

[REDACTED]
[REDACTED]
Kansas City, MO [REDACTED]
[REDACTED]

January 24, 2025

Kansas Attorney General of Johnson County
Attention: Consumer Protection Division
P.O. Box 728
Olathe, KS 66051
www.jocogov.org

Dear Sir or Madam:

Purchase Type: 2015 Infiniti QX60
VIN: 5N1AL0MM4FC [REDACTED]
Purchase Date: [REDACTED] COB

I am writing to formally notify you of ongoing safety and functionality issues with my 2015 Infiniti QX60. Despite multiple attempts to have the vehicle repaired, the issues remain unresolved, and the vehicle is unsafe to drive.

Issues with the Vehicle:

The vehicle has developed several significant defects that substantially impair its use, value, and safety. Specifically, the vehicle:

- Loses power while driving.
- Steering wheel locks while driving, making it difficult to impossible to control the vehicle in certain conditions.
- Steering wheel never locks when the vehicle is parked and the power is off.
- Has become undrivable, and I have been unable to use it for my daily transportation needs.

These defects have been reported to Infiniti of Kansas City (6960 W. Frontage Rd, Merriam, KS 66203) and attempts have been made to repair the vehicle. However, despite several visits, the issues remain unresolved, and the vehicle continues to be unsafe and undrivable. Notably, the issues are **never** replicated.

As a result, I have been forced to rely on Uber and Lyft for my transportation, causing significant inconvenience and financial strain.

Request for Remedy:

Handwritten mark

As the issues with the vehicle remain unresolved and significantly affect its safety and functionality, I believe my vehicle qualifies under the Kansas Lemon Law (K.S.A. 50-645). Given the severity of the defects, I am requesting the following resolution:

1. A full refund of the purchase price of the vehicle, minus a reasonable allowance for the use of the vehicle, as per the Kansas Lemon Law.
2. Alternatively, if a refund is not possible, I request a replacement vehicle of equal or similar value, as the current vehicle is unsafe and unfit for use.

Documentation and Service Records:

I have attached copies of the service from Infiniti of Kansas City, detailing the attempts to repair the vehicle, and a timeline of the repairs and service visits.

January 22, 2025

Farmers Roadside Service delivered the QX60 to Infiniti of Kansas City for a Diagnosis \$202.52.

January 24, 2025

According to Dave Grooms of Infiniti of Kansas City the vehicle needs a Total of \$9650:

1. New Transmission \$7,525.00
2. Air Compressor \$1,269.35

I look forward to your prompt attention to this matter and a timely resolution.

Thank you for your immediate attention to this serious issue. Please contact me at 8 [REDACTED] or via email at [REDACTED] with any questions or to arrange for the next steps.

Sincerely,

[REDACTED]

Cc: Kansas Attorney General of Johnson County
Attention: Consumer Protection Division
P.O. Box 728
Olathe, KS 66051
www.jocogov.org



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

1200 New Jersey Avenue SE
Washington, DC 20590

Dear Consumer:

NEF-160

As a follow-up to your report to the Vehicle Safety Hotline (VSH), we have recorded your information on the enclosed Vehicle Owner's Questionnaire (VOQ) form. Please review the form and make changes, additions and corrections as necessary. Additionally, please provide a more detailed description of the failure(s) you reported that you believe relevant to safety. Also, if available, include copies of repair invoices, letters to the manufacturer, or any other document related to the problem(s) you reported. If a crash or fire occurred, include a copy of the police or fire department report.

It is helpful to be as thorough as possible in your report so that our ability to use your report will be maximized. If you do not have the information, it is not necessary to complete all the boxes. However, it is very difficult to identify the scope of a vehicle problem unless the vehicle identification number (VIN) is known. The VIN is located inside the vehicle on the dashboard adjacent to the left (driver's side) of the windshield pillar and on the drivers' door or the driver's door jam. It may also be listed on a dealer repair invoice or your insurance or registration cards. When reporting a tire problem, the brand name, tire line and complete tire size should be included. Be certain to provide the DOT tire identification number. It is usually located near the rim flange of the tire on either side of the tire.

We do not make your personal information (name, address, phone numbers, etc.) available to the general public. However, if we open an investigation that involves your vehicle, we will provide the manufacturer of your vehicle with a complete copy of your report. The information you provide may assist the manufacturer and NHTSA in determining if a safety-related defect exists.

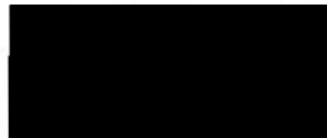
Any information provided is entirely voluntary. There is no consequence or penalty of any kind if you do not wish to provide it. We seek this information to develop both statistical and investigative evidence that will help identify potential safety related problems in vehicles or vehicle equipment, e.g., tires, child safety seats, jacks, etc.

When completed, please fold and staple or tape the form so that the pre-addressed portion of the form is on the outside. If a larger envelope is used, tape the VOQ form to the larger envelope so that the pre-addressed portion of the form is showing.

If further assistance is needed, please contact the VSH at their toll-free number, 1-888-327-4236.

Thank you for your cooperation.

