

b. Buyer/Co-Buyer Retained Trade Equity \$ N/A

c. Agreed Value of Property Being Traded-In (a-b) \$ N/A

d. Prior Credit or Lease Balance \$ N/A

e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ N/A

Total Agreed Value of Property Being Traded-In (1c+2c) \$ N/A

Total Prior Credit or Lease Balance (1d+2d) \$ N/A

Total Net Trade-In (1e+2e) \$ N/A

(*See item 6A-6C in the Itemization of Amount Financed)

OPTION: You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A, Year N/A.

SELLER'S INITIALS N/A

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 4 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

Buyer Signature X N/A Co-Buyer Signature X N/A

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

WARNING: YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD. FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT. THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X [Redacted] X N/A

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed. Seller - Creditor may receive part of the Finance Charge.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.

GAP LIABILITY NOTICE

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**

You give us a security interest in:

 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract as the law allows. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **Insurance you must have on the vehicle.**

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once, subject to any right the law gives you to reinstate this contract.

Default means:

 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property;
 - The vehicle is lost, damaged or destroyed; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on page 1 of this contract, not to exceed the highest rate permitted by law, until you pay.
- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.



4. WARRANTIES SELLER DISCLAIMS

If you do not get a written warranty, and the Seller does not enter into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. **You agree that you will within a reasonable time notify us of any change in your name, address, or employment.**

7. APPLICABLE LAW

Federal law and California law apply to this contract. If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

8. WARRANTIES OF BUYER

You promise you have given true and correct information in your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

**CREDIT DISABILITY INSURANCE NOTICE
CLAIM PROCEDURE**

If you become disabled, you must tell us right away. (You are advised to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location where we would like to be notified.) We will tell you where to get claim forms. You must send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment(s), WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have any money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

Seller's Right to Cancel

- a. Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- b. Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- c. If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- d. While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

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

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

**ARBITRATION PROVISION
PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS**

- 1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.**
- 2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.**
- 3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.**

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et. seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

NO ADDITIONAL TERMS TO BE ENTERED IN THIS BOX.

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint concerning this sale, you should try to resolve it with the seller.

Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.

Buyer Signature X _____

Co-Buyer Signature X **N/A**

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ABOVE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Date **08/07/19** Co-Buyer Signature X **N/A**

Date **N/A**

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other Owner Signature X _____

Address _____

GUARANTY: To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.

Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X _____

Date _____

Guarantor X _____

Date _____

Address _____

Address _____

Seller Signs **KIA DOWNTOWN LOS ANGELES**

Date **08/07/19** By X _____

Title _____

Seller assigns its interest in this contract to **ALLY FINANCIAL** (Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse

Assigned without recourse

Assigned with limited recourse

KIA DOWNTOWN LOS ANGELES

Seller _____

By _____

Title _____





Express Five

Dent & Ding Repair Protection
 Windshield Repair Protection
 Tire & Wheel Protection
 Emergency Roadside Assistance
 Key/Remote Replacement Protection

Contract # [REDACTED]

Registered Customer/Contract Holder Information (You, Your)

Last Name		First Name		Middle Initial
[REDACTED]		[REDACTED]		
Street Address			Apt #	
[REDACTED]				
City		State	Zip	
BURBANK CA		[REDACTED]	[REDACTED]	
Daytime Phone		Evening Phone		Email
[REDACTED]		[REDACTED]		[REDACTED]

Covered Vehicle Information

Year	Make	Model	VIN	MSRP	Current Mileage
2016	KIA	SOUL	KNDJN2A23G7 [REDACTED]	12005.00	27355

Lender Information

Lienholder Name		Lienholder Address		City	State	Zip
ALLY FNCL		PO BX 8128 COCKEYSVILLE MD 21030				

Check Boxes for Term and Vehicle Class:

Term: <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years <input checked="" type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years <input type="checkbox"/> 5 Years <input type="checkbox"/> 6 Years	Vehicle Class (see below for vehicle class listing): <input checked="" type="checkbox"/> Class 1 <input type="checkbox"/> Class 2 <input type="checkbox"/> Class 3
Number of Keys/Remotes at Time of Vehicle Delivery: 1 Purchase/Effective Date: 08/07/19 Contract Purchase Price: 1985.00	

Dealer Information

Dealership Name				
KIA DOWNTOWN LOS ANGELES				
Street Address		City	State	Zip
1945 S FIGUEROA ST LOS ANGELES CA 90007-1338				
Dealership Phone Number		Dealership Fax Number		
(213) 222-1700		(213) 342-0800		

Check Box for Cosmetic Wheel Coverage: (surcharge applies)

Please refer to pages 2-6 of this Service Contract for full list terms and conditions.

***Vehicle Class Guide (if your vehicle make is not listed, or excluded herein, it is ineligible for this program):**

Class 1 Vehicles: Alfa Romeo, Buick, Chevrolet (Corvette & Camaro are Class 3), Chrysler (Crossfire is Class 3), Dodge, Fiat, Ford, GMC, Honda, Hyundai, Isuzu, Jeep, Kia, Mazda (RX8 is Class 3), Mercury, Mitsubishi, Nissan (350Z/370Z are Class 3), Oldsmobile, Plymouth, Pontiac, Saturn, Subaru, Suzuki & Toyota.

Class 2 Vehicles: Acura, Cadillac (CTS, STS & XLR are Class 3), Hummer, Lexus, Lincoln, Mini Cooper, Scion, Smart Car, Volkswagen & Volvo.

Class 3 Vehicles: Audi, BMW, Cadillac CTS, Cadillac STS, Cadillac XLR, Chevrolet Camaro, Chevrolet Corvette, Chrysler Crossfire, Infiniti, Jaguar, Land Rover, Mazda RX8, Mercedes Benz, Nissan 350Z, Nissan 370Z, Porsche, Saab & Tesla.

Express Systems, Inc. (We, Us, Our), agrees that the Registered Customer listed above, in consideration of the payment of fee provided is entitled to all of the services, benefits, and privileges hereof, for and in connection with the ownership, maintenance and use of the Covered Vehicle listed above, for the period set forth, within the United States, its territories or Canada. This Service Contract is optional and is not required to purchase, lease, or obtain financing of a motor vehicle. In the event that no term is selected above, this Service Contract shall be in effect for 1 year from the Purchase/Effective Date.

THIS IS NOT AN INSURANCE CONTRACT NOR AN AUTOMOBILE LIABILITY OR PHYSICAL DAMAGE POLICY AND DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAW. ALL CLAIMS MUST BE CALLED IN FOR AUTHORIZATION PRIOR TO SERVICE OR REPLACEMENT.

(State exceptions apply, see State Provisions)

Emergency Roadside Services Claims please call (877) 425-7884 for assistance.

For all other claims please call (877) 705-4001.

BY YOUR SIGNATURE(S) BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THIS SERVICE CONTRACT AND ITS PROVISIONS AS SET FORTH ON THE FRONT AND BACK OF THIS AGREEMENT. NO VERBAL REPRESENTATIONS HAVE BEEN MADE TO YOU WHICH DIFFER FROM THESE PROVISIONS. YOU FURTHER UNDERSTAND THAT THIS AGREEMENT IS NOT REQUIRED IN ORDER TO PURCHASE OR OBTAIN FINANCING FOR THE VEHICLE AND THAT YOUR ACCEPTANCE OF THE COVERAGE PROVIDED UNDER THIS AGREEMENT IS VOLUNTARY.

Dealership	Customer(s) <input checked="" type="checkbox"/> Yes, I wish to purchase this coverage.
By  08/07/2019	 08/07/2019
Date	Date
F&I	N/A
Title	Co-Customer Signature
	Date

Administrator / Obligor: Express Systems, Inc. 25541 Commercentre Dr., Ste. 100, Lake Forest, CA 92630. (800) 705-4001

Original - Administrator

LZX 14560

Express Five – Benefits, Terms and Conditions

CONTRACT "1 RM OF COVER 4 1: The Term of this Service Contract is continuous from the Purchase/Effective Date for the Term selected on the front of this contract, not to exceed 6 years. If no Term is selected on the front of this contract, coverage will be in effect for 1 year.

CONTRACT " ELIGIBILITY: Eligible vehicles are on road use private passenger cars, SUVs and light duty trucks that are no more than 12 years old from the current model year & have no more than 120,000 miles on the odometer. Any power sports, personal watercrafts, exotic makes; antique/classic vehicles and any vehicle with a MSRP exceeding \$100,000 are not eligible for coverage. Please refer to each coverage section below for additional eligibility conditions, exclusions and restrictions.

DENT & DING R10 8 IR PROTECTION (PDR)

Covered Areas: Doors, Fenders, Quarter Panels, Hood and Trunk

Conditions, Exclusions & Restrictions: A professional Paintless Dent Removal (PDR) service provider technician will inspect all damage to determine if the dent(s), ding(s) or crease(s) can be removed under the guidelines. PDR services will only be performed on the Covered Vehicle listed on page 1. All repairs are performed by a Mobile Certified Technician or at the dealership where the vehicle was purchased. This contract does not provide any parts, repairs, or services relating to the Covered Vehicle, except for the services described and limited in this contract. This contract may run concurrently with any manufacturer's warranty the Customer may have for the vehicle, but this contract does not provide any parts or services provided under a manufacturer's or other warranty, or for which is covered by the Primary Insurance Carrier. PDR service visits are limited to 2 per year.

This contract provides paintless dent removal; it does not cover the following: (a) repairs of dent(s), ding(s) or crease(s) with cracked, chipped or scratched paint surface areas, (b) dent(s), ding(s) or crease repair(s) that include replacement of an entire panel, sanding, bonding or painting, (c) dent(s), ding(s) or crease(s) larger than 2," (d) excessive damage, hail damage, plastic, fiberglass, carbon fiber and non-metallic surfaces and bumpers are not covered under this contract, (e) commercial vehicles, (f) dents or dings that are determined to be inaccessible due to after-market services or equipment installed on the vehicle and/or where such equipment has altered the vehicle's original normal configuration, (g) door edges, some Gheel Gell areas or other panels where the primary metal is lapped by a secondary metal panel or bracing material as Gell as some areas around, above and below the front and rear light assemblies, (h) loss resulting from an act of dishonest, fraudulent or criminal act, or illegal activity, (i) loss due to driving while under the influence of drugs or alcohol, or reckless driving, (j) damage sustained on any road, other than a paved asphalt or tarmac, (k) loss on items not installed on the original manufacturer, (l) previously repaired damage, utilizing conventional methods and fillers, (m) deep dent(s), ding(s) or crease(s) where the metal has been stretched beyond repair, (n) any damages covered by the Primary Insurance Carrier, (o) pre-existing dent(s), ding(s) and crease(s).

WINDSHIELD R10 8 IR PROTECTION

We guarantee to repair, per the terms of this Contract, windshield chips and starburst ("star") cracks caused by rocks, stones or road debris that strike the windshield. This contract covers repair of up to 3 windshield "star" cracks or windshield chips no greater than two (2) inches in diameter and two (2) inches in length, up to a Maximum Repair Aggregate of \$2,000 for the Term of the Contract. Windshield repair does not cover fissure cracks, cracks or chips that have compromised the integrity of the windshield or blocks the vision of the driver. Coverage is only applicable if the loss occurs during the Term of the Contract and while the vehicle is traveling upon paved surfaces. Coverage is effective from the Purchase/Effective Date, and expires per the Term selected on Page 1 of this Contract.

Exclusions: This Contract provides +7 services or Benefits for the following: (a) windshield replacement or any damage to the windshield that results in the need for a windshield replacement, as determined by one of our Certified Technicians, (b) any damages due to use of abrasive cleaning materials such as Softscrub, Meguiar's or other similar abrasives that could result in scratching of the windshield, (c) any damages due to use of scrubbing brushes, scotch pads or similar cleaning tools that may be used with abrasive cleaning products, (d) any liability for property damage or for injury to or death of any persons arising out of the operation, maintenance or use of our vehicle, whether or not related to this warranty, including damages associated with loss of time, profit, inconvenience, incidental or consequential damages, or any other loss that results from a failure, (e) any service or repair occurring after the expiration of this agreement, (f) any commercial vehicles or vehicles to be used commercially, (g) any pre-existing condition on the subject vehicle to which this Contract applies, (h) any claim of fitness for a particular purpose and 08RTICUL8RLY : 8- ES NO 2 8RR8NTY, EXPRESS OR IMPLIED, (i) claims of damage due to off-road driving, 4 G. eeling or other travel on non-paved surfaces, (j) damage occurring outside the United States, its territories or Canada, (k) damage caused by acts of 4 floods or fires, (l) damage to areas of the vehicle other than the front windshield, (m) damage resulting from an accident or collision, (n) failures resulting from normal wear and/or tear, (o) any damage covered by Customer's primary insurance provider or covered by manufacturer's warranty or recall.

TIRE & WHEEL PROTECTION

Maximum Repair Aggregate: The Maximum Repair Aggregate for all Tire & Wheel Protection coverage's afforded under this Service Contract is \$2,500 for Class 1 Vehicles and \$4,000 for Class 2 & 3 Vehicles, for the Term of the Contract.

Tires: You will be reimbursed up to \$20 per occurrence for the costs incurred to repair a flat tire caused by a Road Hazard. A Road Hazard is a condition on a public roadway which should not exist there, such as; nails, glass, potholes, rocks, tree limbs or any object or condition not normally found in the roadway. Road conditions such as uneven lanes or metal plates found in construction zones are not considered a Covered Road Hazard. If the tire becomes unrepairable due to a Road Hazard such as cut, snag, bruise, impact (not collision), tear or puncture while operating the vehicle on public streets in a legal manner, we will reimburse you the costs incurred to replace the tire. This coverage is valid through the tread life of a tire (down to 3/32") and will be replaced with a tire of the kind, quality and cost of the original tire. If a higher priced tire is accepted as replacement, the difference between the coverage available and the price of the replacement tire will be your responsibility. Tire inspection may be required to validate claim approval.

Wheels (Rims): You will be reimbursed for the costs incurred to repair a wheel, if a wheel covered by this contract is rendered unserviceable due to a Road Hazard. If a wheel covered by this contract cannot be repaired or is damaged to the extent that the wheel fails to seal with the tire, we will reimburse for the costs incurred to replace the wheel with a wheel of the kind, quality and cost of the original wheel. If a higher priced wheel is accepted as replacement, the difference between the coverage available and the price of the replacement wheel will be Your responsibility. Wheel inspection may be required to validate claim approval.

Cosmetic Wheel Coverage: When box indicating Cosmetic Wheel Coverage has been checked, we will reimburse for the cost of cosmetic damage to a wheel that does not affect the performance of the wheel (e.g. scuff mark or scratches) and is damaged as a result of a road hazard. Coverage applies to factory brushed or painted surface of an alloy or steel wheel only. Coverage is limited to repairs using sanding, painting or refinishing the wheel without the need to apply additive product on the wheel or bending or straightening.

Mounting, Balancing, Tire Disposal and Taxes: You will be reimbursed for the cost of mounting, balancing, valve stems and tire disposal for any tire replaced under this contract. You will be reimbursed for the cost of local and state taxes, as directed by state agencies.

Tire & Wheel Exclusions: This contract does not cover the following; (a) damage incurred outside the United States, its territories or Canada, (b) vehicles used for commercial purposes, (c) damage resulting from off-road use, racing, collision with curb or another vehicle, misuse, abuse, lack of proper maintenance, misalignment, and suspension problems, use on a construction site, malicious mischief, vandalism, fire, theft, chain damage, manufacturer defects, driving on tires which are improperly inflated, (d) tires and/or wheels which are undersize oversized, or otherwise not recommended by the manufacturer, (e) tires and/or wheels transferred from another vehicle, (f) tires and/or wheels on the tires have less than 3/32 inch tread depth remaining, (g) tires and/or wheels mounted on vehicles other than on-road use private passenger cars and light duty trucks, motorcycles, and any vehicle exceeding 3,500 lb. gross vehicle weight, (h) damage to tires and/or wheels that do not affect their performance or safety, (i) damage to tires in either the sidewall or tread area due to dry rot, (j) replacement covered by a warranty issued by the manufacturer, (k) any tire and wheel damage which is covered by the contract holder's primary insurance coverage or a vehicle service contract,

Tire & Wheel 1! clusions Continued: (l) any pre-existing condition, consequential loss or damage G, atsoe' er, including loss, damage or injur. to person or propert. resulting from the failure of an. of the parts of the `ehicle described herein, the replacement of Ghich are c `ered under the terms of this contract, (m) Gheels that Gill not seal due to rust and corrosion, (n) repairs or replacements not authorized b. Express prior to the repair or replacement, (o) an. tire that has been re-capped, Custom Tires and Wheels, and Off Road Tires and Wheels are ineligible for co` erage.

EMERGENCY R7 8/ SIDE 86S16" 8+CE

Emergency Roadside Assistance is available through Saferide Motor Club on a "sign & drive" basis throughout the United States and Canada, 24 hours a day, 365 days a year, up to a maximum benefit of \$100 per incident and 3 uses per 12 months. For prompt service, simply call **1-877-425-7884** (toll free) for any of these benefits:

- Towing (for tire related incidents and mechanical breakdowns) (State exceptions apply)
- Jump Starts (weak or dead battery)
- Tire Changes (with your inflated spare)
- Vehicle Fluid Delivery (cost of fluids extra)
- Lockout Assistance (see Key Replacement Benefit above if replacement key is needed)
- Concierge Service (emergency phone call support & assistance)

Emergenc. Roadside 8ssistance Exclusions:

The folloGing items are not included as part of the Emergenc. Roadside 8ssistance enefits#

1. Cost of parts, fluids, lubricants, or fuel, cost of installation of products or material, accident related toGing or other n n-emergenc. ser' ice
2. Mounting or the remo` al of snoG tires or chains, tire repair, Ginging
3. Trucks `er one and a half tons capacit. ` taxicabs or other commercial ` ehicles
4. Camping trailers, tra` el trailers or an. ` ehicle in tow
5. 8n. and all taxes and fines
6. Ser` ices on a ` ehicle that is not in a safe condition to be toGed
7. " GING or ser` ice on roads not regularl. maintaine suc, as sand, eaches, open fields, forests, and areas designed as not passa, le due to laG
8. " GING at the direction of laG enforcement relating to traffic obstruction, impoundment, aban nment, illegal parking, or other ` iolati ns of laG<
9. Repeated ser` ice calls for a Co` ered Vehicle in need of routine maintenance or repair
10. 8n. ser` ice a` ailable under ` alid manufacturer's Garranty
11. Damage or disablement due to fire or ` andalism
12. Ser` ice obtained independentl. of Saferide Motor Club. This is not a reimbursement program.

Services are not available in areas where state providers are exclusively utilized [for example, selected state toll roads].

KEY/REMOTE R10° 8C1:1+ T PROTECTION

1. The motor club benefits are provided to you with no additional fees required for services covered in accordance with this Service Contract. All benefits are provided for only the **Co` ered Vehicle** listed above up to the program benefit limit. You are responsible for any non covered expenses.
2. Your coverage begins on the Purchase/Effective Date and continues for the Term selected on the front of this contract.
3. In the event a **Co` ered Vehicle's** key is lost, stolen or destroyed you are eligible for reimbursement for one (1) replacement key and remote (if remote is also lost, stolen or destroyed) not to exceed \$500.00 for a 12 month period. **Prior authorization is required for ke. replacement, please call 1-877-425-7884 for authorization.** (State exceptions apply, see State Provisions)

Ke. Replacement Exclusions:

1. 8n. replacement ke. made Githout the 8 ministrator's prior authorization (State exceptions appl. ^
2. 8n. cost or ke. replacement for Ghich the manufacturer has announced its responsibilit. through an. means, including public recalls or factor. ser` ice bulletins
3. 8n. replacement cost co` ered , . a repairer's / supplier's guarantee or Garrant.
4. 8n. ke. replacement for a ` ehicle not listed as the Co` ered Vehicle on the registration page of this Ser` ice Contract.
5. 8n. consequential damages or loss, Ghether direct or otherwise, resulting from the failure or loss of a Co` ered Vehicle ke.
6. 8n. ke. replacement occurring outside the United States, its territories or Canada

Ke. Replacement Claims Procedures: Call 1 877 705 4001 for prior authorization (by dealer or customer) and to initiate the claims process. (State exceptions apply, see State Provisions) If you are within 50 miles of original selling dealership please return to dealer for key/remote replacement process.

1. Customer or Original Dealer must pay for key/remote replacement at a servicing dealership or qualified key replacement facility.
2. Secure paid invoice with pre printed facility information
3. Mail or fax invoice/repair order and copy of your motor club registration page within 30 days of incident to:
Key Replacement: 25541 Commercentre Drive, Suite 100, Lake Forest, CA 92630 Fax: (480) 897 7507

Emergency Replacement: If a key must be replaced when our claims office is closed and prior authorization for the replacement cannot be obtained; the Customer should proceed with the claim procedure listed above and contact us for reimbursement consideration instructions on the next business day. (State exceptions apply, see State Provisions)

CL8IMS PROCEDURE

Follow these steps when requesting service:

1. In the event you require Dent & Ding, Windshield, or Tire & Wheel service, please initiate a claim by visiting www.claims.portfolioco.com or by contacting the Administrator at 877 705 4001. Once a claim has been initiated, the Administrator will have a Certified Technician contact you to schedule your service repair at either the location of the Selling Dealership or you may be required to take your vehicle to the location of a Certified Technician to obtain service.
2. In the event you require Key/Remote service, please follow the Key Replacement Claims Procedures above.
3. **8ll co` ered ser` ices must recei` e prior authorization b. the 8 dministrator.** (State exceptions apply, see State Provisions)

Claims are not subject to a deductible. Express 6. stems Gill not use remanufactured or used replacement parts. Express 6. stems reserves the right to inspect all damaged tires and/or Gheels. 8ll appro` ed claims Gill be paid directl. to the Selling Dealership, or the entit. on the repair in` oice if emergenc. repairs Gere performed outside the Selling Dealership. If all documentation is not recei` ed Githin 30 da. s fr m t e purchase date of the co` ered repairs, the claim will be denied.

C8+C1° 8TION & TR8+6;1 R

This contract may be cancelled at any time. To cancel, please contact the Selling Dealership listed on the front of this Service Contract, or for further assistance you may contact the Administrator, Express Systems, Inc., at (800) 705 4001. If cancelled during the first 60 days, a full refund less any benefits pending or provided will be issued. After the first 60 days, the refund will be based on the pro rata method, less a cancellation fee of \$50 and any benefits pending or provided. Refund will be payable to You or the lienholder, where applicable. In the event of repossession or total loss, the lienholder may request cancellation of this Plan and shall be the sole named payee. Payment will be made for all cancellations within 30 days after notice of cancellation is received. Express Systems, Inc., may cancel this plan if there has been material misrepresentation or fraud at the time of sale or during the term of the contract. This agreement is non transferable (state exceptions apply).

8/ : INISTR8 "7 R 8+D 7 LIGOR / PROVIDER

Express Systems, Inc., 25541 Commercentre Drive, Suite 100, Lake Forest, CA 92630. Toll Free (800) 705 4001 Fax (949) 727 0393.

7 LI4 8"17+6

The obligations of the Provider, Express Systems, Inc., under this Service Contract are insured under a Service Contract Reimbursement Insurance Policy. If the Provider fails to pay or provide service on a claim within sixty (60) days after a claim has been filed and all requested documents have been provided, the contract holder is entitled to make a claim directly against the insurer under the Service Contract Reimbursement Insurance Policy. The reimbursement insurer is Virginia Surety Company, Inc., 175 W. Jackson Blvd, Chicago, IL 60604, (800) 209 6206.

