

U.S. Department
of TransportationNational Highway
Traffic Safety
Administration

DOT Auto Safety Hotline

Vehicle Owner's Questionnaire (VOQ)

NATIONWIDE 1-888-DASH-2-DOT

1-888-327-4236

www.nhtsa.dot.gov/hotline

FOR AGENCY USE ONLY 197

Date Received

30-OCT-2000

 Ocl_or _____
 rt_dt _____
 od_rt _____
 up_ltr _____

Reference No.

874101

 Do you authorize NHTSA to provide a copy of report to the manufacturer of your vehicle? YES NO
 In the absence of an authorization, NHTSA WILL NOT provide your name and address to the vehicle manufacturer.

Signature of Owner _____ Date ____/____/____

VEHICLE INFORMATION

Vehicle Ident. No. (VIN) <small>(Listed at front of windshield or drivers side)</small>	Vehicle Make	Vehicle Model	Vehicle Year	Current Odometer Reading
1FALP52U3TA168046	FORD	TAURUS	1996	

Purchase Date	Dealer's Name _____	Engine Size (CID/CC/L) _____	<input type="checkbox"/> Turbo <input type="checkbox"/> Diesel <input type="checkbox"/> Gas <input type="checkbox"/> Fuel Injection
<input type="checkbox"/> New <input checked="" type="checkbox"/> Used	City _____ State _____ Zip Code _____	No. Cylinders _____	

Transmission Type	Antilock Brakes	Restraint System	Cruise Control	Drive Train	Vehicle Type	Body Style
<input type="checkbox"/> Manual <input type="checkbox"/> Automatic	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> 3-Point Belt <input type="checkbox"/> Driverside Airbag <input type="checkbox"/> Passengerside Airbag <input type="checkbox"/> Motorbell <input checked="" type="checkbox"/> 2-Point Belt	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Front <input type="checkbox"/> Rear <input type="checkbox"/> 4-Wheel	<input type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Minivan <input type="checkbox"/> Other _____ <input type="checkbox"/> Sport Ult <input type="checkbox"/> Truck <input type="checkbox"/> Motorcycle	<input type="checkbox"/> 2-Door <input type="checkbox"/> 4-Door <input type="checkbox"/> Stationwagon <input type="checkbox"/> Pick Up Truck <input type="checkbox"/> Other _____

FAILED COMPONENT(S)/PART(S) INFORMATION

Component 08500000	Par. Name(s) ELECTRICAL SYSTEM:IGNITION	Location <input type="checkbox"/> Left <input type="checkbox"/> Right <input type="checkbox"/> Frnt <input type="checkbox"/> Rear	Failed Part(s) <input type="checkbox"/> Original <input type="checkbox"/> Replacement
No. of Failures 0	Date(s) of Failure(s) 01-OCT-2000 Mileage at Failure(s) 73000 Vehicle Speed at Failure(s) 55	Failed Part(s) Available? <input type="checkbox"/> Yes <input type="checkbox"/> No	NHTSA Previously Contacted? <input type="checkbox"/> Yes <input type="checkbox"/> No

APPLICATION INCIDENT INFORMATION

(Please describe in detail the incident(s), Failure(s), Crash(es), and injury(ies) on the back of this form)


Crash <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Fire <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Number of Persons Injured 0	Number of Fatalities 0	Estimated Property Damage	Reported to Police <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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NARRATIVE DESCRIPTION OF FAILURE(S), INCIDENT(S), INJURY(IES)

WHILE DRIVING ABOUT 55 MPH ENGINE WITHOUT PRIOR WARNING STALLED/ JUST STOPPED WORKING. CONSUMER STEERED OFF THE ROAD, AND DEALER DID NOT KNOW WHAT COULD HAVE CAUSE THE PROBLEM.*AK

CONTINUED ON BACK PLEASE

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.

