

FROM: [REDACTED]

MAY 19, 2023

.EARLINGTON, KY
[REDACTED]

TO ALL CONCERN:

WE BOUGHT A 2013 FORD EDGE ON 07/06/2021 FROM D PATRICK IN
BOONVILLE IN.

VIN # FMDK4JC4DB [REDACTED]

TWO MONTHS AFTER WE BOUGHT THIS EDGE, WE HAD TO PUT OUT
MORE THAN \$800 FOR A TUNE UP.

ON MARCH 3, 2023. HEARD BAD THUMPING NOISE FROM BACK OF
VEHICLE.

TOOK IT TO OUR MECHANIC. HE SAID THE REAR END WAS JUST
ABOUT OUT. HE INFORMED US THAT THERE WAS A REECALL
CONCERNING THIS ISSUE. I LOOKED IT UP..

RECALL DATE -- 7/1/2014

RECALL NUMBER -- 14V393000 POWER TRAIN: :AXLE ASSEMBLY:
AXLE SHAFT. I ALSO READ ABOUT THE 15 YEAR RULE
WE HAD TO HAVE IT REPLACED PLUS NEW BREAK SHOES AND
ROTORS WERE FROZE UP COST US WELL OVER \$2600 FOR THIS.

D PATRICK DID NOT SAY ANYTHIING. ABOUT A RECALL OR THAT IT
HAD NOT BEEN FIXED WHEN WE GOT THE VEHICLE.

I TALKED TO D PATRICK AND THEY WILL NOT STAND BEHIND THIS
ISSUE.. ALL THEY WANTED TO DO WAS TRADE ME OUT OF IT. I GOT
ONE LEMON FROM THEM, DIDN'T WANT ANOTHER ONE AND I TOLD
THEM SO. FOR SOME REASON THE SALESMAN WHO SOLD US THE
EDGE IS NO LONGER THERE.. AFTER TALKJNG WITH OTHERS,
SEEMS LIKE OTHERS HAVE HAD THE SAME ISSUE WITH D PATRICK.
ONE SAID THERE WAS A RECALL ON THERE TRANSMISSION AND
WAS NOT TOLD AND IT WENT OUT

THIS MAY NOT BE A BIG DEAL FOR A LOT OF PEOPLE BUT IT IS TO
US. WE ARE ON A FIXED INCOME.. IT'S HARD ENOUGH MAKING ENDS
MEET WITH OUT THIS TYPE OF ISSUE. I GUESS HONESTY AND
INTREGITY HAS GONE OUT THE WINDOW .

CC: NATIONAL HWY TRAFFIC SAFETY ADMINISTRATION
BETTER BUSINESS BUREAU OF INDIANA -- D PATRICK

Ind Motor Company

Retail Installment Contract and Security Agreement

Seller Name and Address

Buyer(s) Name(s) and Address(es)

Summary

No. _____

Date _____

☐ Business, commercial or agricultural purpose Contract.

Truth-In-Lending Disclosure

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
12.99%	\$ 5442.90	\$ 11314.10	\$ 12299.03	\$ 12299.03

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
1	\$ 12299.03	12/1/2020
2	\$ 6149.51	1/1/2021
3	\$ 4099.67	2/1/2021

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of: \$5.00 if payments are due every 14 days or less; or \$25.00 if payments are due every 15 days or more, or this contract is payable in a single installment due at least 30 days after it is made.

Prepayment. If you pay off this Contract early, you ☐ may ☐ will not have to pay a Minimum Finance Charge.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Description of Property

Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
2013	FORD	F150	4DR	1F173H1A1G1111111	11,111
☐ New ☐ Used ☐ Demo					

Description of Trade-In

Sales Agreement

Conditional Delivery

☐ Conditional Delivery. If checked, you agree that the following agreement regarding securing financing ("Agreement") applies: _____

The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.

Itemization of Amount Financed

a. Price of Vehicle	\$ 11314.10
b. Sales Tax	\$ 614.95
c. _____ to: _____	\$ 0.00
d. Service Contract, paid to: _____	\$ 0.00
e. Cash Price (a+b+c+d)	\$ 11929.05

Payment. You promise to pay us the principal amount of \$ 11314.10 plus finance charges accruing on the unpaid balance at the rate of 12.99% per year from the date of this Contract until paid in full. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the Truth-In-Lending Disclosure. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

Down Payment. You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the Itemization of Amount Financed.

☐ You agree to make deferred down payments as set forth in your Payment Schedule.

☐ Minimum Finance Charge. You agree to pay a minimum finance charge of \$ 11.93 if you pay this Contract in full before we have earned that much in finance charges.

☐ Prepaid Finance Charge. You agree to pay a Prepaid Finance Charge of _____

Earlington, KY



RDC 99

U.S. POSTAGE PAID
FCM LETTER
EARLINGTON, KY
42410
MAY 22, 23
AMOUNT

\$4.70

Department of Transportation

To: W41-306

Building: DOT
Mailstop: 4 West
Rtg Symbol: NEC, NOA, NIA
External Carrier: PRIORITY
Sender:

DOT

5/30/2023 11:5

NEF

W41-306

National Highway Traffic Admin
1200 New Jersey Avenue
Washington DC

205

CERTIFIED MAIL

ion

40 AM

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE