INFORMATION REDACTED PURSUANT TOTHE FREEDOM OF INFORMATION ACT (FOIA), 5 U.S.C.552(B)(6)

PE19-004

KIA

6/28/2019

DEFECT B

CA FILES

OPTIMA

[redacted]

FAX

MILLTOWN PUBLIC LIBRARY
61 West Main Street
P.O. 69
Milltown, WI 54858
Phone 715-825-2313

To: Kaan Gurocak

Fax: 949-299-3202

Date: 01/25/18

Re: 2016 Kia Optima

From: [redacted]

Fax: [redacted]

Phone: [redacted]

Cc:

Comments: Sorry it's a day late. Please update me when possible. Thank you

[redacted]

Pages: 3 incl cover sheet

- [x] Urgent
- [ ] For Review
- [ ] Please Comment
- [x] Please Reply
- [ ] Please Recycle

[redacted]

KIA MOTORS

TO: Dan Dingmann, Luther Kia of Bloomington

FROM: Kaan Gurocak

DATE: 5/05/2018

FAX #: sent via email to <dan.dingmann@lutherkiaofbloomington.com>

SUBSTITUTION OF COLLATERAL: [redacted]

Kia Motors America, Inc (KMA) is attempting to perform a Substitution of Collateral (SOC) for the above customer:

- The customer is being instructed to come to your dealership and pick out a vehicle (like vehicle only, any upgrade may result in an additional financial obligation by the customer)
- Once the customer has picked a vehicle, please hold the vehicle. **DO NOT PLACE THE CUSTOMER IN THE NEW VEHICLE AT THIS TIME** because several issues must still be resolved, including lender approval
- Please forward a copy of the dealer invoice for the vehicle on hold to me
- I will then contact the lienholder (if applicable) for authorization to perform the SOC
- If approved, I will fax you a "trade out authorization form" which is the agreement between KMA and your dealership for KMA to pay for the new vehicle

Once the customer, dealer, KMA, and lienholder (if applicable) have all agreed to the terms, KMA will then contact our outside vendor (Morley) to schedule the transaction. Once Morley has been scheduled, we will process the request for payment to your dealership. This payment generally takes 30-60 days and will be credited to your Dealer Parts Statement. Below is a breakdown of the Morley steps:

1. Morley contacts customer and dealer to schedule the vehicle exchange
2. Morley sends an agent to your facility to perform the SOC (ensure the proper documents are signed, the turn-in vehicle is inspected for damage, and the replacement vehicle is delivered)
3. Morley follows-up with the Service Manager for any repairs and/or recalls necessary to the turn-in vehicle. Additionally, they will brand the vehicle's title.
4. Once any repairs and/or recalls are completed to the vehicle, Morley will send a transportation company to pick-up the turn-in vehicle

Please acknowledge that you have read the above and understand the surrendered vehicle does belong to KMA.

Dealer representative: [redacted]

[redacted]

KIA VEHICLE REPLACEMENT AUTHORIZATION

Customer: [redacted]

Case File #: [redacted]

District: CE08

DPSM: Steve Broom

Dealer Code: MN014

Dealer Name: Luther Kia of Bloomington

Replacement Vehicle VIN: 5XXGT4L3XJG[redacted]

Replacement Vehicle Sales Type: **RSALE**

Replacement Vehicle Costs					
	Dealer Invoice Price			**$**	**24,004.00**
+	**Add**	Accessories		$	-
+	**Add**	Document Processing Fees		$	100.00
+	**Add**	License Fees		$	99.50
+	**Add**	Sales Tax on $1,555.00 @ 5.5%: - $85.53 - No sales tax is due on initial $23,120.00 (MSRP) (see attached certificate)		$ $	85.53 -
+	**Add**	**DEALER TO PAY-OFF OLD LOAN** **subject to verification at time of delivery*		$	16,949.77
			Subtotal	***$***	***41,238.80***
-	**Less**	Manufacturer Rebate **subject to verification at time of RDR*		$	(3,250.00)
-	**Less**	Holdback		$	(714.00)
-	**Less**	**NEW LOAN TO BE FUNDED** **subject to verification at time of delivery*			
	a)	Existing Pay-off **subject to verification at time of delivery*	*$ 16,949.77*	$	(18,590.30)
	b)	Upgrade Charge: ($24,375.00 - $23,120.00 = $1,555.00)	$ 1,555.00		
	c)	Sales Tax on Upgrade Charge (at 8.025%)	$ 85.53		
TOTAL NEW VEHICLE COST: (Amount Payable to Dealer by Kia Consumer Affairs)				**$**	**18,684.50**

[redacted]

Dealer Representative

DAN DINGMAN

(Name Printed)

5-9-18

Date

Kia Representative

Kaan Gurocak

(Name Printed)

Date

[redacted]

KIA MOTORS

TO: Dan Dingmann, Luther Kia of Bloomington

FROM: Kaan Gurocak

DATE: 5/05/2018

FAX #: sent via email to <dan.dingmann@lutherkiaofbloomington.com>

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4. Once any repairs and/or recalls are completed to the vehicle, Morley will send a transportation company to pick-up the turn-in vehicle

Please acknowledge that you have read the above and understand the surrendered vehicle does belong to KMA.

Dealer representative: _____

[redacted]

Prestige AUTO CORPORATION
3525 Highway 93
Eau Claire, WI 54701
(715) 833-0177
Fax: (715) 833-1569

SERVICE DEPARTMENT HOURS
7:30 a.m. to 6:00 p.m.
Monday - Friday
9:00 a.m. to 3:00 p.m. Saturday

R/O Open Date	R/O Number
11/11/16	[redacted]
R/O Close Date	Status
11/22/16	Reprint
Mileage In	Mileage Out
6576	6578
Service Advisor / Tag #	
CHAD RISEN/[redacted]	

[redacted]
MILLTOWN, WI [redacted]

Work Phone	Vehicle Identification Number
	5XXGT4L35GG[redacted]
Home Phone	Delivery Date / In-Service Date
[redacted]	9/19/16 / 9/19/16