Sincerely,



Randy Reid Chief
Correspondence Research Division
Office of Defects Investigation
Enforcement

Enclosure: VOQ

★★★★★
NHTSA
www.nhtsa.gov

U.S. Department
of TransportationNational Highway
Traffic Safety
Administration

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

FOR AGENCY USE ONLY 100148

Date Received

15-JUN-2023

Repository Reference No.
11527265**OWNER INFORMATION (Type or Print)**

Name

Address

City

Kansas City

State

MO

ZIP Code 64127

Daytime Telephone Number

Evening Telephone Number

E-mail Address
noemail@unk.gov

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

VEHICLE INFORMATION

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

MAKE
INFINITIModel
QX60Model Year
2015

Date Purchased

Dealer's Name and Telephone Number
INFINITI of Kansas City 8169410770Engine:
No: Cylinders

Fuel Type:

Original Owner

Dealer's City Merriam

STATE
KSZIP Code
66203

Transmission Type

 Antilock Brakes
 Cruise Control

Powertrain

Multiple Failure:

Incident Date(s)
01-JUN-2022**FAILED COMPONENT(S)/PART(S) INFORMATION**

Vehicle Components Codes: 010000 STEERING

Failure Mileage
35000.0

Failure Speed

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A TIRE FAILURE

Tire Make

Tire Model (Name or Number)

Tire Size (Example P215/65R15)

DOT No. (Example: DOTMAL 9ABC036)

 Original Requirement
 Prior Repair

Failure Location:

Tire Component Code

Tire Failure Type:

ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A CHILD SEAT FAILURE

Make:

Date Manufactured:

Model No./Name:

Seat Type:

Installation System:

Child Seat Component Code:

Failed Part:

APPLICABLE INCIDENT INFORMATION

(Please describe in detail the Incident(s), Failure(s), Crash(es), Injury(ies).)

Crash

 Yes No

Fire

 Yes No

Number of Persons Injured

Number of Deaths

Reported to Police
N**Narrative Description of Incident(s), Crash(es), Injury(ies).**

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

The contact owns a 2015 Infiniti QX60. The contact stated that while driving at various speeds, the vehicle lost power steering functionality with the power steering warning light illuminated. The vehicle was taken to the dealer on several occasions however, the mechanic was unable to duplicate the failure. The vehicle was not repaired. The manufacturer had been notified of the failure. The failure mileage was approximately 35,000.

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

ATTACH ADDITIONAL SHEETS IF NECESSARY

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



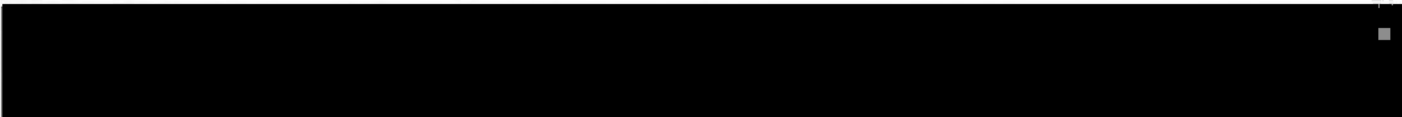
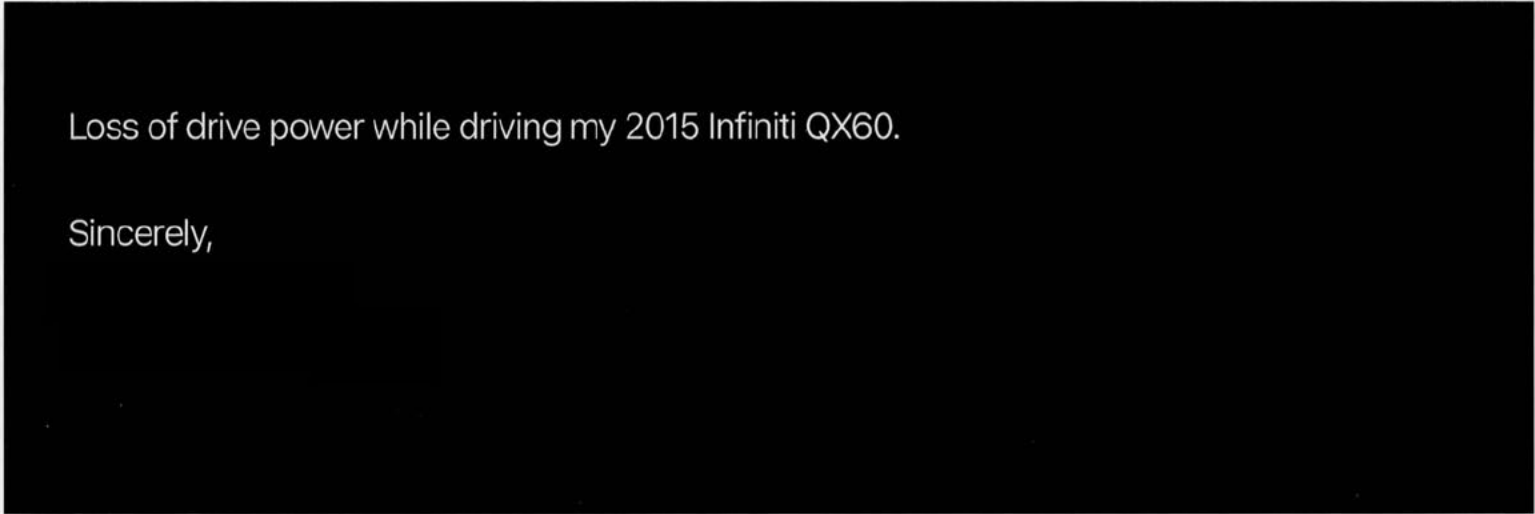
11527265 / 11587736

December 27, 2024 at 1:58:29 PM

Vsh@Dot.gov

Loss of drive power while driving my 2015 Infiniti QX60.