 <p>U.S. Department of Transportation National Highway Traffic Safety Administration</p>		<p>DOT Auto Safety Hotline Vehicle Owner's Questionnaire (VOQ) NATIONWIDE 1-888-DASH-2-DOT 1-888-327-4236 www.nhtsa.dot.gov/hotline</p>		<p>FOR AGENCY USE ONLY 197</p>	
<p>U.S. Department of Transportation National Highway Traffic Safety Administration</p>		<p>DATE RECEIVED 30-OCT-2006 DEFECTS INVESTIGATION</p>		<p>Od or Mileage at Time of Failure _____</p> <p>Reference No. 874101</p>	
<p>OWNER INFORMATION (Type or Print)</p>				<p>Work Number _____ Home Number _____</p>	
<p>Do you authorize NHTSA to provide a copy of report to the manufacturer of your vehicle? In the absence of an authorized signature, your name and address to the vehicle manufacturer.</p>				<p><input checked="" type="checkbox"/> YES <input type="checkbox"/> NO</p>	
<p>Signature of Owner _____</p>				<p>Date <u>12/15/2006</u></p>	
VEHICLE INFORMATION					
<p>Vehicle Ident. No. (VIN) (Located at bottom of windshield on driver's side)</p>		<p>Vehicle Make</p>	<p>Vehicle Model</p>	<p>Vehicle Year</p>	<p>Current Odometer Reading</p>
<p>1FALP52U3TA168046</p>		<p>FORD</p>	<p>TAURUS</p>	<p>1996</p>	<p>73,000</p>
<p>Purchase Date <u>8/8/98</u></p>		<p>Dealer's Name <u>Carmax</u></p>		<p>Engine Size (CID/CC/L) _____</p>	
<p><input type="checkbox"/> New <input checked="" type="checkbox"/> Used</p>		<p>City <u>Princeton</u> State <u>MD</u> Zip Code <u>21723</u></p>		<p>No Cylinders _____</p>	
<p>Transmission Type</p>	<p>Antilock Brakes</p>	<p>Restraint System</p>		<p>Cruise Control</p>	<p>Drive Train</p>
<p><input type="checkbox"/> Manual <input checked="" type="checkbox"/> Automatic</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p><input type="checkbox"/> 3-Point Belt <input type="checkbox"/> Motorbelt <input type="checkbox"/> Driverside Airbag <input checked="" type="checkbox"/> 2-Point Belt <input type="checkbox"/> Passengerside Airbag</p>		<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p><input checked="" type="checkbox"/> Front <input type="checkbox"/> Rear <input type="checkbox"/> 4-Wheel</p>
<p>Vehicle Type</p>	<p>Body Style</p>				
<p><input checked="" type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Minivan <input type="checkbox"/> Other</p>	<p><input type="checkbox"/> Sport Ut <input type="checkbox"/> Truck <input type="checkbox"/> Motorcycle</p>				
FAILED COMPONENT(S)/PART(S) INFORMATION					
<p>Component 08500000</p>	<p>Part Name(s) ELECTRICAL SYSTEM:IGNITION</p>		<p>Location</p>		<p>Failed Part(s)</p>
			<p><input type="checkbox"/> Left <input type="checkbox"/> Right <input type="checkbox"/> Front <input type="checkbox"/> Rear</p>		<p><input type="checkbox"/> Original <input type="checkbox"/> Replacement</p>
<p>No of Failures 0</p>	<p>Date(s) of Failure(s) <u>01-OCT-2006</u> Mileage at Failure(s) <u>73000</u> Vehicle Speed at Failure(s) <u>55</u></p>		<p>Failed Part(s) Available? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>		<p>NHTSA Previously Contacted? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
APPLICATION INCIDENT INFORMATION					
(Please describe in detail the incident(s), failure(s), crash(es), and injury(ies) on the back of this form)					
<p>Crash</p>	<p>Fire</p>	<p>Number of Persons Injured</p>	<p>Number of Fatalities</p>	<p>Estimated Property Damage</p>	<p>Reported to Police</p>
<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p>0</p>	<p>0</p>		<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
NARRATIVE DESCRIPTION OF FAILURE(S), INCIDENT(S), INJURY(IES)					
<p>WHILE DRIVING ABOUT 55 MPH ENGINE WITHOUT PRIOR WARNING STALLED/ JUST STOPPED WORKING.CONSUMER STEERED OFF THE ROAD, AND DEALER DID NOT KNOW WHAT COULD HAVE CAUSE THE PROBLEM.*AK</p>					
CONTINUE ON BACK IF NEEDED					
<p>The Privacy Act of 1974-Public Law 93-579 This information is requested pursuant to authority vested in the National Highway Traffic Safety Act and subsequent amendments. You are under no obligation to respond this questionnaire. Your response may be used to assist the NHTSA in determining whether a manufacturer should take appropriate action to correct a safety defect. If the NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.</p>					

Fold to show Return Address (no stamp needed) Fasten with tape or staple and mail

INFORMATION ON TIRE FAILURE(S) IF APPLICABLE!