Year	Make	Model	Body	Color	License Number
2016	KIA	OPTIMA	LX	TITANIUM S	

9566K

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
#1 - MR Customer Reports: CUSTOMER STATES WHEN DRIVING UP HILL CAR LOSES POWER PLEASE DIAGNOSE AND ADVISE	
Work performed by HOUSE TECH(99)	Internal
UNABLE TO DUPLICATE	
#2 - MR Customer Reports: CUSTOMER STATES CAN NOT FILL CAR ALL THE WAY FULL WITH GAS PLEASE DIAGNOSE AND ADVISE	
CP# 31420 D5500	
Corrected by DIAG TIME: (S22) (Z	
Work performed by JOE WURM(14)	Warranty
Corrected by 31420R00:	
Work performed by LOGAN DAVIS(2)	Warranty
Installed 31420 D5500 :CANISTER ASSY Qty: 1	Warranty
DISCUSS WITH SM THE ISSUE HERE. START TECHLINE C ASE [redacted] WANTS ME TO DISCONNECT THE LARGE V APOR LINE FROM THE CANISTER AND PUMP FUEL INTO TAN K. I REPLYED BACK THAT THE ISSUE IS THAT THEY CAN ONLY GET 12 GALLONS INTO THE TANK AND THAT THE TAN K IS OVER HALF FULL AT THIS TIME. I TOLD HIM THA T I TOOK OFF THE HOSE AND BLEW AIR INTO TANK AND THA T IT EXITED. HE SAYS THIS IS NOT A GOOD TEST OF TH E ORVR VALVE AND THAT IT HAS TO BE TEST AS HE SAYS . REMOVE HOSE AND SEND OVER TO BE FILLED. ALSO MAD E SURE THAT THERE WERE NO OBSTRUCTIONS IN THE VENT TUPBE FROM THE CANSTER TO THE CCV/FILTER, NO RESTR ICTIONS FOUND, SO REPLACED CANISTER AS PER TECHLIN E, RETEST, ALL OK.	

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

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

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

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS.

X

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[redacted]

Prestige AUTO CORPORATION
3525 Highway 93
Eau Claire, WI 54701
(715) 833-0177
Fax: (715) 833-1569

SERVICE DEPARTMENT HOURS
7:30 a.m. to 6:00 p.m.
Monday - Friday
9:00 a.m. to 3:00 p.m. Saturday

R/O Open Date	R/O Number
11/11/16	[redacted]
R/O Close Date	Status
11/22/16	Reprint
Mileage In	Mileage Out
6576	6578
Service Advisor / Tag #	
CHAD RISEN/ [redacted]	

[redacted]
MILLTOWN, WI [redacted]

Work Phone	Vehicle Identification Number
	5XXGT4L35GG[redacted]
Home Phone	Delivery Date / In-Service Date
[redacted]	9/19/16 / 9/19/16

Year	Make	Model	Body	Color	License Number
2016	KIA	OPTIMA	LX	TITANIUM S	9566K

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
#3 * MR Customer Reports: FUEL FILL UP	
ADDED OPERATION	
Work performed by HOLIDAY CREDIT OFFICE : 160944063 ()	Internal
#4 * MR S3KS: 3K SERVICE	
ADDED OPERATION	
Work performed by KEITH RAMSEY(53)	Internal
Installed 26300 35504 :FILTER ASSY-ENGINE O	Internal
Installed 5W20 :MOF SUPREME	Internal
LOF	

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

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

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

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS.

X

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[redacted]

REPAIR ORDER - AUDIT COPY

INVENTORY: 9566K

			7/18/16	[redacted]	
		Home Phone	R/O Close Date	Receipt No	
			7/25/16	Original	
		Body	Mileage In	Mileage Out	
		LX	12	18	
Year	Make	Model	License Number	Service Advisor	
2016	KIA	OPTIMA		JARED PHILLIPS	0128
Vehicle Identification Number		Color	Account No.	Delivery Date	In-Service Date
5XXGT4L35GG[redacted]		TITANIUM S		9/19/16	9/19/16

9566K

#1 - PKOPTIMA: OPTIMA PDI AND NITRO Work performed by Tech 15/ * 0.70hrs	69.16	I	
#2 - PKDETAIL: KIA DETAIL PORTION OF PDI Work performed by Tech 11/ * 0.30hrs	29.64	I	
#3 - PKGAS: KIA PDI GAS REIMBURSEMENT Work performed by Tech 99/ * 0.00hrs	50.00	I	
#4 * PKY: KIA PDI .7 ACCT ENTRY ADDED OPERATION Work performed by Tech 99/ * 0.00hrs	148.80	I	

	INTERNAL	SERVICE CONT.	WARRANTY	CUSTOMER PAY	COST
LABOR	297.60				
PARTS					
DEDUCTIBLE					
SUBLET					
SHOP SUPPLIES					
HAZARDOUS MATERIALS					
SALES TAX OR TAX I.D.					
SPECIAL ORDER DEPOSIT					
DISCOUNTS					
	297.60				

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[redacted]

DocuSign Envelope ID: [redacted]

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The Authoritative Copy of this record is held at www.docusign.net

CLOSED-END NOTE, DISCLOSURE, LOAN AND SECURITY AGREEMENT

AIR FORCE FCU
1560 CABLE RANCH RD SUITE 200
SAN ANTONIO, TX 78245

BORROWER'S NAME AND ADDRESS

[redacted]
MILLTOWN, WI [redacted]

CO-BORROWER'S NAME AND ADDRESS

DATE OF LOAN	LOAN MATURITY DATE
05/08/2017	11/22/2022
LOAN NUMBER	LOAN OFFICER
BORROWER'S ACCOUNT NUMBER	CO-BORROWER'S ACCOUNT NUMBER
BORROWER'S DATE OF BIRTH	CO-BORROWER'S DATE OF BIRTH
[redacted]	

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	**FINANCE CHARGE:** The dollar amount the credit will cost you.	**Amount Financed:** The amount of credit provided to you or on your behalf.	**Total of Payments:** The amount you will have paid after you have made all payments as scheduled.
4.80 %	$ 2749.87 e	$ 19383.89	$ 22133.76 e

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
66 e	$ 335.36 e	MONTHLY BEGINNING 06/22/2017
	$	

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

Late Charges: If a payment is late more than 10 days after due, you will be charged: The greater of $10.00 or 5.00% of the regularly scheduled payment due.	**Required Deposit Balance:** The Annual Percentage Rate does not take into account your required deposit balance.	**Property Insurance:** You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you do not obtain property insurance the Credit Union will obtain it at your cost.
Prepayment: If you pay off early, you will not have to pay a penalty.	See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.	
"e" means estimate.		

Interest Rate: 4.80 %

ITEMIZATION OF AMOUNT FINANCED

ITEMIZATION OF AMOUNT FINANCED OF	AMOUNT GIVEN TO YOU DIRECTLY	AMOUNT PAID ON YOUR ACCOUNT	PREPAID FINANCE CHARGE
$ 19383.89	$ N/A	$ N/A	$

Amount paid to others on your behalf: (If an amount is marked with an asterisk (*) we will be retaining a portion of the amount.)