Sincerely,



ILAW 553-KS-eps-14 3/21

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

CUST#
STK# F
DEAL#

Buyer Name and Address (Including County and Zip Code) KANSAS CITY MO JACKSON	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) BARON BMW 9010 SHAWNEE MISSION PKWY MERRIAM KS 66202 913-722-5100
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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 in 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 Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A
USED	2015	INFINITI QX60	130187	[REDACTED]	<input type="checkbox"/> N/A

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
7.99 %	\$ 4728.57	\$ 20403.50	\$ 25130.07	\$ 1800.00 is \$ 26930.07

Returned Check Charge: If any check you give us is dishonored, you will pay a charge of \$ 30 if we demand that you do so.

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
63	\$ 398.89	MONTHLY beginning 03/12/2022
N/A	\$ N/A	N/A
N/A	N/A	N/A

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. If the vehicle is primarily for personal, family, or household use, the maximum charge for each late payment will be \$ 25.
Prepayment. If you pay early, you will not have to pay a penalty.
Security Interest. You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

APPLICABLE LAW
Federal law and the law of the state of Kansas apply to this contract. This contract shall be subject to the provisions of the Kansas Uniform Consumer Credit Code (including Article 2, Parts 2 and 5) unless you are a corporation or the vehicle is purchased primarily for business or agricultural use.

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.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) 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 a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. Name of Gap Contract N/A

I want to buy a gap contract.

Buyer Signs X N/A

NO COOLING OFF PERIOD
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

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

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

OTHER IMPORTANT AGREEMENTS

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.
- 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 as the law allows.
- 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 without penalty. 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.
- e. **Your right to refinance a balloon payment.** A balloon payment is a scheduled payment that is more than twice as large as the average of your earlier scheduled payments. If you are buying the vehicle primarily for personal, family or household use, you have the right to refinance the balloon payment when due without penalty. The terms of the refinancing will be no less favorable to you than the terms of this contract. This provision does not apply if we adjusted your payment schedule to your seasonal or irregular income.

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.
- 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. 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. You agree to name us on your insurance policy as an additional insured and as loss payee. 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. 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 what you owe at once after we give you any notice the law requires. Default means:
 - You do not pay any payment on time; or
 - You give false, incomplete, or misleading information during credit application, you start a proceeding in bankruptcy or one is started against you or your property, or you break any agreements in this contract, except that if you bought the vehicle primarily for personal, family or household purposes, we will only treat these events as defaults if they significantly impair the prospect of payment, performance, or realization of the collateral. We bear the burden of establishing the prospect of significant impairment.

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 court costs, attorney fees and collection agency fees, but you will not have to pay both attorney fees and collection agency fees. Collection costs will not include costs incurred by our salaried employees and will not exceed 15% of the amount you owe.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you after we give you any notice the law requires. We may only take the vehicle if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), 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. 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). We will tell you how much to pay to redeem. Your right to redeem ends when we sell 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 unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate 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

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. It only applies if you are an organization.

Unless the Seller makes a written warranty, or enters 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.

5. 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.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ N/A sales tax) \$ 17977.00 (1)
2 Total Downpayment = Trade-In (Year) (Make) (Model) N/A
Gross Trade-In Allowance \$ N/A
Less Pay Off Made By Seller to N/A \$ N/A
Equals Net Trade In \$ N/A
+ Cash \$ 1800.00
+ Other N/A \$ N/A
+ Other N/A \$ N/A
+ Other N/A \$ N/A
(If total downpayment is negative, enter "0" and see 4f below) \$ 1800.00 (2)
3 Unpaid Balance of Cash Price (1 minus 2) \$ 16177.00 (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.
Life \$ N/A
Disability \$ N/A \$ N/A
B Vendor's Single Interest Insurance Paid to Insurance Company \$ N/A
C Other Optional Insurance Paid to Insurance Company or Companies \$ N/A
D Optional Gap Contract \$ N/A
E Official Fees Paid to Government Agencies
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
F Government Taxes Not Included in Cash Price \$ N/A
G Government License and/or Registration Fees
N/A \$ N/A
H Government Certificate of Title Fees \$ 2.50
I Other Charges (Seller must identify who is paid and describe purpose.)
to N/A for Prior Credit or Lease Balance \$ N/A
to BARON BMW for ADMIN FEE \$ 599.00
to BARON BMW for EFG SVCCT \$ 3625.00
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
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to N/A for N/A \$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf \$ 4226.50 (4)
5 Amount Financed (3 + 4) \$ 20403.50 (5)

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose or you may provide the required insurance through an existing policy owned or controlled by you. Insurance you provide must be acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both
Credit Disability: Buyer Co-Buyer Both

Premium:
Credit Life \$ N/A
Credit Disability \$ N/A
Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance or credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

Type of Insurance Term

Premium \$ N/A
Insurance Company Name N/A

Home Office Address N/A

Type of Insurance Term

Premium \$ N/A
Insurance Company Name N/A

Home Office Address N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

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

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS 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.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains... and we must sign it. No oral changes are binding. Buyer Signs... If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from completing any of our obligations under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others. See the rest of this contract for other important agreements.

NOTICE TO CONSUMER. 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

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 cancel it if you received a completely filled-in copy when you signed it.