Key Replacement Coverage and Emergency Roadside Assistance are administered, in all states, by SafeRide Motor Club, Inc. The SafeRide Motor Club, Inc. administration office is located at 13901 Midway Road, Suite 102 429, Dallas, TX 75244 4388. Terms of Contract Conformed to Statutes: Terms of this contract, which are in conflict with statutes of the state where issued, are amended herein to conform to such statutes.

6"8"E PROV1617+ S

Alabama: CANCELLATION: The right to receive a full refund for a cancellation within the first 60 days is not transferable and only applies to the original purchaser and only if no claim has been paid. A 10% penalty per month shall be added to a refund of a Contract which is canceled within the first 60 days that is not paid or credited within 45 days after return of the Contract to the dealer. If cancelled by the Provider, a written notice shall be mailed to the You at Your last known address, at least 5 days prior to cancellation. Written notice is not required if reason for cancellation is nonpayment of provider fee or material misrepresentation by You. CANCELLATION FEE: Cancellation Fee is \$25.

Arizona: Per AAC R20 6 407(E)(4)(c)(i) this contract will not be cancelled or voided due to pre existing conditions. Any unresolved complaints may be reported to the Arizona Department of Insurance, consumer affairs division for relief by asking the Director to attach either the filed bond of Service Company or the filed deposit made by the service company in accordance with A.R.S. 20 1095.04. CANCELLATION FEE: \$50 or 10% of the amount paid by the contract holder for the service contract, whichever is less.

California: EMERGENCY ROADSIDE ASSISTANCE: Concierge Service are not permissible under California law and are excluded from the contract benefits within this state. OBLIGATIONS: Performance to You under this contract is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in the contract has been denied or has not been honored within 60 days after Your request. The name and address of the insurance company is Virginia Surety Company, Inc., 175 W. Jackson Blvd., Chicago, IL 60604 2615. If You are not satisfied with the insurance company's response, You may contact the California Department of Insurance at 1 800 927 4357, or www.insurance.ca.gov. ADMINISTRATOR & OBLIGOR: Express Systems, Inc. DBA Express Systems Insurance Services, 25541 Commercentre Drive, Suite 100, Lake Forest, CA 92630, (800)705 4001, VSC Provider # 0F84414. CANCELLATION: **Claims Gill not be deducte from an. cancellation refund in this state.** CANCELLATION FEE: \$25 or 10% of the contract purchase price, whichever is less.

Connecticut: Administrator Express Systems, Inc. 25541 Commercentre Drive, Suite 100, Lake Forest, CA 92630 (800)705 4001 is also to be known as Obligor for the purposes of this contract. CANCELLATION: You may cancel this Contract if You return the Vehicle or the Vehicle is sold, lost, stolen, or destroyed. A written complaint may be mailed to: State of Connecticut, Insurance Department, P O Box 816, Hartford, CT 06142 0816, and Attn. Consumer Affairs. The written complaint must contain a description of Your dispute, the Contract Retail Price, the cost of the Vehicle service performed and a copy of this Contract. **arrant. coverage will aut maticall. exten if t e `ehicle is being re5aire under t e Garrant. at t e time t e Garrant. commences.**

Florida: The rate charged for this Service Contract is not subject to regulation by the Florida Office of Insurance Regulation. ADMINISTRATOR & PROVIDER/OBLIGOR: Definition is deleted in its entirety and replaced with the following: Portfolio SE, Inc., 14651 Dallas Parkway, Suite 502, Dallas, TX 75254, 1 800 335 8769, Florida License #31865. CANCELLATION: If You cancel this Service Contract within 60 days, a full refund will be paid, less any claims paid on the Contract. No administrative fee will be charged for cancellations initiated within the first 60 days after the Date of Sale. If you cancel this Service Contract after 60 days, you will receive pro rata refund, less any claims paid on the Contract and less an administration fee of 10% of the unearned pro rata premium or \$50, whichever is less. The Provider may cancel Your Contract; if there has been material misrepresentation or fraud at the time of sale of the Contract, You have failed to maintain Your Vehicle as prescribed by the manufacturer, the odometer has been tampered with or disabled and the You have failed to repair the odometer, or for nonpayment of premium by You, in which case the Provider shall provide You notice of cancellation by certified mail. If Your Agreement is cancelled by the Provider, You will receive 100% of the unearned pro rata premium, less any claims paid on the Contract. **"R8+SFER: ", is contract ma. e transferre . the original cust mer t a subsequent pri ate purchaser of t e `ehicle f r t e remainder of the original term (license dealers exclude ^. This contract is not transferable t anot er ve icle. To transfer, original cust mer must submit the f lloGing documents to us Githin fifteen (%) a. s from t e date of sale; 1) 8 letter containing t e name, address an phone number ft e new Gner and aut, orAddress to transfer, & 8 co5. f the bill f sale r ot, er e`i ence s, Ging c, ange in Gners, ip, and 3) 8 QA transfer fee 5ayable t the 8dministrat r.**

Georgia: CANCELLATION: If You have canceled this Contract and have not received the refund from Us or the Administrator within 60 days of such cancellation, You may contact Virginia Surety Company, Inc. directly. Company Cancellation: This Contract is non cancelable by the company except for fraud, misrepresentation, or failure to pay premium. If We cancel this Contract, You will receive written notice to comply with 33 24 44 of the Georgia Insurance Code. Cancellation shall not be in effect less than 30 days prior to the effective date of the notice. Cancellation for non payment of premium, written notice shall be 10 days, if canceled for any other reason written notice shall be 30 days. If the company cancels this Contract, earned premiums shall be completed on a prorated basis. **enefits or claims 5ending or 5rovided s, e educted from any refund in this state.** CANCELLATION FEE: An administration fee of 10% of the pro rata refund amount will be applied if this Contract is canceled by You.

Hawaii: CANCELLATION: If We cancel the Contract, We shall mail a written notice of cancellation to You at the last known address before the 5th day proceeding the effective date of cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Retail Price, a material misrepresentation by You, or a substantial breach of duties by You relating to the Vehicle of its use. The notice will state the effective date of cancellation and the reason for cancellation i.e. the right to receive a full refund for a cancellation within the first 60 days is not transferable and only applies to the original purchaser and only if no claim has been made. A 10% penalty per month shall be added to a refund of a Contract which is canceled within the first 60 days that is not paid or credited within 45 days after the return of the Contract to the dealer. unresolved complaints concerning a registered warrantor or questions concerning the regulation of a warrantor may be addressed to the department of Commerce and Consumer Affairs at PO Box 3614 Honolulu, HI 96811, (808) 586 2790.

Idaho: Coverage afforded under this Contract is not guaranteed by the Idaho Insurance Guarantee Association.

Iowa: CANCELLATION: The right to receive a full refund for a cancellation within the first 60 days is not transferrable and only applies to the original purchaser and only if no claim has been made. A 10% penalty per month shall be added to a refund of a Contract which is cancelled within the first 60 days after return of the Contract to the dealer. Any motor vehicle weighing 16,000 pounds or more is not covered under Iowa Code 3211. If You have any questions regarding this Contract, You may contact the Administrator by mail or by phone. Refer to page 3 for the Administrator's contact information. IOWA RESIDENTS ONLY may also contact the Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, IA 50309 3738, at (515) 281 5705.

Illinois: CANCELLATION: The Administrator is responsible for honoring cancellation requests. CANCELLATION FEE: The Cancellation Fee is \$50 or 10% of the Contract Purchase Price, whichever is less.

Indiana: This service contract is not insurance and is not subject to Indiana insurance law. Your proof of payment to the issuing dealer for this Contract shall be considered proof of payment to the insurance company which backs Our obligations to You, providing such Coverage was in effect at the time You purchased this Contract. This service contract is not insurance and is not subject to Indiana insurance law.

Kentucky: ANCILLARY BENEFITS: In accordance with KY statutes Tire, Roadside Assistance and Lost Key Lockout Service available. Rental & Towing are covered if the service is directly related to losses resulting from defects in material or workmanship. Breakdown The failure of a covered part due to defects in material and workmanship. A covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non covered part(s).

Louisiana: This Service Contract is not regulated by the Louisiana Department of Insurance. Any concerns or complaints regarding Your Contract may be directed to the Attorney General's Office. CANCELLATION: If You cancel this Contract, a 10% penalty per month will be added to any refund that is not paid or credited within forty five (45) days of Your return of the Contract to the Provider. If cancelled by the Provider, a written notice shall be mailed to You at Your last known address at least 15 days prior to cancellation. Prior notice is not required if the reason for cancellation is (1) nonpayment of the provider fee, (2) a material misrepresentation by You to the Provider, or (3) a substantial breach of duties by You. ADMINISTRATOR & OBLIGOR/PROVIDER: Definition is deleted in its entirety and replaced with the following: Portfolio Services Limited, Inc., 14651 Dallas Parkway, Suite 502, Dallas, TX 75254, 1 800 335 8769.

Maine: CANCELLATION: The right to receive a full refund for a cancellation within the first 60 days is not transferable and only applies to the original purchaser and only if no claim has been paid. The provider of the service contract shall mail a written notice to the service contract holder at the last known address of the service contract holder at least 15 days prior to the cancellation by the provider. If cancelled by the provider for any other reason than nonpayment of the provider fee, the provider shall refund to the service contract holder 100% of the unearned pro rata provider fee, less any claims paid. A 10% penalty per month shall be added to a refund of a service contract which is canceled within the first 60 days that is not paid or credited within 45 days after return of the service contract to the provider. EMERGENCY AFTER HOUR REPAIRS, if an emergency repair is needed when our claims office is closed and prior authorization for the repair cannot be obtained, the service contract holder should proceed with the claim procedure listed above and contact us for the reimbursement consideration instructions on the next business day. CANCELLATION FEE: The Cancellation Fee is \$25 or 10% of the Contract Purchase Price, whichever is less.

Maryland: CANCELLATION: The right to receive a full refund for a cancellation within the first 60 days is not transferable and only applies to the original purchaser and only if no claim has been paid. A 10% penalty per month shall be added to a refund of a Contract which is canceled within the first 60 days that is not paid or credited within 45 days



after return of the Contract to the dealer. If cancelled by the Provider, a written notice shall be mailed to the You at Your last known address, at least 5 days prior to cancellation. Written notice is not required if reason for cancellation is nonpayment of provider fee or material misrepresentation by You.

Massachusetts: FILING A BREAKDOWN; Take Your vehicle to a licensed repair facility. If Your Vehicle breaks down, return it to the issuing dealer if possible or practical. If this is not possible or practical, take Your Vehicle to any licensed repair facility. Provide the repair facility a copy of Your Contract and/or Your Contract number, if possible. CANCELLATION/TRANSFER FEE: No transfer or cancellation fee will be charged.

Mississippi: The extended service contract, maintenance plan or similar product offered by the Issuing Dealership is not provided, administered or sponsored by a vehicle manufacturer or distributor. This product is offered to you by the Issuing Dealership with contract services provided, as indicated in this agreement, from a secured provider. EMERGENCY AFTER HOUR REPAIRS: Since this product covers appearance protection only, there are no repairs that would be deemed as an emergency. However, you may call 877 705 4001 after hours, on weekends, or holidays and leave a message. Your call will be returned the next business day. CANCELLATION & TRANSFER, is amended by the following: A 10% penalty per month shall be added to a refund of a Contract which is canceled within the first 60 days that is not paid or credited within 45 days after return of the Contract to the Selling Dealership or the Provider. The service contract provider may only cancel the service contract for (1) nonpayment of the provider fee, (2) a material misrepresentation by the holder to the Service Contract Provider, or (3) a substantial breach of duties by the holder relating to the covered product or its use. In the event of cancellation by a Service Contract Provider for reason other than nonpayment of the provider fee, the Service Contract Provider shall refund to the Service Contract Holder 100% of the unearned pro rata purchase price of the vehicle service contract, less the amount of claims or benefits paid. If cancelled by the Service Contract Provider, a written notice shall be mailed to You at Your last known address, at least 30 days prior to cancellation. Written notice for non payment of the Contract Retail Price shall be mailed at least 10 days prior to cancellation. CANCELLATION FEE: An administrative or cancellation fee may not exceed 10% of the purchase price paid for by the service contract holder.