TIRE IDENTIFICATION NO.*

D O T

MANUFACTURER/TIRE NAME

SIZE

* The identification number consists of 7 to 10 letters and numerals following the letters DOT. It is usually located near the rim flange on the side opposite the whitewall or on either side of a blackwall tire.

NARRATIVE DESCRIPTION (CONTINUED)

I contacted Ford Motor and was told that there was a recall on the Brown Cabair System. They verified that I never received a copy of the recall. I then called a local Ford Dealer and was told that what happened to my car was a result of the Cabair System. They may figure the failure, my heat stopping working just the following day the car stalled & I had it towed to Carnot. After several weeks of no answers & no call backs. I called their Repair Mgr. and he told me that I needed a new engine. I was stunned because I had just bought new brakes, tires & an oil change. He then quoted me a price of \$1800-3500, which I could not afford.

★ U.S.G.P.C. 1982-423-857/50086

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

400 Seventh St., S.W.
Washington, D.C. 20590

Official Business
Penalty for Private Use \$300



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST CLASS PERMIT NO. 73173 WASHINGTON, D.C.

POSTAGE WILL BE PAID BY NATL HWY TRAFFIC SAFETY ADMIN.

U.S. Department of Transportation
National Highway Traffic Safety Administration
Information Management Staff NSA-10.01
400 7th Street, SW
Washington, DC 20590





U.S. Department
of Transportation

**National Highway
Traffic Safety
Administration**

400 Seventh Street, S.W.
Washington, D.C. 20590

Dear Consumer:

As a result of your recent inquiry to the National Highway Traffic Safety Administration's Auto Safety Hotline, we developed the enclosed Vehicle Owner's Questionnaire. Please review the form and supply any additional information you have that you believe is relevant to your safety problem(s). You may also include copies of repair bills, letters to manufacturers, or any other documents related to the problem(s).

Please complete the questionnaire, fold, staple, or tape it so that the pre-addressed portion is on the outside.

We will share this information with the appropriate manufacturer may help resolve your problem(s). It is helpful to be thorough in your report so that our ability to use your information will be maximized. It is not necessary to complete all boxes if you are not sure of the information. It is very difficult to pursue complaints unless the Vehicle Identification Number (VIN) is known, and when reporting a tire problem, the DOT Identification is needed. The VIN is located inside the vehicle adjacent to the left of the windshield pillar (driver's side). The tire identification number contains 7 to 11 characters and is preceded by the letters "DOT" on the tire between the maximum width section and the bead, usually near the rim flange on the opposite side of the whitewall or on either side of a blackwall tire.

Any information you provide on this questionnaire is ENTIRELY VOLUNTARY. There is NO CONSEQUENCE or PENALTY of any kind if you DO NOT wish to provide it. We seek this information so that this agency can help you and other owners with similar problems and to allow us to combine this information with similar owner reports to develop both statistical and investigatory evidence which will help identify potential safety-related problems in motor vehicles or items of motor vehicle equipment.

Sincerely,

Information Management Branch
Auto Safety Hotline

2 Enclosures:
Self-addressed Questionnaire
Auto Safety Hotline Pamphlet



AUTO SAFETY HOTLINE
(800) 424-9393
Wash. D.C. Area 368-0123

U. S. Department of Transportation
National Highway Traffic Safety Administration
Information Management Staff NSA-10.01
400 7th Street, N.W.
Washington, DC 20590

Re: Ford Taurus
Vin #1FALP52U3TA168046
Recall: Brown Coolant System

To Whom It May Concern:

Once I found out that the engine needed to be replaced, I immediately called Ford Motors Customer Service Department; as I still owed \$7,200.00 on the vehicle. I had purchased the vehicle in August, 1998. I also had no way to get to and from my job. Ford Motors once again told me that a copy of the recall was mailed to the previous owner and that I would have never received it anyway.