Buyer Signs... Co-Buyer Signs X N/A Date N/A
Buyer Printed... Co-Buyer Printed Name N/A Title N/A

If the "business" use box is checked in Primary Use for which purchased Print Name N/A Title 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 signs here X N/A Address N/A Title FI MANAGER
Seller signs BARON BMW 2022 By X

Seller assigns its interest in this contract to... Seller's agreement(s) with Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller BARON BMW Title FI MANAGER
By X

BARON BMW
9010 SHAWNEE MISSION PKWY
MERRIAM, KS 66202
913/722-5100

DEAL# [REDACTED]

Purchase Lease Log No. [REDACTED]

Prospect No. **196170**

Customer Name [REDACTED] Date **01/26/2022**

Customer Address [REDACTED] **KANSAS CITY MO** (Print) Email [REDACTED]

Home Phone [REDACTED] Bus Phone [REDACTED] Cell Phone [REDACTED] Sales Person **VALERIE ROMMERSKIRCH**

I hereby agree from you under the terms and conditions specified the following New Lease or Rental Vehicle Return - Lemon Law

Stock No.	Year	Make	Model No.	Model	Body Type
FC516289	2015	INFINITI		QX60	WG
Color	Trim	Miles	Cyl.	Serial No.	Key No.
		130187			

TRADE-IN INFORMATION		OPTIONAL EQUIPMENT INCLUDED IN SALE PRICE		PURCHASE INFORMATION	
Year	Make			MSRP	24588.00
Model	Body Style			Dealer Adds	N/A
Cyl.	Mileage			Total	24588.00
Color	Trim			Selling Price	17977.00
License No.				Rebate	N/A
Vin				Trade Allowance	N/A
Payoff To				Net Due Before Products & Fees	17977.00
Address					N/A
City/St/Zip					N/A
Phone No.					N/A
Payoff Amount	N/A				N/A
Good Until Date					N/A
Draft	Send Check				N/A
Drafting Quoted To				EFG SVCCT #	3625.00
Date Drafting Given					N/A
Loan (Acct. No.)					N/A
Quoted By					N/A
Quoted To					N/A
LIEN INFORMATION					N/A
To	MECHANICS BANK			Title/Tag Fee	2.50
Address	PO BOX 278852				N/A
City/St/Zip	SACRAMENTO, CA 95827			Administrative Fee	599.00
Draft Thru				Net Due After Products & Fees	22203.50
Address				Federal Excise Tax on Items with "@"	N/A
City/St/Zip				State Sales Tax on Items with "#"	N/A
Amount of Lien	20403.50			Dealer Inventory Tax** on items with "@"	N/A
Lien Date				Net Balance Due	22203.50
Quoted To	Quoted By			Trade Payoff	N/A
				Total Cash Price	22203.50
				Cash Received	1800.00
				Rebate as Cash Down	N/A
				Total Balance Due	20403.50

THE DEALER (SELLER) RESERVES THE RIGHT TO ADD TO THE PURCHASE PRICE OF THE VEHICLE BEING PURCHASED AND IDENTIFIED ON THIS AGREEMENT, A CHARGE TO OFFSET THE DEALERS COST INCURRED FOR SERVICING OF THE VEHICLE, INSTALLATION, REPAIRS, ALTERATIONS, IMPROVEMENTS, PREPARATION FOR DELIVERY OF THE VEHICLE PRIOR TO SALE AND FOR AFTER SALE FOLLOW UP BY DEALER OF ANY CUSTOMER SATISFACTION PROGRAM OR ADDITIONAL DEALER PROFIT. THE CHARGE WILL BE IDENTIFIED AS ADMINISTRATIVE FEE ON THE PURCHASE INFORMATION PORTION OF THIS AGREEMENT.

Title Search Disclosure
 Dealer has performed a title search
 search disclosure above has been made.
01/26/2022
 Date
N/A
 Date
 Co-Purchaser Signature

The terms of this Buyer's Order are supplemented by the following representations and promises that the Dealer has made to me:
 USED VEHICLE WHETHER OR NOT SUBJECT TO MANUFACTURER'S WARRANTY. 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: Guia para compradores de vehiculos usados. La informacion que ve en el formulario de la ventanilla para este vehiculo forma parte del presente contrato. La informacion del formulario de la ventanilla deja sin efecto toda disposicion en contrario contenida en el contrato de venta. The window form and the information on the front and back of this Order comprise the entire agreement affecting this purchase and no other agreement or understanding, either verbal or written, of any nature concerning same has been made or entered into or will be recognized. I understand that the Seller does not guarantee the year, model or mileage of the vehicle covered by this Order. I hereby certify that no credit has been extended to me for the purchase of this vehicle except as appears in writing on the face of this agreement. I have read the matter printed on the back hereof and agree to it as a part of this Order the same as if it were printed above my signature. I certify that I am 18 years of age, or older, and hereby acknowledge receipt of a copy of this Order.

** The Dealer's Inventory Tax charge is intended to reimburse Dealer for ad valorem taxes on its motor vehicle inventory. The charge, which is paid by Dealer to the county tax assessor-collector, is not a tax imposed on Purchaser by the government, and is not required to be charged by the Dealer to the Purchaser.

ANY WARRANTIES ON THE PRODUCTS SOLD HEREBY ARE THOSE MADE BY THE MANUFACTURER. EXCEPT AS MAY BE SEPARATELY PROVIDED BY THE DEALER OR BY APPLICABLE LAW, THE SELLER HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF SAID PRODUCTS. ALL EQUIPMENT EXCHANGED BECOMES PROPERTY OF SELLER IN CONSIDERATION OF LABOR CHARGES.