Missouri: CANCELLATION: The right to receive a full refund for a cancellation within the first 60 days is not transferable and only applies to the original purchaser and only if no claim has been made. Written notice of cancellation will be delivered to You within 15 days by registered mail. A 10% penalty per month shall be added to a refund of a Contract which is cancelled within the first 60 days that is not paid or credited within 30 days after return of the Contract to the Administrator.

Nevada: This Service Contract provides coverage that is excess over any other applicable coverage. Losses covered by any other applicable insurance policy, vehicle service contract, or manufacturer's or tire distributors warranty are not covered under this Contract. **Net + 8C 690C-4&A ('Ft, e cost f claims Said r ser' ces 5r' ided Gill n t, e deducte from an. refund pursuant t t, is contract** CANCELLATION BY CUSTOMER: In addition; the right to receive a full refund for a cancellation within the first 60 days is not transferable and only applies to the original purchaser and only if no claim has been made. A 10% penalty per month shall be added to a refund of a Contract which is cancelled within the first 60 days that is not paid or credited within 45 days after the return of the Contract to the dealer. CANCELLATION BY PROVIDER: Pursuant to NAC 690C.120(1), a provider who cancels a contract pursuant to NRS 690C.270 may not impose a cancellation fee. In addition; no Contract that has been in effect for at least seventy (70) days may be cancelled by the dealer before the expiration of the agreed term or 1 year after the Contract Retail Date, whichever occurs first, except on any of the following grounds: (i) Failure by You to pay an amount when due, (ii) Conviction of the holder of a crime which results in an increase of the service required under the contract, (iii) Discovery of fraud or material misrepresentation by You in obtaining the Contract, or in presenting a claim for service there under, (iv) Discovery of: (a) An act or omission by You; or (b) a violation by You of any condition of the Contract, which occurred after the Contract Retail Date which substantially and materially increases the service required under the Contract, or (v) A material change in the nature or extent of the required service or repair which occurs after the Contract Retail date which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Contract was issued or sold. If We cancel the Contract, We shall mail a written notice of cancellation to You at the last known address before the 15th day preceding the effective date of the cancellation. The notice will state the effective date of cancellation and the reason for cancellation. THIS CONTRACT IS NOT RENEWABLE. If you are not satisfied with the manner in which We are handling the claim on this Service Contract You may contact the Commissioner of Insurance by use of the toll free telephone number of the Division: (888) 872 3234. CANCELLATION FEE: The Cancellation Fee is deleted and replaced with \$25.00.

New Hampshire: In the event You do not receive satisfaction under this Contract, You may contact the New Hampshire Insurance Department at 21 South Fruit Street, 14, Concord, NH 03301 7317.

New Jersey: CANCELLATION: If You cancel this Service Contract within 60 days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within 45 days of Your return of the Service Contract to the Selling Dealer. If the Provider cancels the Contract for any reason other than nonpayment of the Contract Retail Price, material misrepresentation by You, or a substantial breach of duties by You, a written notice shall be delivered to You at Your last known address at least 5 days prior to the effective date of cancellation by Us. Such notice shall state the effective date of the cancellation and the reason for the cancellation. Any dispute or arbitration in relation to this contract will be held in the state of New Jersey. If the Provider cancels this Service Contract within 60 days, a full refund will be paid. If the Provider cancels this Service Contract after 60 days, a pro rata refund will be paid.

New Mexico: PURCHASE PRICE: Final Contract Purchase Price to be determined prior to presentation of contract to consumer for signature. CANCELLATION: No Contract that has been in effect for at least 70 days may be cancelled by the dealer before the expiration of the agreed term or 1 year after the Contract Retail Date, whichever occurs first, except any of the following grounds: 1. Failure by You to pay an amount when due; 2. Conviction of the holder of a crime which results in an increase of the service required under the contract; 3. Discovery of fraud or material misrepresentation by You in obtaining the Contract, or in presenting a claim for service there under; 4. Discovery of: (a) An act or omission by You; or (b) a violation by You of any condition of the Contract, which occurred after the Contract Retail Date which substantially and materially increases the service required under the Contract; or 5. A material change in the nature or extent of the required service or repair which occurs after the Contract Retail date which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Contract was issued or sold. If We cancel the Contract, We shall mail a written notice of cancellation to You at the last known address before the 15th day preceding the effective date of the cancellation. The notice will state the effective date of cancellation and the reason for cancellation. The right to receive a full refund for a cancellation within the first 60 days is not transferable and only applies to the original purchaser and only if no claim has been made. A 10% penalty per month shall be added to a refund of a Contract which is cancelled within the first 60 days that is not paid or credited within 60 days after the return of the Contract to the Administrator. THIS CONTRACT IS NOT RENEWABLE. If you have any concerns regarding the handling of your claim, you may contact the Office of Superintendent of Insurance at 855 427 5674. CANCELLATION FEE: \$50 or 10% of the contract purchase price, whichever is less.

New York: CANCELLATION: The right to receive a full refund for a cancellation within the first 60 days is not transferrable and only applies to the original purchaser and only if no claim has been made. A 10% penalty per month shall be added to a refund of a Contract which is cancelled within the first 60 days that is not paid or credited within 30 days after the return of the Contract to the Dealer. CANCELLATION FEE: The Cancellation Fee is \$25.

North Carolina: CANCELLATION FEE: The Cancellation Fee is \$25 or 10% of the Contract Purchase Price, whichever is less.

Ohio: This contract is not insurance and is not subject to the insurance laws of this state.

Oklahoma: DISCLOSURE STATEMENTS: This contract is not issued by the manufacturer or wholesale company marketing the product. This contract will not be honored by such manufacturer or wholesale company. Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty Statutes do not apply to commercial use references in service warranty contracts. CANCELLATION: If cancelled by You, return of premium shall be based upon 90% of the unearned pro rata premium less the actual cost of any service provided under this contract. If canceled by Us, return of premium is based upon 100% of unearned pro rata premium less the actual cost of any service provided under this contract. EMERGENCY ROADSIDE ASSISTANCE: Services are provided by SafeRide Motor Club, Inc. 13901 Midway Road, Suite 102 429, Dallas, TX 75244 4388. OBLIGOR/PROVIDER: Express Systems, Inc, 25541 Commercentre Dr, Ste 100, Lake Forest, CA 92630; Service Warranty Association License #44199477.

Oregon: DISCLOSURES: Any unresolved complaint concerning a registered warrantor or questions concerning the regulation of a warrantor may be addressed to the Oregon Insurance Division Consumer Advocacy Unit located at 350 Winter Street, NE, Rm 440, PO Box 14480, Salem, OR 97309, (888) 877 4894. Any controversy or claim arising out of or relating to this Program, or breach thereof, may be settled by binding arbitration by mutual agreement at the time of dispute and will occur in Oregon, and according to Oregon laws.

South Carolina: CANCELLATION: If We cancel the Contract for any reason other than non payment of the Contract Retail Price, material misrepresentation by You, or a substantial breach of duties by You, the Administrator shall mail a written notice to You at Your last known address at least 15 days prior to cancellation by Us. Such notice shall state the effective date of the cancellation and the reason for the cancellation. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after return of the Contract to the Administrator. Disclosure Notification: any unresolved complaints concerning a registrant or questions concerning the regulation of Contract providers in the state of South Carolina may be addressed to the department at: South Carolina Department of Insurance, Capital Center 1201 Main Street Suite 1000, Columbia, SC 29201 or call (800) 768 3467.

Texas: CANCELLATION: If We cancel the Contract, We shall mail a written notice of cancellation to You at the last known address before the 5th day preceding the effective date of cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Retail Price, a material misrepresentation by You, or a substantial breach of duties by You relating to the Vehicle or its use. Such notice shall state the effective date of the cancellation and the reason for the cancellation. If Your cancellation refund is not paid within 45 days after the Contract has been returned to the Administrator, You may request a refund from Virginia Surety Company, Inc. 175 W. Jackson Blvd, Chicago, IL 60604; (800) 209 6206. The right to receive a refund within the first 60 days is not transferable and only applies to the original purchaser and only if no claim has been made. A 10% penalty per month shall be added to the refund of a Contract which is canceled within the first 60 days that is not paid or credited within 45 days after return

of the Contract to the Dealer. If Your cancellation refund is not paid within 45 days after the Contract had been returned to the Administrator, You may request a refund from Virginia Surety Company, Inc. 175 W. Jackson Blvd, Chicago, IL 60604; (800) 209 6206. Disclosure Notification: any unresolved complaints concerning a registrant or questions concerning the regulation of Contract providers in the state of Texas may be addressed to the department at: Texas Dept of Licensing and Regulations, P O Box 12157, Austin, TX 78711 or call (512) 463 2906. OBLIGOR/PROVIDER: Express Systems, Inc., 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630; Service Contract Provider License #544.

Utah: CANCELLATION: If we cancel this agreement for the following reasons: (1) misrepresentation, fraudulent acts, intentional torts or violation of any terms or conditions of the agreement; (2) non payment of purchase price; and (s) ineligible vehicle or invalid state in which the agreement was purchased, notice will be mailed to you at the address shown on the registration by certified mail 30 days prior to the effective date of the cancellation. The total purchase prices of this contract may be paid as a single payment or may be included in the financing of the covered vehicle. CLAIMS PROCEDURES: Failure to give any notice or file any proof of loss required by the policy within the time specified in the policy does not invalidate a claim made by the insured, if the insured shows that it was not reasonably possible to give notice or file the proof of loss within the prescribed time. No prior authorization will be required in the event the contract holder required emergency repairs that would disable operation of their vehicle that occurred after hours, weekends or holidays. The contract holder would only be required to call the claims department the next business morning and submit all of the required documents listed under claims procedures and receive direct reimbursement once the claim is approved. DISCLOSURES: Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. This service contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance department.

Vermont: CANCELLATION: The right to receive a full refund for a cancellation within the first 60 days is not transferrable and only applies to the original purchaser and only if no claim has been made.

Virginia: If any promise made in the contract has been denied or has not been honored within 60 days after Your request, You may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at http://www.vdacs.virginia.gov/food_extended_service_contract_providers.shtml to file a complaint.

Wisconsin: "HIS C7+ "R8 C" IS 69 P1 CT "O LIMITED REGUL8"ION ~ "HE OFFICE OF "HE COMMISSIONER 7; INSUR8+CE. CANCELLATION: The right to receive a full refund for a cancellation within the first 60 days if cancelled by You, is not transferable and only applies to the original purchaser and only if no claim has been made. If We do not pay or credit a refund within 45 days after the return of a service contract to Us, We shall pay a 10% per month penalty of the refund amount outstanding, which We shall add to amount of the refund." We may cancel your contract if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by You to Us or a substantial breach of duties by You relating to the covered product or its use. Additionally, if cancelled by the Us, We shall mail a written notice to You at Your last known address, contained in our records, at least 5 days prior to cancellation by Us. The notice shall state the effective date and reason of the cancellation. If cancelled by Us for a reason other than nonpayment of provider fee, You will receive a pro rata refund of any unearned premium, less any claims paid. OBLIGATIONS: If the provider does not provide, or reimburse or pay for, a service that is covered under a service contract within 61 days after the contract holder provides proof of loss, or if the provider becomes insolvent or otherwise financially impaired, the contract holder may file a claim directly with the service contract reimbursement insurer for reimbursement, payment, or provision of the service. The reimbursement insurer is Virginia Surety Company, Inc, 175 W. Jackson Blvd, Chicago, IL 60604, (800) 209 6206. CANCELLATION FEE: The Cancellation Fee is \$50 or 10% of the Contract Purchase Price, whichever is less.

Washington D.C.: A 10% penalty per month shall be added to a refund of a Contract which is canceled within the first 60 days that is not paid or credited within 45 days after return of the Contract to the dealer. CANCELLATION FEE: \$50 or 10% of the amount paid by the contract holder for the service contract, whichever is less.