$ 19348.89	To SANTANDER COMMERCIAL USA, INC.	$ N/A	To VSI PROTECTION
$ 35.00	To PUBLIC OFFICIALS	$ N/A	To N/A
$ N/A	To STAMP TAX	$ N/A	To N/A
$ N/A	To SALES TAX	$ N/A	To
$	To Prepaid Finance Fee	$	To
$	To	$	To

SECURITY INFORMATION

MOTOR VEHICLE:	2016 KIA Optima VIN: 5XXGT4L35GG[redacted]			
SHARES PLEDGED:	ACCOUNT NUMBER	AMOUNT $	ACCOUNT NUMBER	AMOUNT $
OTHER COLLATERAL:				

LOAN SIGNATURES

You agree to the terms and conditions of this Closed-end Note, Disclosure, Loan and Security Agreement ("Agreement") attached hereto. If there is more than one Borrower, you agree that all the conditions of the Agreement shall apply to both jointly and severally. You acknowledge that you have received a copy of the Agreement.

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

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

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

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

BORROWER'S SIGNATURE	DATE	☐ CO-BORROWER ☐ *OTHER OWNER	DATE
X [redacted] DocuSigned by: 109884B4A901455...	05/08/2017	X	05/08/2017

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

☐ CONSUMER'S CLAIMS AND DEFENSES NOTICE - IF CHECKED, SEE NOTICE BELOW

NOTICE: ANY HOLDER OF THIS AGREEMENT 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.

THIS DOCUMENT OR A COPY OF THIS DOCUMENT MAY BE FILED AS A FINANCING STATEMENT.

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[redacted]

DocuSign Envelope ID: [redacted]

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BORROWER'S NAME	LOAN NUMBER	ACCOUNT NUMBER	DATE OF LOAN
[redacted]			05/08/2017

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

The following applies if at the time of this loan you are a member of the military or a dependent (as those terms are defined in the Military Lending Act, 10 U.S.C. 987 and its implementing regulations), and: (a) your loan is unsecured or secured by personal property or a vehicle that you did not purchase with the proceeds of the loan; or (b) this loan is made for the purchase of a vehicle or personal property, and you also receive additional "cash out" financing (e.g., to pay off negative equity on a trade-in or you otherwise receive additional cash).

1. NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call 1.800.995.2711 during our normal business hours Monday through Saturday.
2. This loan will not be secured by a consensual lien on shares or deposits in any of your accounts unless you specifically agree to establish an account in connection with this loan ("Secured Account"). Only funds deposited into the Secured Account after the loan is made will secure this loan. Any cross-collateralization provision contained in your loan or membership documents will not apply to the Secured Account or your other share or deposit accounts for any loan subject to the Military Lending Act.
   However, with regard to this loan, we still reserve our statutory lien rights and any resulting rights to set-off or administrative freeze under federal or state law, which gives us the right to apply the sums in the Secured Account or any other account(s) you have with us to satisfy your obligations under this loan.
   Any contract terms in your loan, security, or membership agreements that contradict the above with regard to this loan are hereby deleted.
3. This loan is not subject to mandatory arbitration and therefore any reference to mandatory arbitration in this Loan Agreement and Security Agreement shall not apply to this loan.
4. If you are a Louisiana resident, the Louisiana-specific provisions contained in the Security Agreement do not apply to this loan.

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

LOAN AGREEMENT

Payments/Finance Charges: For value received, I promise to pay, at your office, all amounts due. Interest shall accrue on a daily basis at the rate of 4.80 % per year. All payments shall be made pursuant to the disclosure statement on page 1 of this document. I understand that the finance charge and total of payments shown on page 1 of this document are based on the assumption that all installment payments will be made on the scheduled due dates. If I fail to pay any installment by the time it is due, I will pay additional interest on the overdue amount and my loan may not be paid in full at the end of the term. In such case, any remaining balance will be due in full immediately.

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

Fees: If I make a late payment, I agree to pay a late charge if one is disclosed on page 1 of this document. Additionally, I agree to pay the following fees:

Returned Item Fee: $ 29.00 if my payment is returned unpaid for any reason.

Other: N/A $ N/A

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

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

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

The following provision applies to all other Borrowers: I shall be considered in default if any of the following occur: (1) If I break any promise made under this Loan Agreement or under the Security Agreement; or (2) If I do not use the money you loaned me for the purpose stated in my application; or (3) If you should, in good faith, believe that prospect of payment, performance or realization of the Collateral, if any, is impaired; or (4) If I die; or (5) If I file a petition in bankruptcy, insolvency, or receivership or am put involuntarily into such proceedings; or (6) If the Collateral, if any, given as security for this loan is lost, damaged or destroyed, or if it is levied against, attached, garnished, or seized for any reason under any authority; or (7) If I do not pay on time any of my current or future debts to you; or (8) If anyone is in default of any security agreement given in connection with this Agreement; or (9) If I make any false or misleading statements in any credit application or update of credit information; or (10) I am in default of any other loan or security agreement I have with the Credit Union; or (11) I use the Agreement for any illegal purpose or transaction as determined by applicable law. If I default, you may, at your option, declare this loan immediately due and payable, and I must immediately pay to you at that time the total unpaid balance, as well as the Finance Charge to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees.

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

The following applies to all loans subject to the Wisconsin Consumer Act: I shall pay the reasonable expenses incurred in the disposition of the collateral, such other charges specifically authorized by the Wisconsin Consumer Act, and any costs or expenses of collection allowed by a court of competent jurisdiction. If the collateral for the loan is a motor vehicle as defined by the Wisconsin Consumer Act, I may also be required to pay (1) the expenses of taking and holding the collateral if paid to someone other than the creditor; travel and transportation expenses in taking possession of the collateral; or (2) if the collateral is not redeemed, the greater of (1) the sum of the following: expenses for cleaning and restoring the appearance of the collateral, not to exceed $100; expenses for repair of damage to the collateral if covered by insurance, not to exceed the lesser of any deductible or $250; expenses for mechanical repairs to the collateral, not to exceed $200; or (2) expenses for any repair to the collateral which increase the selling price of the collateral, not to exceed the amount of the increase.

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

☒ the contract rate

☐ the rate of _____ %.

The following provisions applies to Borrowers in Wisconsin:

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

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

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

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

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

[redacted]

DocuSign Envelope ID: [redacted]

THIS IS A COPY

The Authoritative Copy of this record is held at www.docusign.net

BORROWER'S NAME	LOAN NUMBER	ACCOUNT NUMBER	DATE OF LOAN
[redacted]			05/08/2017

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

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

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

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

Change in Terms: The terms of this Agreement, including any fees disclosed, are subject to change without prior notice, subject to applicable law.