All provisions of this contract that are subject to the extent of such prohibition without invalidating the remainder hereof, in the event that the Purchaser and the Dealer agree to the financing of the purchase of the vehicle, the terms of this contract and the retail installment contract shall be deemed to be incorporated herein.
 PURCHASER SIGNATURE [REDACTED]
 CO-PURCHASER **N/A**

ADDITIONAL TERMS AND CONDITIONS

1. As used in this Order the terms (a) "Seller" shall mean the authorized Dealer to whom this Order is addressed and who shall become a party hereto by its acceptance hereof, (b) "Purchaser" shall mean the party executing this Order as such on the face hereof, and (c) "Manufacturer" shall mean the Corporation that manufactured the vehicle or chassis, it being understood by Purchaser and Seller that Seller is in no respect the agent of Manufacturer, that Seller and Purchaser are the sole parties to this Order and that reference to Manufacturer herein is for the purpose of explaining generally certain contractual relationships existing between Seller and Manufacturer with respect to new motor vehicles.

2. Manufacturer has reserved the right to change the price to Dealer of new motor vehicles without notice. In the event the price to Dealer of new motor vehicles of the series and body type ordered hereunder is changed by Manufacturer prior to delivery of the new motor vehicle ordered hereunder to Purchaser, Dealer reserves the right to change the cash delivered price of such motor vehicle to Purchaser accordingly. If such cash delivered price is increased by Dealer, Purchaser may, if dissatisfied therewith, cancel this Order.

3. If the used motor vehicle which has been traded in as a part of the consideration for the motor vehicle ordered hereunder is not to be delivered to Dealer until delivery to Purchaser of such motor vehicle, the used motor vehicle shall be reappraised at that time and such reappraised value shall determine the allowance made for such used motor vehicle. If such reappraised value is lower than the original allowance thereof shown on the front of this Order, Purchaser may, if dissatisfied therewith, cancel this Order, provided, however, that such right to cancel is exercised prior to the delivery of the motor vehicle ordered hereunder to the Purchaser and surrender of the used motor vehicle to Dealer.

4. Purchaser agrees to deliver to Dealer satisfactory evidence of title to any used motor vehicle traded in as a part of the consideration for the motor vehicle ordered hereunder at the time of delivery of such used motor vehicle to Dealer. Purchaser warrants any such used motor vehicle to be his property free and clear of all liens and encumbrances except as otherwise noted herein. The Purchaser agrees to pay in cash, on demand by the dealer, any balance owed on the trade-in in excess of the amount shown on the front of this buyer's order.

5. Manufacturer has reserved the right to change the design of any new motor vehicle, chassis, accessories or parts thereof previously purchased by or shipped to Dealer or being manufactured or sold in accordance with Dealer's orders. Correspondingly, in the event of any such change by Manufacturer, Dealer shall have no obligation to Purchaser to make the same or any similar change in any motor vehicle, chassis, accessories or parts thereof covered by this Order either before or subsequent to delivery thereof to Purchaser.

6. Dealer shall not be liable for failure to deliver or delay in delivering the motor vehicle covered by this Order where such failure or delay is due, in whole or in part, to any cause beyond the control or without the fault or negligence of Dealer.

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

8. **MANUFACTURER'S WARRANTY: ANY WARRANTY ON ANY NEW VEHICLE OR USED VEHICLE STILL SUBJECT TO A MANUFACTURER'S WARRANTY IS THAT MADE BY THE MANUFACTURER ONLY. THE SELLER HEREBY DISCLAIMS ALL WARRANTIES, EITHER EXPRESS OR IMPLIED.**

9. **PURCHASER SHALL NOT BE ENTITLED TO RECOVER FROM DEALER ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS, OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.**

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

11. Seller makes no representations concerning fuel economy of the sale unit and any information posted on the sale unit or contained in literature relating to the same reflect the results of tests performed, required or prescribed by government agency, upon which Seller has relied.

12. It is expressly agreed to and understood by Buyer and Seller that in the event of a non-credit transaction, Seller retains a security interest in the purchased vehicle until such time as Buyer has paid the Seller for the vehicle.

Buyer agrees to all the above listed charges.

PLEASE READ CAREFULLY! NOTICE OF ARBITRATION

If you agree to arbitration, you are giving up your right to go to court for claims and disputes arising from this Contract.

- You or we can choose to have any dispute between us decided by arbitration, and not by a court or by a jury trial.
- If a dispute is arbitrated, you give up your right to join in as a class representative or class member on any class claim you may have against us, including any right to class arbitration.
- In arbitration, discovery and rights to appeal are generally more limited than in a judicial proceeding, and other rights that you and we would have in court may be unavailable.

ARBITRATION AGREEMENT: At your or our election, any claim or dispute in contract, tort, statute or otherwise between you and us or our employees, agents, successors, or assigns that arises out of or relates to your credit application, this Contract or any resulting transaction or relationship including those with third parties who do not sign this Contract, is to be decided by neutral binding arbitration. The election to arbitrate any claim or dispute may be made before or after a lawsuit has been filed, and with respect to any counterclaims that may be filed in a lawsuit. The interpretation and scope of this arbitration agreement, including the arbitrability of a claim or dispute, is also to be decided by neutral binding arbitration, except for the validity of the waivers of class action rights. The validity of the waivers of class action rights shall only be determined by a court of competent jurisdiction.

If you or we choose to arbitrate any claim or dispute, you and we agree that no trial by jury or other judicial proceeding shall take place. In addition, you agree not to participate as a class representative or class member on any class claim that you may have against us, including class arbitration. You and we also agree that any claim or dispute is to be heard and decided by one arbitrator on an individual basis, and not as a class action.