The terms and conditions for these Limited Guarantee Agreements are on the reverse side of this page. The buyer must purchase the Cilajet product in order to receive the matching coverage for each product. Coverage term is 5 years for new vehicles and 3 years for used vehicles. **ADDITIONAL TERMS ON BACK.**

Please check coverage requested:

(Single Purchase in UT) Total Purchase Price \$ \$399.00

Paint, Fabric and Leather Vinyl Protection

Extra Interior Protection ~ Covers Punctures, Rips & Tears, Burns

Customer and Vehicle Information:

Name [Redacted] Email [Redacted]

Address [Redacted]

BURBANK CA [Redacted] [Redacted]

City State and ZIP Phone

2016 KIA SOUL KNDJN2A23G7 [Redacted]

Year Make Model Vehicle Identification Number

27,355 Used 8/7/2019

Miles New or Used Purchase / Effective Date

This Limited Guarantee Agreement is a Product Warranty and is not insurance. Express Systems offers a Limited Guarantee to its customers in the event of a loss suffered due to a defect in material or workmanship of one of Cilajet's Products. In the event one of these products fails to perform as specified, we will provide reimbursement or repair according to the terms stated on the reverse side of this Limited Guarantee.

Issuing Dealership Information:

KIA OF DOWNTOWN LOS ANGELES

Name

1945 S FIGUEROA ST

Address

LOS ANGELES CA 90007-11 (213) 222-1700

City State and ZIP Phone

ACCEPTANCE OF BENEFITS

I have read, fully understand and accept the terms and conditions, as set forth on the front and back of this LIMITED GUARANTEE for each of the protection packages purchased. I further declare that the information is true and correct.

[Redacted] 8/7/2019

Date

[Signature] 8/7/2019

Dealer Signature

Date

WAIVER OF BENEFITS

I acknowledge that by signing this waiver, I will not receive any guarantee or benefits either express or implied, for any of the above benefit packages.

Customer Signature

Date

Dealer Signature

Date

LIMITED GUARANTEE AGREEMENT

1. DEFINITIONS

Administrator – refers to Express Systems, Inc.

Guarantor / Warrantor – Refers to Express Systems, Inc.

Limited Guarantee / Limited Warranty – Refers to the Limited Guarantee / Limited Warranty Agreement(s) that is(are) selected on the front of this form.

New Vehicles – Any vehicle that is previously untitle, current model year vehicles that have less than 7,500 miles and factory/program vehicles that have less than 20,000 miles.

Used Vehicles – Any vehicle that is four model years old or less or has less than 75,001 miles and does not qualify as a New Vehicle as described above.

Vehicle – This refers to the non-commercial private passenger automobile, truck or van that is rated as less than one ton and is described on the front of this form.

We, Us and Our – Refers to Express Systems, Inc. who is the guarantor/warrantor.

You and Your - Refers to the consumer that signs this agreement and is listed under the Customer and Vehicle Information section of this form.

2. WHAT IS COVERED

- A. PAINT - When properly applied, Cilajet's Paint Protection is warranted for a period of 60 months on New Vehicles or 36 months on Used Vehicles. We will repair any paint defect that is caused by oxidation, fading or dullness in appearance, pollution, water spotting, industrial fallout, insects, salts and harsh detergents, when your vehicle has been regularly cleaned and properly maintained. In addition we will warrant against damage caused by acid rain, bird droppings or tree sap up to \$1,000. It is understood that the surface must be cleaned of any droppings or sap as soon as reasonably possible to avoid deterioration of the painted surface.
- B. FABRIC PROTECTOR - When properly applied, Cilajet's Fabric Protection, is warranted for a period of 60 months on New Cars or 36 months on Used Cars. We will repair any non-corrosive stain to the interior fabric, when your vehicle interior has been regularly cleaned and properly maintained.
- C. RLV - When properly applied, Cilajet's Vinyl & Leather Protection is warranted for a period of 60 months on New Cars or 36 months on Used Cars. We will repair any non-corrosive stain to the interior leather or vinyl, when your vehicle interior has been regularly cleaned and properly maintained.
- D. EXTRA INTERIOR PROTECTION – When properly applied, Cilajet's Interior Protection is warranted for a period of 60 month on New Cars or 36 months on used Cars. We will repair a puncture, rip, tear or burn with either an upholstery insert or replacement seating component, when your vehicle has been regularly cleaned and properly maintained.

3. WHAT IS NOT COVERED

The following events and circumstances are not covered by this limited Guarantee Agreement.

- A. PRE-EXISTING DAMAGE IS NOT COVERED
- B. ANY AREA THAT WAS NOT TREATED BY THE PRODUCTS IS NOT COVERED
- C. APPEARANCE OR TRIM PARTS: This Limited Guarantee Agreement does not cover the failure of unpainted appearance or bright trim parts of your vehicle. The Limited Guarantee does not cover damage caused by bird droppings or tree sap in excess of \$1,000.
- D. VEHICLE EXTERIOR: The agreement does not cover painted exterior areas of the vehicle that have defective, flaking, peeling, spotting, chipping, scratched, cracking or separating paint. Damage caused by sand/stone abrasions and dents and dings are also not covered, Bumpers, hinges, decals graphic designs and the insides of truck beds and tailgates are not covered.
- E. VEHICLE INTERIOR: The Agreement does not cover damage to the vehicle that was caused by corrosive substances, blood, bleach, acid, dye, ink, tar, paint or gum.
- F. NORMAL MAINTENANCE: Your vehicle's finish must be cleaned and checked regularly as recommended by the vehicle manufacturer. This is normal maintenance and not covered.
- G. IMPROPER USE: Damage caused by abnormal use of your vehicle is not covered. This would include damage caused by, without limitation: continuing to use your vehicle once a defect has been identified, not performing proper, normal maintenance as recommended by the vehicle manufacturer, or negligence or misuse of your vehicle.
- H. DAMAGES OR FAILURES BEYOND OUR CONTROL: Damages or failures due to things beyond our control are not covered. This would include without limitation: collision, accident, vandalism, fire, submersion, improper repairs, corrosion, contamination or chemical damage.
- I. INCIDENTAL OR CONSEQUENTIAL DAMAGES: Your vehicle is not covered for incidental or consequential expenses such as loss of time or use, inconvenience, commercial loss, personal injury or property damage.
- J. DELAYS OF PERFORMANCE: Your vehicle is not covered, nor are we liable for delays in performance or failure to perform in whole or in part under the terms of this Limited Guarantee Agreement due to labor dispute, strike, shortages, acts of war, civil commotion, accident, fire, flood, acts of God or other causes beyond our control.
- K. MANUFACTURER'S WARRANTY: Your vehicle is not covered where the manufacturer's warranty or recall shall take precedent.
- L. NON-REGISTERED GUARANTEES: Your vehicle is not covered for claims on guarantees that have not been submitted to us by the selling dealer. **YOU MAY VERIFY YOUR COVERAGE BY CALLING (800) 705-4001.**
- M. N.A.D.A. VALUE: Claims under this Guarantee cannot exceed the current N.A.D.A. wholesale book value for the covered vehicle.

4. WHAT TO DO IF YOU HAVE A CLAIM OR QUESTIONS

You will need to contact our Administrator, Express Systems, Inc., to report a claim. If you cannot return your vehicle to the issuing dealership listed on the front of this contract, please contact the Administrator for assistance. (No prior approval required in UT, see State Provisions)
EXPRESS SYSTEMS CLAIMS DEPARTMENT – 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 - (877) 705-4001

If you have a claim, you must notify Express Systems and take your vehicle back to the original Dealer. In addition, you will also need to:

1. Give the repair shop a copy of this Limited Guarantee Agreement.
2. Allow the repair shop to inspect the vehicle to determine the cause of complaint and the full extent of the damage.
3. Provide a photograph of the damage for all Paint, Fabric and Leather Vinyl claims.
4. Have the repair shop call to report the claim prior to the start of any repairs. The repair shop will need to receive an approval number in order to receive payment for the cost of repairs.
5. A copy of the repair order, photograph and Limited Guarantee must be sent to the administrator for payment to be made. We reserve the right to inspect your vehicle before any repairs are made.

(Claims are not subject to a deductible. Non-manufacturer parts will not be leveraged for repair.)

5. DISCLAIMER AND LIMITATION OF GUARANTEES

- A. **THE OBLIGATIONS DESCRIBED ABOVE ARE THE SOLE AND EXCLUSIVE REMEDIES AVAILABLE TO YOU AND SUCH OBLIGATION IS IN LIEU OF ALL OTHER GUARANTEES; ANY IMPLIED GUARANTEE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE APPLICABLE TO THE VEHICLE IS LIMITED IN DURATION TO THE DURATION OF THIS LIMITED GUARANTEE AGREEMENT. IN ADDITION, WE SHALL NOT BE LIABLE OR RESPONSIBLE FOR ANY INCIDENTAL, CONSEQUENTIAL, COMMERCIAL OR EXEMPLARY LOSSES OR DAMAGES RESULTING FROM:**
 - (1) THE BREACH OF THIS LIMITED GUARANTEE AGREEMENT OR
 - (2) ANY IMPLIED GUARANTEE
- B. Limitations on how long an implied guarantee will last or the exclusion of incidental or consequential damages are applicable by state, so the above limitations or exclusions may not apply to you.
- C. This Limited Guarantee Agreement gives you specific legal rights and you may also have other rights that vary from State to State.
- D. No representative, employee, dealer, or agent of Express Systems or of Issuing Dealership, is authorized to alter, extend, amend or modify the Limited Guarantee whatsoever.

6. INSURANCE ADMINISTRATION

Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy, issued by Virginia Surety Company Inc. Should the provider fail to pay or provide service on any claim, including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, the contract holder is entitled to make a claim directly against the service contract reimbursement insurance company, Virginia Surety Company, Inc. 175 West Jackson Blvd, Chicago, IL 60604 (800) 209-6206.

7. TRANSFER AND CANCELLATION

TO TRANSFER YOUR LIMITED GUARANTEE/WARRANTY, CONTACT THE ADMINISTRATOR FOR A TRANSFER FORM AT 1-800-705-4001

New owner must apply within 60 days of change in registration. Transfer fee is \$25 and is only applicable to the first resale of the vehicle and not on subsequent sales. **This guarantee is non-cancellable (State permitting, see State Provisions below)**

STATE PROVISIONS:

Arizona: Any unresolved complaints may be reported to the Arizona Department of Insurance, consumer affairs division for relief by asking the Director to attach either the filed bond of the service company or the filed deposit made by the service company in accordance with A.R.S. 20-1095.04.

Connecticut: "Administrator" Express Systems, Inc. 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 is also known as "Obligor: for the purposes of this contract. CANCELLATION OF YOUR CONTRACT: You may cancel this Contract if You return the Vehicle or the Vehicle is sold, lost, stolen, or destroyed. Cancellation refunds will be based on a pro-rata less a \$50 cancellation fee. A written complaint may be mailed to: State of Connecticut, Insurance Department, PO Box 816, Hartford CT 06142-0819, and Attn. Consumer Affairs. The written complaint must contain a description of Your dispute, the Contract Retail Price, the cost of the Vehicle service performed and a copy of this Contract. **Warranty coverage will automatically extend if the Vehicle is being repaired under the warranty at the time the warranty commences.**

Hawaii: If We cancel the Contract, We shall mail a written notice of cancellation to You at the last known address before the fifth (5th) day preceding the effective date of cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Retail Price, a material misrepresentation by You, or a substantial breach of duties by You relating to the Vehicle of its use. The notice will state the effective date of cancellation and the reason for cancellation.

Idaho: Coverage afforded under this Contract is not guaranteed by the Idaho Insurance Guarantee Association.

Illinois: This contract is cancelable in Illinois. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. This contract does not cover normal wear and tear.

Indiana: Your proof of payment to the issuing dealer for this Contract shall be considered proof of payment to the insurance company which backs Our obligations to You, providing such Coverage was in effect at the time You purchased this Contract. This service contract is not insurance and is not subject to Indiana insurance law.