I again called CarMax to see if they had received a copy of the recall information and was told by their Regional Manager that they had not received it. I then called another CarMax dealer in Baltimore and was told that CarMax would have known about the recalls because they are online with Ford and that any recalls would have come up prior to purchase date. However, on my date of purchase, I was told about one (1) recall, regarding a latch. This information was given to me from CarMax, but was never told about the Brown Coolant System. When I got the call regarding the engine, I was also told that there was no coolant in the car. A customer service manager with Ford Motor told me that it was the Brown Coolant System and that I should contact the U.S. Dept. of Transportation.

I contacted the regional office for CarMax and was told that the problem was not theirs and that they could not help me with any repairs. They also told me that I should remove my vehicle from their repair lot or they would start charging me storage immediately. I tried to purchase another vehicle from CarMax and was told that I needed \$4,000 down to get a 1997 Camry. Meanwhile in August, 1998, I put \$4,000 on the 1996 Ford Taurus. I asked CarMax to give me an appraisal for my vehicle, and because the car was not running I could only get \$2500 for the car. I was able to get assistance through another dealership, but my payments have literally doubled. Payments that I really can't afford. Had I not had the \$7200 still owing, I would have not been stuck with such high payments. My Taurus payments were \$230.00 and now my payments are \$550.00/month. Also, CarMax told me right after the Ford Taurus stalled that I would could not get another car because of the \$7200 pay-off amount still owed on the Ford Taurus. I was never late with my payments on the Taurus and was in the process of trading it in, because I had planned on getting a new vehicle.

I feel that I should have been notified about the notification on the Brown Coolant System. Because the repair manager at Ford told me that the engine would never had gone. He mentioned that they would have flushed the engine coolant system out and replaced the defective parts. I never had the opportunity to get that service. Also, as a result of this defective part, I am now stuck with car payments that are beyond my means. I had not choice but to purchase another vehicle because of the type of work that I do.

The Ford Motor Company told me that the recall was mailed out in July of 1997 and another was sent in July 1998. I did not purchase the vehicle until August 8, 1998, and was not notified of any recalls. I strongly feel that all recalls should strickly be the responsibility of the manufacturer as well as any inconveniences that they may cause everyday hard working individuals such as myself. I was shunned away by both Ford Motors and by CarMax. CarMax feels that I should blame Ford Motors. But, I blame both Ford and CarMax because I strongly believe that CarMax also knew about the recall.

I have attached copies of the contract for the new vehicle, in which, I had to purchase, along with other pertinent information that you might find helpful. As a remedy to this solution, while I realize I did put \$40,000 miles on the car, that should not constitute my having to purchase a new engine. Also, I had purchased the extended maxcare warranty through CarMax and was conveniently told that it had expired two-weeks prior to the car failure. I was told by the salesman at CarMax that the warranty would cover the length of the loan, and I had expressed to him that would be the only way that I would ever purchase a used vehicle. However, on the purchase date I never received any warranty information, just a small card with a toll free number. When I told this to the CarMax repair manager, she finally got a copy of the original warranty, which had I received at time of purchase, I would have never brought the vehicle.

Right now, I would like to get me car payments lowered and I feel that the manufacturer should assist me in doing so. I also had to borrow \$3000 for the down payment and for a different vehicle. CarMax purchased the car back for \$2500 and I in turn purchased another vehicle at a Chevrolet dealership. I was without transportation for a month and a half and need to be compensated. I would not want this to happen to another person, and quite frankly it's unfair.

Your help in this matter is greatly appreciated.


Linda M. Moore

THIS IS A CONSUMER CREDIT SALE DOCUMENT

LINE OF COMPUTER/PRINTER SQUARELY WITH BRACKET BELOW

SIMPLE INTEREST MOTOR VEHICLE CONTRACT AND SECURITY AGREEMENT

BUYER'S NAME [REDACTED]	DATE OF CONTRACT 11/08/2000
ZIP CODE	AGREEMENT No.
CO-BUYER'S NAME AND ADDRESS	

Stock No.	COL197A
Source	
Salesperson	RAYMOND V ROMAN
Date	11/08/2000
Bus. Phone	(410) 792-0090
Res. Phone	(301) 490-8224