For the arbitration, you or we may choose one of the following arbitration administrators with its applicable rules: the American Arbitration Association ("AAA"), 335 Madison Ave., Floor 10, New York, NY 10017-4605 (www.adr.org) or JAMS ("JAMS"), 1920 Main Street, Suite 300, Irvine, California 92614, www.jamsadr.com. You can get a copy of the rules of these arbitration administrators by contacting them directly or visiting their websites. If for any reason neither the AAA nor JAMS are willing or available to administer any arbitration, you and we shall attempt to reach an agreement on an alternative arbitration administrator or arbitrator. In the event you and we cannot reach such an agreement, an alternative arbitration administrator or arbitrator may be appointed by a court in accordance with the Federal Arbitration Act ("FAA").

Any arbitration hearing will be conducted in the federal judicial district where the dealership from which you purchased the vehicle is located, unless you and we agree otherwise. You and we shall pay the fees and costs specified by the applicable rules of the arbitration administrator selected. As part of any award, the arbitrator may assess the fees and costs associated with any arbitration in accordance with applicable law. You and we shall be responsible for our own attorney fees associated with any arbitration, unless otherwise allowed for under applicable law and awarded by the arbitrator.

The arbitrator will be a lawyer or a former judge. In making an award, the arbitrator shall follow governing substantive law. The arbitrator has the authority to order specific performance, monetary damages and punitive damages or to provide any relief allowed by applicable law. Other than the grounds for review under the FAA, the arbitration award is final and binding on all parties. Any court having jurisdiction may enforce the arbitrator's award.

You and we retain rights to self-help remedies and to seek remedies in small claims court for claims or disputes within that court's jurisdiction, unless those claims or disputes are transferred, removed, or appealed to a different court. You and we retain rights to take measures that do not involve a court or arbitration. These measures include, but are not limited to, setting off against a deposit account, repossessing property, and foreclosing on property. You or we may obtain a temporary court order necessary to prevent harm until the arbitration is completed. By exercising any retained rights or by taking measures that do not involve a court or arbitration, neither you nor we waive the right to arbitrate any claim or dispute.

You agree that the Contract involves interstate commerce, and that the FAA (9 U.S.C. § 1 et. seq.) governs this arbitration agreement and not any state law concerning arbitration, including state law arbitration rules and procedures. This arbitration agreement survives any termination, payoff or transfer of this Contract. Except for the waivers of class action rights, if any part of this arbitration agreement is found to be unenforceable, the remainder is enforceable. If the waivers of class action rights are found to be invalid by a court of competent jurisdiction, then this entire arbitration agreement shall be deemed invalid.

By signing the Contract, you and we understand and agree to be bound by its terms, and expressly waive our rights to a trial by jury and judicial process, and review, except as allowed by law. Nevertheless if you do not want this arbitration agreement to apply, you may reject it by mailing a written notice to us at:

Group 1 Automotive, Inc. Attn: General Counsel, 800 Gessner, Suite 500, Houston Texas 77024, that describes the Contract and that states you are rejecting the arbitration agreement. A rejection notice is only effective if it is signed by each borrower, and the envelope that it is sent in is postmarked no more than five calendar days after the Contract. If you reject the arbitration agreement, it will not affect any other terms of the Contract. If you do not properly reject the arbitration agreement, it will be effective as of the date of the Contract.

Caution: It is important that you read this arbitration agreement thoroughly before you sign this Contract. By signing it, you acknowledge that you have read and understand this arbitration agreement, and have received a copy of it. If you do not understand something in this arbitration agreement, do not sign this Contract, instead ask your lawyer.



MOTORIST ASSISTANCE PLAN

Vehicle Service Contract

CONTRACT NUMBER
[REDACTED]

REGISTRATION

CUSTOMER INFORMATION

CUSTOMER NAME [REDACTED] CO-CUSTOMER NAME [REDACTED]
 ADDRESS [REDACTED]
 CITY, STATE, ZIP KANSAS CITY MO 64127 CUSTOMER EMAIL [REDACTED]
 PHONE [REDACTED] CO-CUSTOMER EMAIL [REDACTED]

VEHICLE INFORMATION

VIN [REDACTED] YEAR 2015 MAKE INFINITI MODEL QX60
 CURRENT ODOMETER 130,187 VEHICLE PURCHASE PRICE \$17,977.00 VEHICLE CLASS [REDACTED]

COVERAGE AND TERMS

- 4 STAR COVERAGE ★★★★★ 3 STAR COVERAGE ★★★ 2 STAR COVERAGE ★★ STAR COVERAGE ★

TERM MONTHS 24 TERM MILEAGE 30,000

CONTRACT PRICE \$3,625.00

This coverage ends when the month's term selected expires as measured from the Contract Purchase Date or when the mileage of Your Vehicle reaches the total of the Current Odometer plus the mileage term selected.

SURCHARGES

(If a box is not marked, then no coverage applies.)

- COMMERCIAL USE VEHICLE BUY BACK
 AFTER POINT OF SALE CANADIAN VEHICLE
 OVERSIZED TIRES/LIFTED VEHICLE
 UBER/LYFT

After point of sale - (Select if contract purchase date is not the same as Vehicle purchase date and Vehicle is not under manufacturer's warranty.)