Iowa: CANCELLATION OF YOUR CONTRACT: This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferrable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days after return of the Contract to the dealer. Any motor vehicle weighing sixteen thousand (16,000) pounds or more is not covered under Iowa Code 321.1. If You have any questions regarding this Contract, You may contact the Administrator by mail or by phone. IOWA RESIDENTS ONLY may also contact the Iowa Insurance Commissioner at the Iowa Securities Bureau, 340 Maple Street, Des Moines, IA 50319-0066, and (515)281-4441.

Maine: CANCELLATION OF YOUR CONTRACT, This contract is cancelable in ME. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. The provider of the service contract shall mail a written notice to the service contract holder at the last known address of the service contract holder at least 15 days prior to the cancellation by the provider. If cancelled by the provider for any other reason than nonpayment of the provider fee, the provider shall refund to the service contract holder one hundred percent (100%) of the unearned pro rata provider fee, less any claims paid. A ten percent (10%) penalty per month shall be added to a refund of a service contract which is canceled within the first 30 days that is not paid or credited within forty-five (45) days after return of the service contract to the provider. EMERGENCY AFTER HOUR REPAIRS, if an emergency repair is needed when our claims office is closed and prior authorization for the repair cannot be obtained, the service contract holder should proceed with the claim procedure listed above and contact us for the reimbursement consideration instructions on the next business day.

Maryland: THIS AGREEMENT IS A PRODUCT WARRANTY AND IS NOT INSURANCE. The obligations of the Warrantor to the Warranty Holder under this Vehicle Protection Product Warranty (VPPW) are guaranteed under a Warranty Reimbursement Insurance Policy. In the event payment due under the terms of the VPPW is not provided by the Warrantor within 60 days after proof of loss has been filed by the Warranty Holder in accordance with the terms of the VPPW, the Warranty Holder may file a claim directly with the insurer that issued the Warranty Reimbursement Insurance Policy.

Massachusetts: TRANSFER OF YOUR CONTRACT, No transfer fee will be charged.

Mississippi: The extended service contract, maintenance plan or similar product offered by the Issuing Dealership is not provided, administered or sponsored by a vehicle manufacturer or distributor. This product is offered to you by the Issuing Dealership with contract services provided, as indicated in this agreement, from a secured provider. EMERGENCY AFTER HOUR REPAIRS: Since this product covers appearance protection only, there are no repairs that would be deemed as an emergency. However, you may call 877-705-4001 after hours, on weekends, or holidays and leave a message. Your call will be returned the next business day.

Missouri: CANCELLATION OF YOUR CONTRACT: This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. Written notice of cancellation will be delivered to You within fifteen (15) days by registered mail. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days that is not paid or credited within thirty (30) days after return of the Contract to the Administrator.

New Hampshire: In the event You do not receive satisfaction under this Contract, You may contact the New Hampshire Insurance Department at 21 South Fruit Street, 14, Concord, NH 03301-7317.

New Mexico: THIS CONTRACT IS NOT RENEWABLE; CANCELLATION OF CONTRACT: This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. Written notice of cancellation will be delivered to You within fifteen (15) days by registered mail. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days that is not paid or credited within 60 days after return of the Contract to the Administrator. No Contract that has been in effect for at least seventy (70) days may be cancelled by the dealer before the expiration of the agreed term or one (1) year after the Contract Retail Date, whichever occurs first, except any of the following grounds: 1. Failure by You to pay an amount when due; 2. Conviction of the holder of a crime which results in an increase of the service required under the contract; 3. Discovery of fraud or material misrepresentation by You in obtaining the Contract, or in presenting a claim for service there under; 4. Discovery of: (a) An act or omission by You; or (b) a violation by You of any condition of the Contract, which occurred after the Contract Retail Date which substantially and materially increases the service required under the Contract; or 5. A material change in the nature or extent of the required service or repair which occurs after the Contract Retail date which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Contract was issued or sold. If We cancel the Contract, We shall mail a written notice of cancellation to You at the last known address before the fifteenth (15th) day preceding the effective date of the cancellation. The notice will state the effective date and the reason for cancellation.

New York: CANCELLATION OF YOUR CONTRACT, This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. Written notice of cancellation will be delivered to You within fifteen (15) days by registered mail. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days that is not paid or credited within 30 days after return of the Contract to the Administrator

North Carolina: CANCELLATION OF YOUR CONTRACT, This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided.

Oklahoma: Disclosure Statement: This contract is not issued by the manufacturer or wholesale company marketing the product. This contract will not be honored by such manufacturer or wholesale company. Coverage under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty Statutes do not apply to commercial use references in service warranty contracts. **Administrator** as well as **Guarantor/Warrantor**, are also known as Obligor for the purposes of this contract and refer to Express Systems, Inc. 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 (800) 705-4001.

South Carolina: CANCELLATION OF YOUR CONTRACT, This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. Written notice of cancellation will be delivered to You within fifteen (15) days by registered mail. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days that is not paid or credited within 45 days after return of the **Contract** to the **Administrator** If **We** cancel the **Contract** for any reason other than non-payment of the **Contract** Retail Price, material misrepresentation by **You**, or a substantial breach of duties by **You**, the **Administrator** shall mail a written notice to **You** at **Your** last known address at least fifteen (15) days prior to cancellation by **Us**. Such notice shall state the effective date of the cancellation and the reason for the cancellation.. In the event of cancellation, the Lien Holder, if any, will be named on a cancellation refund check as its interest may appear. Disclosure Notification: any unresolved complaints concerning a registrant or questions concerning the regulation of **Contract** providers in the state of South Carolina may be addressed to the department at: South Carolina Department of Insurance, Capital Center 1201 Main Street Suite 1000, Columbia, SC 29201 or call (800) 768-3467.

Tennessee: the obligations of the Warrantor herein are insured under a reimbursement policy. The Warranty Benefit is intended to reimburse the Agreement Holder for incidental costs associated with the failure of the warranted product that is the subject of this agreement.

Texas: Disclosure Notification: any unresolved complaints concerning a registrant or questions concerning the regulation of **Contract** providers in the state of Texas may be addressed to the department at: Texas Department of Licensing and Regulations, P O Box 12157, Austin, TX 78711 or call (512) 463-2906. Obligations of the warrantor under this vehicle protection product are insured under a reimbursement insurance policy.

Utah: This service contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint contact the Utah Insurance Department. Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. Claims are not subject to a deductible. No prior authorization will be required in the event the contract holder requires emergency repairs that occur after hours, weekends, or holidays. The contract holder would only be required to call the claims department as soon as reasonably possible and submit all of the required documents under number 4 and receive direct reimbursement once the claim is approved.

Vermont: CANCELLATION OF YOUR AGREEMENT, This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid

Wisconsin: **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.** "Warranty", "Limited Warranty", "Product Warranty" and "Limited Guarantee" shall be deleted within this contract and replaced with "Service Contract" for the purposes of this agreement. CANCELLATION OF YOUR CONTRACT, This contract may be cancelled by You at any time. If cancelled during the first 60 days You will receive a full refund, less any claims paid. The right to receive a full refund for a cancellation within the first sixty (60) days if cancelled by You, is not transferable and only applies to the original purchaser and only if no claim has been made. After the first 60 days, You will receive a pro rata refund of any unearned premium, less any claims paid and less a cancellation fee of \$50 or ten (10%) percent of the contract purchase price, whichever is less. If We do not pay or credit a refund within 45 days after the return of a service contract to Us, We shall pay a 10 percent per month penalty of the refund amount outstanding, which We shall add to amount of the refund." In the event of a total loss of the Covered Vehicle, You shall be entitled to cancel Your contract and receive a pro rata refund of any unearned premium, less any claims paid. We may cancel your contract if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by You to Us or a substantial breach of duties by You relating to the covered product or its use. Additionally, if cancelled by the Us, We shall mail a written notice to You at Your last known address, contained in our records, at least five (5) days prior to cancellation by Us. The notice shall state the effective date and reason of the cancellation. If cancelled by Us for a reason other than nonpayment of provider fee, You will receive a pro rata refund of any unearned premium, less any claims paid. OBLIGATIONS: If the provider does not provide, or reimburse or pay for, a service that is covered under a service contract within 61 days after the contract holder provides proof of loss, or if the provider becomes insolvent or otherwise financially impaired, the contract holder may file a claim directly with the service contract reimbursement insurer for reimbursement, payment, or provision of the service. The reimbursement insurer is Virginia Surety Company, Inc, 175 W. Jackson Blvd, Chicago, IL 60604, (800) 209-6206.


FRONT LICENSE PLATE ACKNOWLEDGEMENT

Buyer/Lessee Name(s) ("you")			Contract Date	
[REDACTED]			08/07/2019	
Address (Street)		City	State	Zip
[REDACTED] BURBANK CA		[REDACTED]		

Year	Make	Model	VIN
2016	KIA	SOUL	KNDJN2A23G7 [REDACTED]

VEHICLE IS EQUIPPED WITH A FRONT LICENSE PLATE BRACKET

You have observed and acknowledge that this Vehicle is equipped with a bracket or other means of securing a front license plate and understand that California law requires a license plate to be displayed from and securely fastened to the front of this Vehicle.

08/07/2019	[REDACTED]	 N/A
Date	Buyer/Lessee Signature	Co-Buyer/Co-Lessee Signature

- OR -

VEHICLE IS NOT EQUIPPED WITH A FRONT LICENSE PLATE BRACKET AT CUSTOMER'S REQUEST

You have been offered but expressly refuse installation of a bracket or other means of securing a front license plate. You understand that California law requires a license plate to be displayed from and securely fastened to the front of this Vehicle and that the hardware necessary to securely fasten the front plate to this Vehicle is available from the dealer.

N/A	 N/A	 N/A
Date	Buyer/Lessee Signature	Co-Buyer/Co-Lessee Signature



AGREEMENT TO FURNISH INSURANCE POLICY

(TO BE USED WITH SECURITY AGREEMENT ON SALE OF VEHICLE)

Date 08/07/2019

To Seller KIA DOWNTOWN LOS ANGELES
1945 S FIGUEROA ST LOS ANGELES CA 90007-1338

The undersigned Purchaser(s) agree(s) to furnish his/their own Insurance Policy, covering property which is the subject of a Security Agreement dated this 7th day of AUGUST, YR 2019

The vehicle referred to herein is described as follows:

Year	Make	Model	Body	Vehicle Identification No.
<u>2016</u>	<u>KIA</u>	<u>SOUL</u>	<u>5DR WGN AUTO B</u>	<u>KNDJN2A23G7</u>

Such Insurance Policy must be delivered to the Seller within _____ days from the date hereof, and if Seller does not receive such Policy by the time stated, Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the above mentioned Security Agreement.

Ins.Co. MERCURY INS Agent CUSTOMER SERVICE
900 OLD RIVER RD BAKERSFIELD CA 93311 (877) 627-5757
ADDRESS OF AGENT - STREET CITY STATE ZIP AGENT'S PHONE NUMBER

Policy No. _____ Exp. Date 11/11/2019

Fire & Theft - Additional Coverage - \$ 1000.00 Deductible Comprehensive - \$ 1000.00 Deductible Collision

In the event I fail to furnish a valid insurance policy, or written evidence, from an insurance company for comprehensive and deductible collision insurance coverage, within the time specified from above date, I hereby agree to pay to Seller or its assignees any earned premium for any policy they may have to place for the above described vehicle in accordance with repayment procedures established under California Civil Code Section 2982.8.

I/we further agree to assume forthwith any and all responsibility for damage to the property referred to above or resulting from the use, maintenance or operation thereof, and agree to hold Seller free of any loss, claim, or liability resulting from any damage to said property or from the use, maintenance or operation thereof.

Loss Payee ALLY FINANCIAL

NOTICE TO BUYER: This Agreement does not authorize the ordering of **Public Liability or Property Damage Insurance.**

Any insurance ordered by the financial institution will cover loss of or damage to the above described vehicle only and **will not include Public Liability or Property Damage Insurance.**

"WARNING: IT IS YOUR RESPONSIBILITY UNDER CALIFORNIA LAW TO OBTAIN LIABILITY INSURANCE OR BE SUBJECT TO PENALTIES FOR VIOLATING SECTION 16020 OF THE VEHICLE CODE, WHICH MAY INCLUDE LOSS OF LICENSE OR A FINE. THE INSURANCE ACQUIRED BY THE LIENHOLDER DOES NOT PROVIDE LIABILITY COVERAGE AND DOES NOT SATISFY YOUR RESPONSIBILITY UNDER CALIFORNIA LAW."

BURBANK CA _____
BUYER'S NAME (Printed) ADDRESS

X _____
BUYER'S SIGNATURE

_____ _____
HOME PHONE BUSINESS PHONE

X N/A _____
CO-BUYER'S SIGNATURE



CONTRACT CANCELLATION OPTION AGREEMENT [Used Motor Vehicle Purchases Only]

Buyer Name and Address: ("Buyer" or "you") BURBANK CA		Co-Buyer Name and Address: ("Co-Buyer" or "you") N/A	
Dealer Name and Address: ("Dealer", "we" or "us") KIA DOWNTOWN LOS ANGELES 1945 S FIGUEROA ST LOS ANGELES CA 90007-1338		Vehicle Delivery Date 08/07/2019	Odometer Reading Reading at time of delivery 27355
Vehicle Description: ("Vehicle")			
Year: 2016	Make: KIA	Model: SOUL	VIN: KNDJN2A23G7
Cancellation Option Purchase Price \$ 250.00	Cancellation Deadline 08 / 09 / 19 10 <input type="checkbox"/> AM <input checked="" type="checkbox"/> PM		Mileage Restriction (Must not be less than 250 miles) 250
Standard Restocking Fee Schedule		Lessee Restocking Fee Schedule	Restocking Fee
Vehicle Cash Price: \$5,000 or less: \$175.00 More than \$5,000 but less than \$10,000: \$350.00 \$10,000 or more: \$500.00		A. Excess Mileage: \$ N/A B. Unrepaired Damage: \$ N/A C. Excess Wear & Tear: \$ N/A D. Maximum Restocking Fee (A plus B plus C): \$ N/A	\$ 500.00

DECLINE

(For use only when customer chooses NOT to purchase a contract cancellation option)

You were offered, but choose not to purchase a contract cancellation option. You understand that California law does not provide for a "cooling off" or other cancellation period for used vehicle purchases unless you obtain a contract cancellation option.

I DO NOT WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.

_____ _____
 Buyer's Signature Co-Buyer's Signature

ACCEPT

(For use only when customer chooses to purchase a contract cancellation option)

TERMS AND CONDITIONS

1. Cancellation Option and Purchase Price. Under the terms and conditions of this Contract Cancellation Option Agreement ("Agreement"), you agree to buy the option to cancel the retail installment sale contract or purchase order for the Cancellation Option Purchase Price shown above.

2. Cancellation Option Period. You agree that if you exercise the option to cancel the retail installment sale contract or purchase order, you must do so by the Cancellation Date/Time shown above. You may not cancel after the Cancellation Date/Time shown above. You may not cancel if, after the Vehicle Delivery Date, the Vehicle's mileage exceeds the Odometer Reading by the number of miles shown in the Mileage Restriction box above.

3. Restocking Fee. If you exercise the option to cancel the retail installment sale contract or purchase order, you agree to pay a Restocking Fee in the amount shown in the Restocking Fee box above. The restocking fee schedules above indicate the maximum charges that a dealer may collect in connection with this Agreement pursuant to Section 11713.21 of the California Vehicle Code. The Standard Restocking Fee Schedule above applies to all Buyers except for a Buyer who was a lessee of the Vehicle immediately preceding his or her purchase of the Vehicle ("Lessee"). If you were the Lessee, the Lessee Restocking Fee Schedule above applies to you and you understand that the maximum restocking fee is determined by taking the sum of: (1) the amount you would have been obligated to pay to the lessor, at time of lease termination for excess mileage, unrepaired damage, and excess wear and tear as specified in your lease agreement as if you had not purchased the Vehicle or this contract cancellation option, and (2) the maximum restocking fee as shown in the Standard Restocking Fee Schedule. The amount paid by you for the contract cancellation option shall be applied toward the restocking fee.

4. Exercising Your Cancellation Option. You understand that this cancellation option gives you the right to cancel the purchase of the Vehicle and obtain a full refund, less the Restocking Fee shown above. You understand that the right to cancel will apply only if, within the time shown above, you:

- Personally sign and deliver to us a written notice exercising the right to cancel. You may do so by returning a copy of this Agreement with the "Exercise of Option to Cancel and Return the Vehicle" section completed below;
- Pay the Restocking Fee shown above;
- Return your copies of this Agreement, the original retail installment sale contract or purchase order, all related documents, and all original vehicle titling and registration documents, if any;
- Execute any documents reasonably necessary to effectuate the cancellation and refund, and as reasonably required to comply with applicable law; and
- Return the Vehicle free of all liens and encumbrances other than the lien or encumbrance created by the retail installment sale contract or loan arranged by us or any purchase money loan obtained from a third party and in the same condition as when it was received except for reasonable wear and tear and any mechanical problems that become evident after the Vehicle Delivery Date shown above that were not caused by you.

5. Other Important Terms and Conditions. In addition to the above, there are equally important terms and conditions located on the reverse side of this Agreement.

By signing below, you acknowledge and agree to the terms and conditions of this Agreement (including those on the reverse side).

I WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.

_____ _____
 Buyer's Signature Co-Buyer's Signature

EXERCISE OF OPTION TO CANCEL AND RETURN THE VEHICLE

(For use only when customer chooses to cancel the purchase contract and return the Vehicle)

By signing below, I elect to exercise my right to cancel the purchase of the Vehicle described in this Agreement. In doing so, I also agree to comply with all terms and conditions as set forth in this Agreement, including, but not limited to, those set forth in section 4 above.



Cancellation Deadline
___ / ___ / ___ <input type="checkbox"/> AM <input type="checkbox"/> PM

_____ _____
 Buyer's Signature Co-Buyer's Signature

Copy 1 - Buyer

Copy 2 - Buyer

Copy 3 - Dealer

OTHER IMPORTANT TERMS AND CONDITIONS

This Agreement does not otherwise affect or alter the legal rights, duties, obligations or liability of the Buyer, the Dealer, or the Dealer's agents or assigns, that would exist in the absence of this Agreement.

6. Duties as Vehicle Owner. As of the Vehicle Delivery Date, you are the owner of the Vehicle until the Vehicle is returned in accordance with this Agreement. You understand that, as the owner, you are required to fulfill any and all applicable legal and contractual obligations including, without limitation, the terms of any retail installment sale contract, parking citations, and toll violations. You also understand that the existence of this Agreement does not impose permissive user liability on the Dealer, or the Dealer's agents or assigns, under Cal. Veh. Code § 460, Cal. Veh. Code § 17150, or otherwise.

7. Refund. You understand that we will cancel the retail installment sale contract or purchase order and provide you with a full refund not later than the second day following the day on which you exercise your right to cancel the purchase in accordance with this Agreement. If we received a portion of the purchase price by credit card, or other third-party payer on the Buyer's account, the law permits us to refund that portion of the purchase price to the credit card issuer or third-party payer for credit to the Buyer's account.

8. Trade-in. If you were charged a fee for the contract cancellation option, we agree to keep any motor vehicle that you used as a downpayment or trade-in until you exercise the right to cancel or the right to cancel expires in accordance with this Agreement. If you exercise your right to cancel the purchase of the Vehicle in accordance with this Agreement, we agree to return to you, no later than the day following the day on which you exercise your option, any motor vehicle you used as a downpayment or trade-in. If, however, we inadvertently sell or otherwise transfer title to such motor vehicle as a result of a bona fide error, notwithstanding reasonable procedures designed to avoid that error, the inadvertent sale of the motor vehicle shall not be considered a violation of California law and we agree to provide you with a full refund as described in Section 7 above which will include the retail market value of the motor vehicle left as a downpayment or trade-in, or its value as stated in the contract or purchase order, whichever is greater.

If you were not charged a fee for the contract cancellation option and you exercise your right to cancel the purchase of the Vehicle in accordance with this Agreement, we agree to return to you, no later than the day following the day on which you exercise your option, any motor vehicle you used as a downpayment or trade-in or, if we have otherwise sold or transferred title to such motor vehicle, we agree to provide you with a full refund as described in Section 7 above which will include the fair market value of the motor vehicle left as a downpayment or trade-in, or its value as stated in the contract or purchase order, whichever is greater.

9. Maximum Charge for Contract Cancellation Option. Under California law, the maximum amount a dealer may charge for a contract cancellation option is as follows:

Cash Price of Vehicle	Maximum Charge for Contract Cancellation Option
\$5,000 or less	\$75
\$5,000.01 - \$10,000	\$150
\$10,000.01 - \$30,000	\$250
\$30,000.01 - \$39,999.99	1% of the cash price

PRE-CONTRACT DISCLOSURE (Retail Installment Sale Contract)

Buyer Name(s) ("you") [REDACTED]					
Address [REDACTED] URBANK CA [REDACTED]		City	State	Zip	Contract Date 08/07/2019
Year 2016	Make KIA	Model SOUL	VIN KNDJN2A23G7[REDACTED]		

Optional Goods and Services

<input type="checkbox"/> Optional Theft Deterrent Device(s):	(1) <u>N/A</u>	\$ <u>N/A</u>
	(2) <u>N/A</u>	\$ <u>N/A</u>
	(3) <u>N/A</u>	\$ <u>N/A</u>
<input type="checkbox"/> Optional Surface Protection Product(s):	(1) <u>CILAJET</u>	\$ <u>399.00</u>
	(2) <u>N/A</u>	\$ <u>N/A</u>
<input type="checkbox"/> Optional Service Contract(s):	(1) <u>SERVICE CONT</u>	\$ <u>1985.00</u>
	(2) <u>N/A</u>	\$ <u>N/A</u>
	(3) <u>N/A</u>	\$ <u>N/A</u>
	(4) <u>N/A</u>	\$ <u>N/A</u>
	(5) <u>N/A</u>	\$ <u>N/A</u>
<input type="checkbox"/> Optional Debt Cancellation Agreement: <u>POWERPROTECT</u>		\$ <u>895.00</u>
<input type="checkbox"/> Optional Vehicle Contract Cancellation Option Agreement: <u>N/A</u>		\$ <u>N/A</u>
<input type="checkbox"/> Optional Insurance Product: <u>N/A</u>		\$ <u>N/A</u>
Total		\$ <u>3279.00</u>

Installment Payment EXCLUDING Listed Items:	\$ <u>301.04</u>
Installment Payment INCLUDING Listed Items:	\$ <u>371.06</u>



THE ABOVE INSTALLMENT PAYMENTS INCLUDE THE ITEMS DESCRIBED ABOVE, THE PRICE OF THE VEHICLE, GOVERNMENT FEES AND TAXES, FINANCE CHARGES, AND THE FOLLOWING ADDITIONAL CHARGES:

Other Goods, Services and Miscellaneous Charges

Cash Price of Additional Accessories	\$ <u>N/A</u>	Emissions Testing Charge	\$ <u>N/A</u>
Other (Nontaxable)		Prior Credit or Lease Balance	\$ <u>N/A</u>
<u>N/A</u>	\$ <u>N/A</u>	Vehicle 1	\$ <u>N/A</u>
<u>N/A</u>	\$ <u>N/A</u>	Vehicle 2	\$ <u>N/A</u>
EV Charging Station	\$ <u>N/A</u>	Other (to whom paid)	\$ <u>N/A</u>
Electronic Vehicle Registration or Transfer Charge	\$ <u>30.00</u>	For: <u>N/A</u>	
Document Processing Charge	\$ <u>85.00</u>	Other (to whom paid)	\$ <u>N/A</u>
		For: <u>N/A</u>	

By signing below, you acknowledge:

- All of the charges described above will be included in the retail installment sale contract accompanying the purchase of the above described vehicle.
- The goods and services are not required as a condition to obtaining financing terms.
- This document was presented to you prior to signing the retail installment sale contract and you consent to including all the above charges in the retail installment sale contract.