Contractual Pledge of Shares: I pledge all my shares and deposits in the Credit Union, including future additions, as security for this loan. In case I default, you may apply these shares and deposits to the payment of all sums due at the time of default. If the Wisconsin Consumer Act does not apply to my loan, I also agree that you may apply these shares and deposits to costs of collection and reasonable attorney's fees. No lien or right to impress a lien on shares and deposits shall apply to any of my shares which may be held in an "Individual Retirement Account" or "Keogh Plan."

State Notices:

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

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

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

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

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

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

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

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

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

WASHINGTON AND OREGON RESIDENTS ONLY:

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

SECURITY AGREEMENT

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

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

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

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

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

Good Title: I warrant that I have good title to the Collateral, free of all security interests except that given to the Credit Union and except for any interest of a non-Co-Borrower owner of the Collateral who has signed the Agreement in the indicated place.

[redacted]

DocuSign Envelope ID: [redacted]

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BORROWER'S NAME	LOAN NUMBER	ACCOUNT NUMBER	DATE OF LOAN
[redacted]			05/08/2017

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

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

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

Actions Upon Default: If a default as defined in the Loan Agreement should occur, you, or a third party designated by you, have the authority, upon such default, to repossess and sell the Collateral in a lawful manner. This includes authority to take possession of any personal property contained in the Collateral. In such cases, you or your authorized representatives may, at your option, enter the premises where the Collateral is kept and take possession, subject to applicable laws. You have the right to render the property pledged as Collateral unusable and may dispose of the Collateral on the premises where the Collateral is kept. If you decide to sell the Collateral at a public sale, private sale or otherwise dispose of the Collateral, you will provide reasonable notice if required by law and will otherwise comply with applicable state law. Unless I default, I may keep possession of the Collateral described and use it in any lawful manner consistent with this Agreement or with the insurance policy on the Collateral. I understand that you have certain rights and legal remedies available to you under the Uniform Commercial Code and other applicable laws, and that you may use these rights to enforce payment if I default. In the event of default, I will at your request assemble the Collateral and make it available to you at a place of your choosing. If you decide to waive this default, it will not constitute waiver of any other subsequent defaults. *The following applies to all loans except those subject to the Wisconsin Consumer Act:* If you sell or otherwise dispose of the collateral you may collect from me reasonable expenses incurred in the retaking, holding and preparing the collateral for and arranging the sale of the collateral. You may also collect reasonable attorney's fees and legal expenses, permitted by applicable law, incurred in connection with disposition of the property. *The following applies to loans subject to the Wisconsin Consumer Act:* If you sell or otherwise dispose of the collateral you may collect from me reasonable expenses incurred in the disposition of the collateral and such other charges as are specifically authorized by the Wisconsin Consumer Act. If the collateral is a motor vehicle, I may also pay additional expenses as set forth in Wisconsin Consumer Act §422.413.

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

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

Other Owners: A person signing this Agreement as an Other Owner grants you a security interest in the Collateral and agrees to the terms of the Loan Agreement and Security Agreement, but shall not be personally liable to repay the debt. This means that if the Borrower defaults, the Collateral may be repossessed, sold, or otherwise used to satisfy the debt. The Other Owner also agrees that you may extend new credit or otherwise change the terms of this Agreement without notice to the Other Owner.

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

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

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

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

Applies to Louisiana residents only:

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

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

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

PROPERTY INSURANCE; LENDER-PLACED INSURANCE - PLEASE READ CAREFULLY

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

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

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

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

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

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

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

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

6110 5-2016

[redacted]

NOTICE TO GUARANTOR AND AGREEMENT

NOTICE TO GUARANTOR - PLEASE READ BEFORE SIGNING

You are being asked to guarantee this debt. Think carefully before you do. If the Borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the Borrower does not pay. You may also have to pay late fees or collection costs as allowed by law, which increase this amount. The creditor can collect this debt from you without first trying to collect from the Borrower.

The creditor can use the same collection methods against you that can be used against the Borrower, such as suing you, garnishing your non-exempt wages, etc. If this debt is ever in default, the fact may become a part of your credit record.

This notice is not a contract that makes you liable for the debt.

Your signature below acknowledges that you have received a copy of this notice.

GUARANTOR AGREEMENT

To induce the credit union ("Credit Union" or "us" or "we") named on page 1 to extend credit to the Borrower(s) named on page 1, you ("the Guarantor(s)"), jointly and severally, guarantee prompt and full payment upon default for the debt described in the Closed-end Note, Disclosure, Loan and Security Agreement, including principal and interest and any costs of collection as allowed by law. We can enforce this Agreement against your heirs and legal representatives. We can release or settle with any of the guarantors at any time without affecting the liability of the remaining guarantor(s) and others.

Credit Union's Rights. We may sue you for payment of the Debt if Borrower is in default and you do not pay the amount(s) you have guaranteed. We can also use any collection method against you as we could against the Borrower.

Security Interest & Pledge of Shares. You pledge and grant a security interest in all shares and/or deposits in any of your joint and individual accounts at the Credit Union as security for your guaranty. We have the right to apply your shares and/or deposits towards the amount owed if Borrower is in default. Shares and/or deposits in an IRA, Keogh Plan, or other account that may lose special tax status as a result of such a pledge shall not be subject to any right of setoff or pledge.

No Notice Required. We do not have to give you notice of any event, including: (1) the Borrower's failure to pay any amount due or other events of default, (2) any action taken by us with respect to property given by Borrower as security for the debt, (3) any new debts the Borrower incurs with us, or (4) any renewal, extension or substitution of any of the Borrower's debts.

No Waiver of Rights. The Credit Union can delay enforcing any of its rights without losing them.

CO-SIGNER/GUARANTOR'S SIGNATURE	DATE
X	05/08/2017

[redacted]

BUYERS ORDER

Luther Kia of Bloomington

1701 American Blvd. • Bloomington, MN 55431-3202
952-258-8400 • Fax 952-258-8401
www.lutherauto.com

Seller's Name and Address: [redacted] Salesperson: 321 DAN DINGMANN 298 CHRIS T. STELLJES

Date: 04/18/2018 Stock #: [redacted] Deal #: [redacted] Customer #: [redacted]

Buyer's Name: (last) [redacted] First: [redacted] Middle:

Co-Buyer's Name: (last) First: Middle:

Address: [redacted] City: [redacted] Co: POLK State: WI Zip: [redacted]

Cell #: [redacted] Home #: [redacted] Business #: [redacted] [See Section 16 on back for important information.]