In this contract the words "we," "us" and "our" refer to the creditor (seller) named below or, upon any assignment, its assignee. The words "you" and "your" refer to the buyer and co-buyer if any named herein and to the heirs, executors, administrators and assigns of such buyer and co-buyer. We sell you the motor vehicle described below (the "vehicle") on credit. The credit price is shown below as the "Total Sale Price." The "Cash Price" is also shown below. By signing this contract you choose to buy the vehicle on credit and agree to pay the Amount Financed, along with a Finance Charge at the Annual Percentage Rate shown below on the unpaid principal balance of the Amount Financed, according to the schedules, terms and agreements shown on the front and back of this contract. If this contract is signed by a buyer and co-buyer, each is individually and together responsible for all agreements in the contract. You have received from the Seller a buyer's order, purchase order, bill of sale or similar document, and you agree that the terms of such document are incorporated into this contract by this reference.

SEE OTHER SIDE FOR ADDITIONAL TERMS AND AGREEMENTS:

NEW/USED	YEAR	MAKE	CYL	DIESEL	BAS.	OTHER BODY STYLE	MODEL	ODOMETER READING	VEHICLE IDENTIFICATION NUMBER
USED	1998	DODGE	8		XX	2 DOOR	DURANGO	32538	1B4HS28Y5WF103520
	COLOR	TRIM	TIRES	TRANS	KEY NO.	LIC. NO.	R.O.S. NO.		
	MAROON	SLT		A					

DISCLOSURES PURSUANT TO THE TRUTH-IN-LENDING ACT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate. 22.95 %	The dollar amount the credit will cost you. \$ 13379.80 (e)	The amount of credit provided to you or on your behalf. \$ 19400.00	The amount you will have paid after you have made all payments as scheduled. \$ 32779.80 (e)	The total cost of your purchase on credit, including your down payment of \$ 1500.00 \$ 34279.80 (e)

YOUR PAYMENT SCHEDULE WILL BE:		
Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	N/A	
One Payment of	N/A	
59 Payments of	546.33	Monthly, beginning 12/08/2000
One Final Payment of	546.33	11/08/2005

SECURITY: You are giving a security interest in the goods or property being purchased. (e) means an estimate
LATE CHARGES: If any payment is more than 7 days late you will be charged 5% of the late amount.
PREPAYMENT: You may pay your contract in full at any time without penalty.
 See the remainder of this document for any additional information about nonpayment, default and any required prepayment in full before the scheduled date.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulations may require a special buyers guide to be displayed on the window.

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.

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo arriba, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACION QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHICULO ES PARTE DE ESTE CONTRATO. LA INFORMACION EN LA FORMA DE VENTANILLA DOMINA CUALESQUER ESTIPULACION CONTARIA EN EL CONTRATO DE VENTA.

STATEMENT OF INSURANCE		
<i>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 have requested Seller to include in the balance due under this contract the following insurance. Insurance is to expire WITH <input type="checkbox"/> BEFORE <input type="checkbox"/> AFTER <input type="checkbox"/> the due date of the final installment. Buyer requests Seller to procure insurance on the vehicle against fire, theft, and collision for the term of this contract. Any insurance will not be in force until accepted by the insurance carrier.</i>		
	Premium	
\$ <u>N/A</u> BOD. COMP., FIRE & THEFT	Mos.	\$ <u>N/A</u>
\$ <u>N/A</u> DEDUCTIBLE COLLISION	Mos.	\$ <u>N/A</u>
BODILY INJURY \$ <u>N/A</u> LIMITS	Mos.	\$ <u>N/A</u>
PROPERTY DAMAGE \$ <u>N/A</u> LIMITS	Mos.	\$ <u>N/A</u>
MEDICAL	Mos.	\$ <u>N/A</u>

ITEMIZATION OF AMOUNT FINANCED

A. Cash Price Motor Vehicle and Accessories	\$ 19736.19
1. Cash Price Vehicle	\$ 19736.19
2. Cash Price Accessories	\$ N/A
B. Sales Tax	\$ 986.84
C. Luxury Tax	\$ N/A
D. Service Contract (optional)**	\$ N/A
**See Service Contract Box below	
E. Debt Cancellation Agreement (optional)	\$ N/A
F. Tire Tax	\$ N/A
G. Other	\$ 25.00
To whom paid <u>FOX CHEVROLET OF LAUREL</u>	
H. Other	\$ N/A
To whom paid _____	
TOTAL CASH PRICE (1A to H)	\$ 20748.00