DEDUCTIBLES

- \$0
 \$100 DISAPPEARING (must be serviced at selling dealer, otherwise \$100 applies)
 \$100
 \$200
 \$500

SELLER INFORMATION

DEALER NAME Baron BMW/Baron Mini
 ADDRESS 9010 Shawnee Mission Parkway CITY Merriam STATE KS ZIP 66202
 PHONE # 9137225100
 ACCOUNT # [REDACTED]

LIEN HOLDER INFORMATION

LIEN HOLDER NAME MECHANICS BANK
 ADDRESS PO BOX 278852 CITY SACRAMENTO STATE CA ZIP 95827
 PHONE # [REDACTED]

I understand that the purchase of this Contract is not required in order to purchase or obtain financing for this Vehicle and is subject to verification. My signature below indicates that I have read and agree to all the terms and conditions of this Contract. In addition, if this Service Contract is financed or included in my Lease agreement, I authorize Lien Holder to 1) be listed as joint [REDACTED] and 2) act in the event I default on my obligation to such Lien Holder [REDACTED].

CONTRACT PURCHASE DATE [REDACTED]

Administered by
 ENTERPRISE FINANCIAL GROUP, Inc. (EFG)

or one of its affiliated companies (see DEFINITIONS for Your state-specific Administrator)
 P.O. Box 167667, Irving TX 75016, 1-800-527-1984, www.efgcompanies.com

MAP (0819)

CR082619



Date: [REDACTED] 6:29 PM

Salesperson: **Valerie Rommerskirchen**

Manager: **Elias Holloway**

FOR INTERNAL USE ONLY

CUSTOMER

Address : **MERRIAM, KS
JOHNSON CO**

Home Phone:

Work Phone :

E-Mail :

Cell Phone

VEHICLE

Stock # : **FC516289**

New / Used : **Used**

VIN : [REDACTED]

Mileage: **130153**

Vehicle : **2015 INFINITI QX60**

Color : **Emerald Graphit**

Type : **Base 4dr All-wheel Drive**

84215

Loan Payments	Estimated		
	Cash Down	1,800.00	2,500.00
48 Months	427.32	409.49	396.76
60 Months	357.98	343.04	332.38
72 Months	312.13	299.11	289.81

* A.P.R. Subject to equity and credit requirements.

Market Value Selling Price	24,688.00
Discount	- 6,711.00
Adjusted Price	17,977.00
Doc Fee	599.00
Title/Tag Fee	2.50
Balance	18,578.50

Customer Approval: _____ Management Approval: _____

Retail payments are an estimate and may vary among lending institutions. Tax rules may vary per state. The final terms of the financial institution's acceptance and are negotiable. Retail Net Sales Price is based on 0 down payment on the actual

**Baron BMW Mini & Peoples Auto Credit
Shawnee Mission Hyundai & Kia**

P.O. BOX 1748 STAFFORD, TX 77497-1748
PHONE (281) 925-3200 · TOLL FREE (866) 545-2988
FAX (281) 925-3215



AMOUNT PAID BY COMMENT
1,800.00 CARD

[REDACTED]
KANSAS CITY MO [REDACTED]
[REDACTED]

TOTAL RECEIVED: \$1,800.00
DATE-TIME: 26JAN2022 20:03
CASHIER: JXW051
LOCATION:
CASH DRAWER:

ACCOUNTING DISTRIBUTION

CO	JOURNAL	CO	ACCOUNT	AMOUNT	CONTROL	CONTROL2
51	501	51	[REDACTED]	1,800.00		
		51	[REDACTED]	-1,800.00	111385	

**CASH
RECEIPT**

FILE COPY

MONTHLY STATEMENT



KANSAS CITY MO



Scan this to quickly register your account within the MB Auto Finance Mobile App



Office ID Code: 501-001-0051
Account Number [Redacted]

Account Summary

Statement Date: March 23, 2022

Customer Service

TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	ENDING PRINCIPAL BALANCE***
2/28/2022	PRINCIPAL PAYMENT	-\$251.61	\$20,151.89
2/28/2022	INTEREST PAYMENT	-\$147.39	

For billing questions, payoffs, or to make a payment, please access our website at mechanicsbank.com/auto, or call us at (855) 272-2886.

When contacting our office, please have your account number available.

Please refer to the back of this statement for important information.

Payoff Amount Good Through April 2, 2022: \$20,301.87 **

***The ending principal balance does not reflect the total amount required to pay your loan in full.
**The "Payoff Amount" listed above may not include transactions that take place after the statement date.

REV. 1015

Return this portion with your check

Total Amount Enclosed: \$

PAYMENT COUPON

Send Payments To:

MECHANICS BANK
PO BOX 25085
SANTA ANA, CA 92799-5085

OFFICE ID CODE:	501-001-0051
ACCOUNT NUMBER:	[Redacted]
PAYMENT AMOUNT:	\$398.78
PAST DUE AMOUNT:	\$0.00
LATE CHARGES:	\$0.00
OTHER CHARGES:	\$0.00
Total Amount Due:	\$398.78

Payment Due Date: 4/12/2022



Check box and make change of address on back

805-2218-1220F



CONTACT US

If you have any questions about your account, Mechanics Bank Auto Finance (MB Auto Finance) offers a number of ways to contact us:

Internet: Visit mechanicsbank.com/auto and register your account for a convenient way to view your statement, make payments online, change your address, and more.

Phone: Contact us by phone at (855) 272-2886. Account information is available 24 hours a day / 7 days a week via our automated phone system. You may speak with a Customer Service Representative during the hours shown below. Please note that calls to or from MB Auto Finance may be recorded or monitored for quality assurance and training purposes.