Buyer's DL: [redacted] DOB [redacted] Co-Buyer's DL: DOB:

Buyer's Email: Co-Buyer's Email:

Insurance Co.: Agent: Phone:

PLEASE ENTER MY ORDER FOR: XX NEW ____ USED ____ DEMO LIENHOLDER:

YEAR	MAKE	MODEL	VIN	MILEAGE
2018	KIA	OPTIMA	5XXGT4L3XJC[redacted]	15

COLOR	LICENSE #:	TAB EXP. MONTH:	STATE:
PLATINUM GRAPH			

TRADE-IN			
YEAR:	MAKE:	MODEL:	
BODY STYLE:			
VIN:			
LICENSE PLATE #:		LICENSE STATE:	
EXP DATE:	COLOR:		
MILEAGE:			
LIEN HOLDER:			
LIEN HOLDER'S ADDRESS:			
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR HISTORY OF SERIOUS DAMAGE?	☐ YES ☐ NO		
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION?	☐ YES ☐ NO		

ADDITIONAL TRADE-IN			
YEAR:	MAKE:	MODEL:	
BODY STYLE:			
VIN:			
LICENSE PLATE #:		LICENSE STATE:	
EXP DATE:	COLOR:		
MILEAGE:			
LIEN HOLDER:			
LIEN HOLDER'S ADDRESS:			
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR HISTORY OF SERIOUS DAMAGE?	☐ YES ☐ NO		
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION?	☐ YES ☐ NO		

LICENSE AND FEES		
REGISTRATION TAX	$	N/A
PLATE FEE	$	N/A
PUBLIC SAFETY VEHICLE FEE	$	N/A
TITLE/TRANSFER FEE	$	59.50
STATE/DEPUTY FILING FEE	$	N/A
LIEN RECORDING FEE	$	10.00
WHEELAGE TAX	$	N/A
TRANSFER TAX	$	
	$	
	$	
TOTAL LICENSE AND FEES	$	79.50

CASH PRICE OF VEHICLE	$	23289.00
PLUS: DEALER INSTALLED OPTIONS:	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
LESS: FACTORY REBATES	($	3250.00)
LESS: DISCOUNT	($	N/A)
TOTAL RETAIL PRICE	$	20039.00
LESS TRADE-IN ALLOWANCE (-)	($	N/A)
BALANCE AFTER TRADE-IN ALLOWANCE	$	20039.00
MAINTENANCE CONTRACT	$	N/A
MOTOR VEHICLE SALES TAX	$	1286.40
TRANSIT/CITY TAX	$	20.00
OTHER STATE & LOCAL SALES TAX	$	N/A
SERVICE CONTRACT	$	N/A
GAP COVERAGE	$	N/A
	$	
	$	
	$	
DOCUMENT ADMINISTRATION FEE	$	100 00
OPTIONAL ELECTRONIC TRANSFER FEE $	$	N/A
TOTAL LICENSE AND FEES *(FROM LICENSE AND FEES SECTION AT LEFT)*	$	79.50
SUBTOTAL	$	21524.90
LESS: DOWN PAYMENT	($	1555.00)
PLUS: BALANCE OWED LIEN HOLDER ON TRADE-IN	$	N/A
TOTAL AMOUNT DUE ON DELIVERY	$	19969.90

The front and back of this Buyers Order ("Agreement") comprise the entire agreement between You and Me related to the purchase of the vehicle described above. I understand and agree that there may be a separate agreement between You and Me related to the financing the purchase of the Vehicle. You are not bound by any verbal agreement or any other agreement or understanding of any nature. I certify that I am 18 years of age or older and acknowledge receiving a copy of this Agreement on the date stated above.

Disclosure of Information to Manufacturers. I consent to the Seller sharing information about this transaction with the manufacturer of the Vehicle. Please refer to the back for details.

The terms of this Agreement were agreed upon and the Agreement was signed at the Seller's address shown above on the date stated at the top of this Agreement.

Notice of the Salesperson's Limited Authority. This Contract is not valid unless signed and accepted by Sales Manager or Officer of the Seller.

Accepted ⓧ _____

THIS VEHICLE MAY BE EQUIPPED WITH AN EVENT DATA RECORDER.

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND I MAY LOSE ANY DEPOSITS IF I DO NOT PERFORM ACCORDING TO ITS TERMS.

Buyer's Signature: ⓧ [redacted]

Co-Buyer's Signature: ⓧ _____

Dealer Number: MN014
Dealer Name :

Invoice Date	Invoice Number	Description	Explanation	Amount$	Sales Tax$	Invoice Total$
08/31/2018	5XXGT4L35GG[redacted]	[redacted]	[redacted]	6,612.00-	0.00	6,612.00-
			TOTAL	6,612.00-	0.00	6,612.00-

[redacted]


ERAccess - R7CYHL @ 10.20.116.200 (A56)
File Edit Setup Run Help
MAY 7, 2018 F&I - DEAL WORKSHEET LUTHER KIA OF BLOOMI A56/1583 4770
1 DEAL # [redacted]
2 DEAL DATE 05/07/2018
3 STOCK # 48867 1
4 PRICE 23290.00
5 FLAT TAX 0 85.53
TOTAL AFTMKT 85.53
6 TERM 1
7 RATE 0
8 DAYS 45
9 PAY/YEAR 12
10 PYMT DATE 06/21/2018
STATUS S
11 TRADE #1 0.00
12 PAYOFF #1 0.00
13 DEPOSIT
14 CASH DOWN 0.00
15 REBATE 3250.00
TOTAL DOWN 3250.00
16 REGISTERED STATE WI
17 COUNTY CODE
18 COUNTY RATE 0
GOVT FEES 79.50
TAXES 20.00
RO/PO #1
RO/PO #2
RO/PO #3
19 DOC FEE 100.00
20 WARR PREM 0.00
21 MAINT PREM 0.00
22 GAP PREM
23 MSRP 24675.00
24 BALLOON 0.00
ADJ BALLOON 0.00
AMT FINANCED 20325.03
INS:
MEMO#1 59PULSE
MEMO#2 KMA
(LINE#)(M=MODIFY)(?=CMD LIST)
NO CR -59 0 -184
SHIFT F1=FKEYS BANK=CASH DEAL
MONTHLY PYMT (0) 20325.03
Top Exit Previous End Enter Crosslog
NEW MAIL DDINGMANN
Ln 22, Col 31
CAP NUM
Start
Inbox - dan.dingman...
ERAccess - R7CYHL...