A. Trade-In (Description)	
Yr _____ Make _____	
Model _____	\$ N/A
V.I.N. _____	
Odometer _____	
B. Less Prior Credit or Lease Payoff	\$ N/A
C. NET TRADE-IN (A minus B)	\$ N/A
(If negative, enter "0" and see 5C below)	
D. Cash Downpayment	\$ 1500.00
E. Manufacturer's Rebate	\$ N/A
TOTAL DOWNPAYMENT (2C + D + E)	\$ 1500.00

10248.00

THIS IS A CONSUMER CREDIT SALE DOCUMENT

SIMPLE INTEREST MOTOR VEHICLE CONTRACT AND SECURITY AGREEMENT

BUYER'S NAME		DATE OF CONTRACT
[REDACTED]		11/08/2000
CO-BUYER'S NAME AND ADDRESS		AGREEMENT No.
[REDACTED]		
		ZIP CODE

Stock No. C01197A
 Source _____
 Salesperson RAYMOND V. ROMAN
 Date 11/08/2000
 Bus. Phone (410) 792-0090
 Res. Phone (301) 490-8224

In this contract the words "we," "us" and "our" refer to the creditor (seller) named below or, upon any assignment, its assignee. The words "you" and "your" refer to the buyer and co-buyer if any named herein and to the heirs, executors, administrators and assigns of such buyer and co-buyer. We sell you the motor vehicle described below (the "vehicle") on credit. The credit price is shown below as the "Total Sale Price." The "Cash Price" is also shown below. By signing this contract you choose to buy the vehicle on credit and agree to pay the Amount Financed, along with a Finance Charge at the Annual Percentage Rate shown below on the unpaid principal balance of the Amount Financed, according to the schedules, terms and agreements shown on the front and back of this contract. If this contract is signed by a buyer and co-buyer, each is individually and together responsible for all agreements in the contract. You have received from the Seller a buyer's order, purchase order, bill of sale or similar document, and you agree that the terms of such document are incorporated into this contract by this reference.

SEE OTHER SIDE FOR ADDITIONAL TERMS AND AGREEMENTS:

NEW/USED	YEAR	MAKE	CYL.	DIESEL	GAS	OTHER	BODY STYLE	MODEL	ODOMETER READING	VEHICLE IDENTIFICATION NUMBER
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	COLOR	TRIM	TRFB	TRANS	KEY NO.	LIC. NO.	R.O.S. NO.			
	MAROON	SLT		A						

DISCLOSURES PURSUANT TO THE TRUTH-IN-LENDING ACT

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 after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of \$ 1500.00
22.95 %	\$ 13379.80 (e)	\$ 19400.00	\$ 32779.80 (e)	\$ 34279.80 (e)

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	N/A	
One Payment of	N/A	
59 Payments of	546.33	Monthly, beginning 12/08/2000
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SECURITY: You are giving a security interest in the goods or property being purchased. (e) means an estimate
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	Premium
\$ N/A DED. COMP., FIRE & THEFT	Mo. \$ N/A
\$ N/A DEDUCTIBLE COLLISION	Mo. \$ N/A
BODILY INJURY \$ N/A LIMITS	Mo. \$ N/A
PROPERTY DAMAGE \$ N/A LIMITS	Mo. \$ N/A
MEDICAL	Mo. \$ N/A
	Mo. \$ N/A

ITEMIZATION OF AMOUNT FINANCED

A. Cash Price Motor Vehicle and Accessories	\$ 1936.19
1. Cash Price Vehicle	\$ 1936.19
2. Cash Price Accessories	\$ N/A
B. Sales Tax	\$ 986.88
C. Luxury Tax	\$ N/A
D. Service Contract (optional)**	\$ N/A
*See Service Contract Box below	
E. Debt Cancellation Agreement (optional)	\$ N/A
F. Tire Tax	\$ N/A
G. Other DOC FEE	\$ 25.00
To whom paid FOX CHEVROLET OF LAUREL	
H. Other	\$ N/A
To whom paid _____	
TOTAL CASH PRICE (1A to H)	\$ 20748.00

A. Trade-In (Description)	
Yr _____ Make _____	
Model _____	\$ N/A
V.I.N. _____	
Odometer _____	
B. Less Prior Credit or Lease Payoff	\$ N/A
C. NET TRADE-IN (A minus B)	\$ N/A
(If negat ve, enter "0" and see 5C. below)	
D. Cash Downpayment	\$ 1500.00
E. Manufacturer's Rebate	\$ N/A
TOTAL DOWNPAYMENT (2C + D + E)	\$ 1500.00

Name of Insurer

The foregoing declarations are hereby acknowledged.