Customer Service Hours of Operation

Monday – Thursday 6:00am to 7:00pm PST
Friday 6:00am to 6:00pm PST
Saturday 8:00am to 12:00pm PST

Correspondence: Please do not mail forms, letters, or other correspondence with your payment. Correspondence should be written on a separate sheet of paper and sent to PO Box 98541, Las Vegas, NV 89193. Please include your name, address, phone number including area code, and account number.

PAYMENT OPTIONS OTHER THAN REGULAR MAIL

Automatic Payments: If you enroll in this service, MB Auto Finance will debit your checking or savings account each month for the amount indicated on your ACH Form. Your MB Auto Finance account will be credited as of the date indicated on your ACH Form.

Pay Online: If you are registered on mechanicsbank.com/auto or the MB Auto Finance Mobile App, you can make one-time payments or setup automatic payment.

Pay by Phone: By calling (855) 272-2886, you can make a one-time payment by phone. A money transfer fee may be charged per transaction and the amount of the fee will be disclosed to you prior to making your transaction.

Pay by Text: To make a payment by text, register your account online at: <https://internet.speedpay.com/mechanicsbank/>. A money transfer fee may be charged per transaction and the amount of the fee will be disclosed prior to making your transaction.

Pay in Person: Mechanics Bank does not accept in-person payments. Payments can be made at Western Union and MoneyGram locations. A money transfer fee may be charged per transaction and the amount of the fee will be disclosed prior to making your transaction.

MoneyGram: Pay at any MoneyGram location using your account number and Receive Code 8288. **Western Union:** Pay at any Western Union location using your account number, Code City: MBAUTOFINANCE, and Code State: CA.

Note: Some restrictions and additional fees may apply for the services listed above. For additional information, please speak to one of our Customer Service Representatives.

INSURANCE INFORMATION

Please send any relevant insurance documents, including policy updates to PO Box 2029, Sioux City, IA 51104.

LATE CHARGES

You can avoid late charges by making the Current Payment Due for at least the exact amount due as indicated on this Billing Statement on or before the Payment Due Date. Please refer to your purchase agreement for details regarding the assessment of late charges on your account.

To ensure that we received your payment on time, please use the enclosed envelope and attached payment stub, send the payment to the address on the payment stub, and allow 7-10 days for mail delivery. There may be a delay in posting payments that are not received at the location identified on the payment stub.

CREDITING OF PAYMENTS

Payments made will be applied first to the past due and billed payment, then to fees as applicable.

IMPORTANT BANKRUPTCY INFORMATION

If you have filed for bankruptcy, this statement is in no way an attempt to collect a debt. This statement is provided for information purposes only to assist in voluntary payments associated with a validly perfected interest in your vehicle in lieu of pursuit of our right to obtain possession of the vehicle. Please be advised that the payment amount and due date reflected on this statement may not be indicative of your actual payment amount or due date resulting from your bankruptcy. Further, this statement is not an attempt to recover any amount from you personally.

USE OF YOUR CREDIT REPORT

You agree that we may request and utilize your credit report(s) at any time during the term of your contract for the purpose of reviewing, updating, or extending credit, taking collection action or for other legitimate business purposes associated with your account referenced on the front side of this statement.

NOTICE TO CONSUMER ABOUT NEGATIVE CREDIT REPORTING

Federal law requires us to advise you that we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit report record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

DISPUTES ABOUT CREDIT INFORMATION WE REPORTED

If you believe we reported incorrect or incomplete information about you to a credit bureau, write us at PO Box 98541, Las Vegas, NV 89193. Identify the information and tell us why you believe it is incorrect or incomplete. If you have a copy of the credit report which shows the disputed information, please include a copy in your correspondence.

AUTO-DIALED AND PRE-RECORDED CALLS

We use automatic telephone dialing systems and rerecorded/artificial voice messages to communicate with our customers. By providing your contact information, you agree to be contacted regarding your account via text message, email or telephone, including the use of pre-recorded or auto-dialed calls. Standard mobile, message, or data rates may apply.

809-2219-12208

Update Address, Phone Numbers, or Email Address

Your address, phone numbers, or email can be updated through one of the following ways:

- Logging onto mechanicsbank.com/auto
- Speaking to one of our Customer Service Representatives at (855) 272-2886
- Completing the Change of Address form below. Please allow 1 billing cycle for the change to take place.

CHANGE OF ADDRESS:

Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Business Phone: _____

Cell Phone: _____ Email Address: _____

SECTION

on the reverse
rd to you.
of the mailpiece,
nits.

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
X Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

Adult Signature Priority Mail Express®
 Adult Signature Restricted Delivery Registered Mail™
 Certified Mail® Registered Mail Restricted Delivery
 Certified Mail Restricted Delivery Signature Confirmation™
 Collect on Delivery Signature Confirmation Restricted Delivery
 Collect on Delivery Restricted Delivery
 Insured Mail
 Insured Mail Restricted Delivery (over \$500)

Domestic Return Receipt

SN 7530-02-000-9053

KANSAS CITY MO

Department of Transportation
 To: W48-226
 Building: DOT
 Mailstop: 4 West
 Rig Symbol: NVS-200, 210, 300, 010
 External Carrier: PRIORITY

TO:
 NHTSA
 Defects Investigation
 1200 New Jersey Avenue SE
 Washington, DC 20003-9382



Retail
 RDC 99
 20003
 U.S. POSTAGE
 FCM LC
 KANSAS
 JAN 25,
 \$11
 S2324P5

8-220