Luther | Kia of Bloomington

1701 American Blvd. W.
Bloomington, MN 55431
Phone 952-258-8400
Fax 952-258-6401

CUSTOMER NO. [redacted]

ADVISOR: BURGANDIE BROOKS 501 | TAG NO. [redacted]

INVOICE DATE: 07/19/18 | RO NO. [redacted]

LABOR RATE | LICENSE NO. | MILEAGE: 33,515 | COLOR: CHARCOAL

VEHICLE YEAR, MAKE, MODEL: 16/KIA/OPTIMA/4DR SDN LX AUTO

VEHICLE ID NO: 5XXGT4L35GG[redacted]

TAG NO. | STOCK NO.

PROMISED DATE: 07/17/18

COMMENTS

MD: [redacted]

OP 1 22K12ZM1 MISC ENGINE MECH R/R TECH(S):310 WARRANTY

CUSTOMER STATES WHEN COLD OUT THE VEHICLES TEMP OUT OF VENT WILL NOT BLOW HOT AIR AND THE TEMP GUAGE IS ERRATIC. PER KIA WOULD LIKE US TO REPLACE THERMOSTAT TO CORRECT THIS CONCERN.
OP CODE:25500R1A
REPLACED THERMOSTAT AND TEST, ALL OKAY.

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 1	1	25500 2GAA0	THERMOSTAT ASSY		WARRANTY
JOB # 1	1	UH040-CH012	ANTIFREEZ/COOLA		WARRANTY

JOB # 1 TOTAL PARTS 0.00

JOB # 1 TOTAL LABOR & PARTS 0.00

OP 2 50K12ZM1 RECALL/CAMPAIGN TECH(S):310 0.00

AT THIS TIME THERE ARE NO OPEN RECALLS ON YOUR VEHICLE.

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE

JOB # 2 TOTAL PARTS 0.00

JOB # 2 TOTAL LABOR & PARTS 0.00

ESTIMATE

CUSTOMER HEREBY ACKNOWLEDGES RECEIVING ORIGINAL ESTIMATE OF $0.00 (+TAX)

TOTALS

TOTAL LABOR	0.00
TOTAL PARTS	0.00
TOTAL SUBLET	0.00
TOTAL G.O.C.	0.00
TOTAL MISC CHG.	0.00
TOTAL MISC DISC	0.00
TOTAL TAX	0.00
TOTAL INVOICE $	**0.00**

THANK YOU FOR SELECTING LUTHER KIA OF BLOOMINGTON FOR YOUR SERVICE NEEDS. YOU MAY BE RECEIVING A SURVEY FROM THE MANUFACTURER IN THE NEAR FUTURE. WE WOULD APPRECIATE YOU TAKING A FEW MOMENTS TO COMPLETE AND RETURN THIS SURVEY. THE INFORMATION IS VERY VALUABLE IN HELPING US TO IMPROVE THE SERVICE WE PROVIDE TO YOU.

VISIT OUR WEB SITE AT WWW.LUTHERAUTO.COM

CUSTOMER SIGNATURE

CUSTOMER COPY

PAGE 1 OF 1

END OF INVOICE

This factory warranty constitutes all of the agreement with respect to the sale of this motorcycle. This seller hereby expressly disclaims all warranties, either express or implied, including any implied warranty of merchantability or fitness for a particular purpose and the seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of this motorcycle.

KIA



Cash for Your Used Vehicle.
Your car could be worth more than you think! And we'll buy it (Even if you don't buy from us). We'll quote ANY vehicle, regardless of condition. If you accept, you'll walk away with the cash. You'll never find a faster, simpler or safer way to sell your car. Visit our Sales Department for your no obligation appraisal or learn more at LUTHERAUTO.COM.
*EXCLUDES SALVAGE/OVERHEATED

ALL PARTS NEW ORIGINAL EQUIPMENT UNLESS OTHERWISE SPECIFIED

THANK-YOU

Scanned with CamScanner

[redacted]

Luther | Kia of Bloomington

KIA

1701 American Blvd. W.
Bloomington, MN 55431
952-258-8400

[redacted]

RECOMMENDED SERVICES

OPERATION	OPERATION DESCRIPTION	MO/MI	TOTAL	OPERATION	OPERATION DESCRIPTION	MO/MI	TOTAL
01K1ZZWB	WHEEL BALANCE	MI	0.00	02K1ZZBS	BATTERY SERVICE	MI	0.00
01K1ZZRWI	WIPER BLADES	MI	0.00	42K1ZZRRWI	REAR WIPER BLADE/INS	MI	0.00
05K1ZZCAB	BRAKE CLEAN & ADJUST	MI	0.00	34K1ZZACPS	A/C PERFORMANCE SVC	MI	0.00
04K1ZZ4WA	4 WHEEL ALIGNMENT	MI	0.00				

SERVICE HISTORY

DATE	REPAIR ORDER	MILEAGE	ADVISOR	TECHNICIAN	TYPE	OPERATION	OPERATION DESCRIPTION
08/10/17	[redacted]	27004	433	90056	I	22K1ZZDENL	DIAG ENG NOISE/LEAK
				90056	I	45K1ZZM1	MISC REPAIRS
				90056	I	45K1ZZRENTAL	RENTAL CAR
				90056	I	00K1ZZKCP2	KIA MULTI-POINT INSP
				90056	W	50K1ZZSA294A	SHIFT QUALITY IMPROV
				90056	C	01K1ZZOF	OIL CHANGE SERVICE

SALESPERSON NO.

S E R V I C E

VEHICLE I.D. NO.	YEAR/MAKE/MODEL	PRODUCTION DATE	STOCK NO.	LICENSE NO.	R. O. NO.
5XXGT4L35GG[redacted]	16/KIA/OPTIMA/4DR SDN LX AUTO				[redacted]

CUSTOMER NO.	SERVICE CONTRACT	DELIVERY DATE	DELIVERY MILES	SELLING DEALER NO.	R. O. DATE
[redacted]					11/06/17

[redacted]
MILLTOWN, WI [redacted]

COLOR	CONTRACT NO.	EXPIRATION DATE	EXPIRATION MILES	TAG NO.
CHARCOAL/				933

TURBO	M/MC	AIR COND.	P.S.	TRANS	MILEAGE	ADVISOR NO.	ADVISOR
N	K1ZZ	Y	Y	A	33,513	526	DANIEL KARA

RESIDENCE PHONE	BUSINESS PHONE
	[redacted]

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

TIME RECEIVED	DATE/TIME PROMISED	PRIORITY
10:12am	11/06/17 01:12pm	1

APPOINTMENT: X Yes / No

LABOR RATE

X _____

CELL: [redacted]