11/08/2000 FOX CHEVROLET X

DATE SELLER BUYER

CREDIT INSURANCE AUTHORIZATION

You voluntarily request the credit insurance checked below, if any, and understand that such insurance is not required. You acknowledge disclosure of the cost of such insurance and authorize it to be included in the balance payable under this contract. Any returned or refunded credit insurance premiums shall be applied to sums due under this contract. Only the persons whose names are signed below are insured.

CREDIT LIFE N/A Mos. Premium \$ N/A
JOINT LIFE N/A Mos. Premium \$ N/A
CREDIT DISABILITY N/A Mos. Premium \$ N/A
JOINT CREDIT DISABILITY N/A Mos. Premium \$ N/A
TOTAL CREDIT INSURANCE PREMIUMS \$ N/A

Name of Insurer

- You want Credit Life insurance
You do not want Credit Life insurance
You want Credit Disability Insurance
You want Joint Credit Life Insurance
You want Joint Credit Disability Insurance
You do not want Credit Disability Insurance

If the boxes above are checked to indicate that you desire Credit Life or Credit Disability Insurance, or both, your signature below and on an application for insurance that you have completed in connection with this contract means that you agree that you elect the insurance shown above subject to the eligibility requirements, conditions and exclusions set forth in your insurance policy(ies) or certificate(s). If the boxes above are checked to indicate that you do not want Credit Life or Credit Disability Insurance, or both, your signature below acknowledges that fact.

11/08/2000 BUYER

DATE CO-BUYER

You request an optional Debt Cancellation Agreement to be provided by someone other than the Seller. The purchase of a Debt Cancellation Agreement is not required to obtain credit. The cost of the Debt Cancellation Agreement (also shown in item 5A of the Itemization of Amount Financed) is \$ N/A (a)

11/08/2000 DATE BUYER
DATE CO-BUYER

OPTION: You pay no Finance Charge if the Amount Financed, item 6, is paid in full on or before Year SELLER'S INITIALS

THERE IS NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or other cancellation period for this sale. 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.

Buyer and Co-Buyer acknowledge that (1) before signing this contract Buyer and Co-Buyer have read both sides of this contract and received a legible, completely filled-in copy of this contract; and (2) Buyer and Co-Buyer have received a copy of every other document that Buyer and Co-Buyer signed during the contract negotiation.

Buyer's Signature X
Co-Buyer's Signature

AMOUNTS PAID TO PUBLIC OFFICIALS

- A. License \$ 97.00
B. Registration \$ 15.00
C. Title \$ 20.00
D. Transfer \$ N/A
E. Temporary Tag \$ N/A
F. Len \$ 20.00
G. Inspection \$ N/A
H. Other \$ N/A

TOTAL OFFICIAL FEES (4A to H) \$ 152.00

OTHER AMOUNTS FINANCED**

- A. Total premiums paid to insurance companies per Statement of Insurance (a + b + c) \$ N/A
B. Other \$ N/A
C. Prior Credit or Lease Balance \$ N/A
D. Other \$ N/A

TOTAL OTHER AMOUNTS FINANCED (5A to D) \$ N/A

6. AMOUNT FINANCED (3 + 4 + 5) \$ 19400.00

7. FEES NOT FINANCED \$ N/A

**We may retain or receive a portion of these amounts.

VEHICLE USE: The primary use of the vehicle will be

- Personal, Family or Household
Commercial
Agricultural

*SERVICE CONTRACT (Optional) You request a service contract written with the following company for the term below. The cost is shown in item (10) above.

Company N/A Term N/A Months
Buyer X Co-Buyer X

LAW FORM NO. 553-MD (REV. 10/94) U.S. PATENT NO. 5,423,857 CALL (800) 844-0966
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DUPLICATE

TRUTH IN LENDING COPY 1. Give to BUYER prior to signing. 2. BUYER and SELLER Sign this copy AFTER contract is signed.