08/07/2019	[REDACTED]	N/A
Date	Buyer's Signature	Co-Buyer's Signature

TIRE CHAIN DISCLOSURE

AS EQUIPPED, THIS VEHICLE MAY NOT BE OPERATED WITH TIRE CHAINS BUT MAY ACCOMMODATE SOME OTHER TYPE OF TIRE TRACTION DEVICE. SEE THE OWNER'S MANUAL FOR DETAILS.

The undersigned acknowledges that prior to signing a contract to buy or lease the subject new vehicle, the undersigned read this disclosure and received a signed copy.

Dated: 08/07/2019



[Redacted Signature]

(Buyer(s) Signature)
(Lessee(s) Signature)



N/A

(Co-Buyer(s) Signature)
(Co-Lessee(s) Signature)



FORM NO [Redacted]

REV. 4/12 © 2012 The Reynolds and Reynolds Company

THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.



[Redacted]



TRANSLATED CONTRACT ACKNOWLEDGMENT

BY SIGNING BELOW, CUSTOMER ACKNOWLEDGES RECEIVING A COMPLETELY FILLED-IN CONTRACT OR AGREEMENT IN THE LANGUAGE CHECKED BELOW BEFORE SIGNING THE ENGLISH-LANGUAGE CONTRACT OR AGREEMENT.

[SPANISH]
MEDIANTE SU FIRMA MÁS ABAJO, EL CLIENTE RECONOCE HABER RECIBIDO UN CONTRATO O ACUERDO COMPLETAMENTE LLENADO EN ESPAÑOL ANTES DE FIRMAR EL CONTRATO O ACUERDO EN INGLÉS.

[CHINESE]
客戶在下面簽名，表示其確認，客戶在簽署英文本合約或協議之前，已收到一份已完全填寫的中文合約或協議。

[KOREAN]
하단에 서명함으로써, 고객이 영문 계약서 또는 합의서에 서명하기 전에 완전히 작성된 한국어 계약서 또는 합의서를 받았음을 인지한다.

[VIETNAMESE]
KHI KÝ TÊN DƯỚI ĐÂY, KHÁCH HÀNG XÁC NHẬN LÀ ĐÃ NHẬN ĐƯỢC MỘT BẢN HỢP ĐỒNG HOẶC GIAO KÈO ĐƯỢC ĐIỀN ĐẦY ĐỦ BẰNG TIẾNG VIỆT TRƯỚC KHI KÝ BẢN HỢP ĐỒNG HOẶC GIAO KÈO BẰNG ANH NGỮ.

[TAGALOG]
SA PAMAMAG-ITAN NG PAGLAGDA SA IBABA, INAAMIN NG PAROKYANO ANG PAGTANGGAP NG KONTRATA O KASUNDUAN SA WIKANG-TAGALOG NA ANG MGA PUWANG AY LUBUSANG NASULATAN, BAGO LAGDAAN ANG KONTRATA O KASUNDUAN SA WIKANG-INGLES.

The transaction was negotiated solely in English
LA TRANSACCIÓN SERÁ NEGOCIADA SÓLO EN INGLÉS.
事務的協商只採用英語。
거래 협상은 영어로만 이루어져야 한다.
GIAO DỊCH CHỈ ĐƯỢC THƯƠNG LƯỢNG BẰNG TIẾNG ANH.
ANG KASUNDUAN AY PINAG-USAPAN SA WIKANG INGLES LAMANG.

Date: 08/07/2019

Customer 

PART NO. AND DESCRIPTION
(All parts new unless otherwise specified)

AMOUNT

MORSE MUFFLER

1022 W. Burbank Blvd.

Burbank, CA 91506

(818) 848-1058

FAX NO. 818-848-1058

DATE IN 10/14/2016	A.M. P.M.	DATE PROMISED	A.M. P.M.
CUSTOMER'S ORDER NO.		ORDER WRITTEN BY	
BUS. PHONE	[REDACTED]		
HOME PHONE	[REDACTED]		
LICENSE NO.	[REDACTED]		
CALL WHEN READY	MECHANIC/TECHNICIAN		
<input type="checkbox"/> YES	<input type="checkbox"/> NO		
TERMS			

NAME

ADDRESS

CITY

STATE

ZIP

YEAR, MAKE AND MODEL

2016 Ford Soul

SERIAL-NO./V.I.N.

1.6 PBE

SERVICES REQUESTED/DESCRIPTION OF WORK

AMOUNT

1 # [REDACTED] 695

Labor To Re-Install Front Converter

300

Paul [Signature]

TOTAL PARTS

ESTIMATED COSTS

TOTAL LABOR

300

TOTAL PARTS

695

TOTAL SUBLET

GAS, OIL AND GREASE

EPA / WASTE DISPOSAL

TAX

71.44

TOTAL

1066.44

Estimated cost for teardown and reassembly, \$
TEARDOWN ESTIMATE: I understand that my vehicle will be reassembled within _____ days of the date shown above if I choose not to authorize the services recommended.

SIGNATURE

DATE

I hereby authorize the above repair work to be done along with the necessary materials. You and your employees may operate vehicle for purposes of testing, inspection, or delivery at my risk. An express mechanics lien is acknowledged on above vehicle to secure the amount of repairs thereto. It is understood that you will not be held responsible for loss or damage to vehicle or articles left in vehicle in case of fire, theft or any other cause beyond your control.

SIGNATURE

SAVE OLD PARTS

YES NO

PARTS

LABOR

TOTAL

AUTHORIZED BY

IN PERSON BY PHONE

DATE

TIME

CALLED BY

PHONE

REVISED ESTIMATE / ADDITIONAL WORK

PARTS

LABOR

TOTAL

AUTHORIZED BY

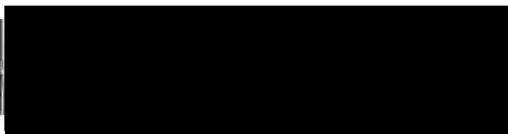
IN PERSON BY PHONE

DATE

TIME

CALLED BY

PHONE



A Public Service Agency

REGISTRATION CARD VALID FROM: 07/08/2022 TO: 07/08/2023

MAKE KIA	YR MODEL 2016	YR 1ST SOLD 2016	VLF CLASS DK	*YR 2019	TYPE VEH 120	TYPE LIC 11	LICENSE NUMBER [REDACTED]
BODY TYPE MODEL 4D	MP G	MO DG	DATE ISSUED 07/08/22	CC/ALCO 19	DT FEE RECVD 07/08/22	PIC 8	VEHICLE ID NUMBER KNDJN2A23G7
TYPE VEHICLE USE AUTOMOBILE							STICKER ISSUED [REDACTED]

PR EXP DATE: 07/08/2022

REGISTERED OWNER



BURBANK
CA



LIENHOLDER
ALLY FNCL
PO BX 8128

COCKEYSVILLE
MD 21030



AMOUNT DUE	AMOUNT RECVD
\$ 253.00	CASH : 253.00
	CHCK :
	CRDT :

AMOUNT PAID
\$ 253.00

LIMITED WARRANTY

CUSTOMER NAME	[REDACTED]	DEALERSHIP NAME	KIA DOWNTOWN LOS ANGELES				
Street Address	[REDACTED]	Street Address	1945 S FIGUEROA ST				
City/State/Zip	BURBANK CA [REDACTED]	City/State/Zip	LOS ANGELES CA 90007-1338				
Telephone Number	[REDACTED]	Telephone Number	(213) 222-1700				
VEHICLE YEAR	2016	MAKE	KIA	MODEL	SOUL	VIN	KNDJN2A23G7 [REDACTED]
TRANSACTION DATE:	08/07/2019	ODOMETER READING ON TRANSACTION DATE:	27355	MILES			

The Dealership provides to Customer this Limited Warranty in connection with the transaction concerning the vehicle listed above.

- WHO CAN ENFORCE THE WARRANTY.** The Dealership offers this Limited Warranty to the above named Customer, and it cannot be transferred to any other person. Only the above named Customer, and any person who is entitled under applicable state law, may enforce the obligations of this Limited Warranty against the Dealership.
- PARTS OF VEHICLE COVERED BY LIMITED WARRANTY.** The following parts are covered by this Limited Warranty, but only if the defect or malfunction in the part is caused by a mechanical breakdown or failure (the inability of any covered part to perform its designed function):
 - Engine: engine block, cylinder head, piston, lubricated parts, intake manifolds, water pump, rotary engine housing; ring gear.
 - Transmission: case, internal parts, torque converter, valve body.
 - Drive Axle: axle housing and internal parts, axle shafts, drive and output shafts, universal joints.
 - Brakes: master cylinder, vacuum assist booster, wheel cylinders, hydraulic lines and fittings, disc brake calipers.
 - Steering: gear housing and internal parts, power steering pump, hydraulic ram.
- EXCLUSIONS FROM THIS LIMITED WARRANTY.** Any part of the vehicle which is not listed in Section 2 above is excluded from coverage under this Limited Warranty. Any malfunction resulting from misuse, abuse, alteration, accident, racing or engaging in a contest of speed or endurance of any type, or any malfunction resulting from failure to perform maintenance in accordance with the manufacturer's recommendations, is excluded from this Limited Warranty.
- PERCENTAGE OF REPAIR COSTS COVERED BY LIMITED WARRANTY AND DURATION.** For a period of 90 DAYS from the date of purchase of the vehicle identified above, or 3000 MILES beyond the odometer reading stated above, whichever occurs first, the Dealership will pay for 100% of the total costs of parts and labor necessary for repairs to the part indicated in Section 2 above.
- CUSTOMER'S OBLIGATION.** During the duration of this Limited Warranty as described in Section 4 above, Customer must notify the Dealership's service department at the address shown above during the warranty period of any failure, malfunction or defect of any part indicated in Section 2 above, and Customer must thereafter deliver the vehicle covered by this Limited Warranty to the Dealership's service department within five (5) days of such notice of any defect for any warranty work to be done under this Limited Warranty, unless the Dealership agrees otherwise. Customer must authorize in writing all repair work to be done under this Limited Warranty. Upon re-delivery of the repaired vehicle to Customer, Customer must pay for all expenses (plus applicable sales taxes), except those which the Dealership is obligated to pay under this Limited Warranty.
- DEALERSHIP'S OBLIGATIONS.** During the Limited Warranty period stated in Section 4 above, the Dealership will repair any part(s) indicated in Section 2 above, upon written authorization of the Customer, subject to the provisions of this Limited Warranty, and subject to the availability of replacement parts. All expenses for the remedy of defects to or malfunctions of part(s) other than those indicated in Section 2 above shall be the responsibility of the Customer.
- LIMITATION ON IMPLIED WARRANTIES.** ALL IMPLIED WARRANTIES, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE HEREBY LIMITED TO THE SAME DURATION OF TIME AS THE EXPRESS WRITTEN LIMITED WARRANTY STATED HEREIN.
- EXCLUSION OR LIMITATION OF CONSEQUENTIAL DAMAGES.** CUSTOMER SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS, OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.
- CUSTOMER'S LEGAL RIGHTS.** Some states do not allow limitations on how long an implied warranty lasts, or do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusions may not apply to you. This Limited Warranty gives you specific legal rights, and you may also have other rights which vary from state to state.

This Limited Warranty is the only warranty made by the Dealership in connection with the listed vehicle. There are no other agreements between the Dealer and Customer with respect to warranties on the listed vehicle.

If you have any questions and telephone number listed above. Customer agrees that he or she has read and received a completed copy of this Limited Warranty.

CUSTOMER'S SIGNATURE

DATE 08/07/2019

DEALERSHIP'S SIGNATURE