TERMS: STRICTLY CASH OR APPROVED CREDIT CARD

JOB

ORIGINAL CUSTOMER ESTIMATE: TOTAL 0.00

X _____

COMMENTS :
X0166VC50B:CUSTOMER HAS BEEN SUPPLIED WITH A RENTAL VEHICLE CCC Appointment created 2017-11-02 02:59:00pm taken by Scott Sullivan

1 C 20K1ZZDAT ***TRANSMISSION DIAGNOS***
Customer said not shifting correctly. When going uphill accelerates suddenly at times. Check and advise. Also when accelerating really fast it feels like the power goes out for a few seconds then kicks in really hard. Customer states that it feels like the vehicle is vibrating around turns and highway speeds

2 C * 45K1ZZM1 ***MISC REPAIRS***
Customer said has white smoke coming from underneath the engine area 3 days ago.

Prestige

Rental [redacted]

1 QT antifLC
unintended Accel
30-40 times

No Heat

Low MPG

20 S/65/16

NPNZ

PARTS ORDERED
Desc. _____
SHO DLY STK

PARTS RETURNED
☐ YES ☐ NO

[redacted]

The Reynolds and Reynolds Company ERAINTWOIE CC686663 Q (03/13)

[redacted]

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[redacted]

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[redacted]

CELL [redacted]

JOSEPH FABECK 433 289 08/15/17

27,004 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

5 X X G T 4 L 3 5 G G [redacted]

MILLTOWN, WI [redacted]

08/10/17

[redacted]

MO: [redacted]

LABOR & PARTS----------

J# 1 22K1ZZDENL DIAG ENG NOISE/LEAK TECH(S):90056 INTERNAL

C/S: customer states the vehicle was sputtering at the stop light please check and advise
SEEMS TO LOSE POWER UPHILL.
UNABLE TO DUPLICATE
VEH HAS NO CODES IN SYSTEM, RUNNING AS DESIGNED

PARTS------QTY---FP-NUMBER--------------DESCRIPTION--------------------UNIT PRICE-

JOB # 1 TOTAL PARTS 0.00

JOB # 1 TOTAL LABOR & PARTS 0.00

J# 2 45K1ZZM1 MISC REPAIRS TECH(S):90056 INTERNAL

C/S: customer states that there are bad gas or burnt exhaust fumes in her garage every morning please check and advise
SMELL WILL COME INTO CAR AT TIMES.
CHECK PROPER READING FROM FUEL GAUGE
UNABLE TO DUPLICATE
NO SIGNS OF ANY LEAKAGE OF ANY FLUIDS, TRIED AND STARTED AND INSPECTED 3 TIMES

PARTS------QTY---FP-NUMBER--------------DESCRIPTION--------------------UNIT PRICE-

JOB # 2 TOTAL PARTS 0.00

JOB # 2 TOTAL LABOR & PARTS 0.00

J# 3 45K1ZZRENTAL RENTAL CAR TECH(S):90056 INTERNAL

CUSTOMER HAS BEEN SUPPLIED WITH A RENTAL VEHICLE
DONE

PARTS------QTY---FP-NUMBER--------------DESCRIPTION--------------------UNIT PRICE-

JOB # 3 TOTAL PARTS 0.00

JOB # 3 TOTAL LABOR & PARTS 0.00

J# 4 00K1ZZKCP2 KIA MULTI-POINT INSP TECH(S):90056 INTERNAL

KIA Multi Point Inspection
HAVE BODYSHOP EST. FRONT BUMPER.
PREVENTIVE MAINTENANCE.
INSPECTION COMPLETED.

PARTS------QTY---FP-NUMBER--------------DESCRIPTION--------------------UNIT PRICE-

JOB # 4 TOTAL PARTS 0.00

JOB # 4 TOTAL LABOR & PARTS 0.00

J# 5+50K1ZZSA294A SHIFT QUALITY IMPROV TECH(S):90056 WARRANTY

PLEASE VERIFY THAT KIA SERVICE ACTION SA294A APPLIES TO VEHICLE. IMPROVE THE LOGIC OF THE ELECTRONIC CONTROL UNIT (ECU) AND THE TRANSMISSION CONTROL UNIT (TCU) ON SOME VEHICLES, WHICH MAY EXPERIENCE A VIBRATION AND/OR HESITATION WHEN RELEASING THE BRAKE PEDAL AFTER COMING TO STOP, AND/OR A SHIFT QUALITY CONCERN, SUCH AS A HARSH DOWNSHIFT, UPSHIFT, AND/OR SHIFT DELAY

[redacted] Q (05/15)

[redacted]

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[redacted]

CELL [redacted]

[redacted]

JOSEPH FABECK 433 289 08/15/17

27,004 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

MILLTOWN, WI [redacted]

5 X X G T 4 L 3 5 G G [redacted]

08/10/17

[redacted]

MO: [redacted]

KIA SERVICE ACTION SA294A
IDLE STABILITY & SHIFT QUALITY IMPROVEMENT
MODEL: OPTIMA (JFa) 2.4L, CLAIM TYPE: V, CAUSAL P/N:
39108 2GTK5, LABOR OP CODE: 170A36R0, OP TIME: 0.5 M/H.
REPLACEMENT P/N: N/A

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
				JOB # 5 TOTAL PARTS	0.00
				JOB # 5 TOTAL LABOR & PARTS	0.00

J# 6+01K1ZZOF OIL CHANGE SERVICE TECH(S):90056 12.95

PERFORM LUBE, OIL AND FILTER SERVICE PER CUSTOMER REQUEST.
PREVENTITIVE MAINTENANCE
COMPLETED OIL, LUBE AND FILTER SERVICE.

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 6	1	26300-35503X	OILFILTER	7.95	7.95
				JOB # 6 TOTAL PARTS	7.95
				JOB # 6 TOTAL LABOR & PARTS	20.90

G.O.G. & SUPPLIES

JOB # 6	1.0	MOTOR OIL BY SERVICE	@ 10.500 /UNIT		10.50
				TOTAL - GOG	10.50

MISC	CODE	DESCRIPTION	CONTROL NO	
JOB # A	SS	SHOP SUPPLIES/HAZARDOUS WASTE FEE		1.54
			TOTAL - MISC	1.54

ESTIMATE
CUSTOMER HEREBY ACKNOWLEDGES RECEIVING
ORIGINAL ESTIMATE OF $34.29 (+TAX)
COMMENTS
X01LKS821X:CUSTOMER HAS BEEN SUPPLIED WITH A RENTAL VEHICLE CCC App
ointment created 2017-07-31 09:26:00am taken by Alisia Perez

[redacted] Q (05/15)

[redacted]

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[redacted]

CELL: [redacted]

[redacted]

JOSEPH FABECK 433 289 08/15/17 [redacted]

27,004 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

MILLTOWN, WI [redacted]

5 X X G T 4 L 3 5 G [redacted]

08/10/17

[redacted]

MO: [redacted]

TOTALS----------

****

THANK YOU FOR SELECTING LUTHER KIA OF BLOOMINGTON FOR YOUR SERVICE NEEDS. YOU MAY BE RECEIVING A SURVEY FROM THE MANUFACTURER IN THE NEAR FUTURE. WE WOULD APPRECIATE YOU TAKING A FEW MOMENTS TO COMPLETE AND RETURN THIS SURVEY. THE INFORMATION IS VERY VALUABLE IN HELPING US TO IMPROVE THE SERVICE WE PROVIDE TO YOU.

****

TOTAL LABOR....	12.95
TOTAL PARTS....	7.95
TOTAL SUBLET...	0.00
TOTAL G.O.G....	10.50
TOTAL MISC CHG.	1.54
TOTAL MISC DISC	0.00
TOTAL TAX.....	1.35
TOTAL INVOICE $	**34.29**

::::::::: VISIT OUR WEB SITE AT WWW.LUTHERAUTO.COM :::::::::

_____
CUSTOMER SIGNATURE

********** DUPLICATE INVOICE **********

[redacted]

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[redacted]

CELL [redacted]

[redacted]

SCOTT NEMITZ 393 232 04/04/17

14,466 CHARCOAL/

MILLTOWN, WI [redacted]

16/KIA/OPTIMA/4DR SDN LX AUTO

5 X X G T 4 L 3 5 G G [redacted]

03/30/17

[redacted]

MO: [redacted]

LABOR & PARTS----------

J# 1 19K1ZZM1 MISC AUTO TRANS-MINO TECH(S):90056 0.00

CUSTOMER STATES TRANSMISSION SHIFTS INTO 6TH GEAR BY 35 MPH
AND WILL NOT DOWN-SHIFT WHEN DRIVER NEEDS IT TO.
SCANNED FOR CODES, NONE FOUND TEST-DROVE SEVERAL DIFFERENT
TIMES BUT UNABLE TO DUPLICATE.

PARTS------QTY---FP-NUMBER--------------DESCRIPTION----------UNIT PRICE-

JOB # 1 TOTAL PARTS 0.00

JOB # 1 TOTAL LABOR & PARTS 0.00

J# 2 07K1ZZM1 MISC FUEL SYSTEM-MNR TECH(S):90056 0.00

CUSTOMER STATES UNABLE TO FILL GAS TANK, SEE HISTORY.
WENT TO GAS STATION AND FILLED TANK WITHOUT INCIDENT.
CHECK GAUGE/SYATEM AND FOU ND OPERATING PROPERLY.

PARTS------QTY---FP-NUMBER--------------DESCRIPTION----------UNIT PRICE-

JOB # 2 TOTAL PARTS 0.00

JOB # 2 TOTAL LABOR & PARTS 0.00

J# 3 36K1ZZM2 MISC BODY ELEC-MINOR TECH(S):90056 0.00

CUSTOMER STATES CAR WILL ACCELERATE ON ITS OWN WITH
CRUISE SET. HAS HAPPENED 8-10 TIMES.
TESTED SEVERAL TIMES BUT UNABLE TO DUPLICATE.

PARTS------QTY---FP-NUMBER--------------DESCRIPTION----------UNIT PRICE-

JOB # 3 TOTAL PARTS 0.00

JOB # 3 TOTAL LABOR & PARTS 0.00

J# 4 35K1ZZM2 MISC A/C-HEATER REPR TECH(S):90056 0.00

CUSTOMER STATES ENGINE TEMP GAUGE WILL READ COLD, BUT
HAS GOOD HEAT FROM HVAC.
INSPECTED AND FOUND OPERATING PROPERLY.

PARTS------QTY---FP-NUMBER--------------DESCRIPTION----------UNIT PRICE-

JOB # 4 TOTAL PARTS 0.00

JOB # 4 TOTAL LABOR & PARTS 0.00

J# 5 00K1ZZKCP2 KIA MULTI-POINT INSP TECH(S):90056 INTERNAL

PERFORM KIA MOTORS MULTI-POINT INSPECTION.
PREVENTIVE MAINTENANCE.
INSPECTION COMPLETED.

PARTS------QTY---FP-NUMBER--------------DESCRIPTION----------UNIT PRICE-

JOB # 5 TOTAL PARTS 0.00

JOB # 5 TOTAL LABOR & PARTS 0.00

J# 6+01K1ZZOF OIL CHANGE SERVICE TECH(S):448 12.95

PERFORM LUBE, OIL AND FILTER SERVICE PER CUSTOMER REQUEST.
PREVENTITIVE MAINTENANCE

[redacted]

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[redacted]

CELL [redacted]

[redacted]

SCOTT NEMITZ 393 232 04/04/17

14,466 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

MILLTOWN, WI [redacted]

5 X X G T 4 L 3 5 G G [redacted]

03/30/17

MO: [redacted]

COMPLETED OIL, LUBE AND FILTER SERVICE.

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 6	1	26300-35503	FILTER ASSY-ENG	7.95	7.95
			JOB # 6 TOTAL PARTS		7.95
			JOB # 6 TOTAL LABOR & PARTS		20.90

G.O.G. & SUPPLIES

JOB # 6	1.0	MOTOR OIL BY SERVICE	@ 10.500 /UNIT		10.50
				TOTAL - GOG	10.50

MISC	CODE	DESCRIPTION	CONTROL NO	
JOB # A	SS	SHOP SUPPLIES/HAZARDOUS WASTE FEE		1.54
			TOTAL - MISC	1.54

ESTIMATE

CUSTOMER HEREBY ACKNOWLEDGES RECEIVING
ORIGINAL ESTIMATE OF $34.29 (+TAX)

COMMENTS

CUSTOMER HAS BEEN SUPPLIED WITH A RENTAL VEHICLE CCC Appointment cr
eated 2017-03-22 05:04:00pm taken by Jenna Wurm

TOTALS

****

THANK YOU FOR SELECTING LUTHER KIA OF BLOOMINGTON FOR YOUR SERVICE NEEDS. YOU MAY BE RECEIVING A SURVEY FROM THE MANUFACTURER IN THE NEAR FUTURE. WE WOULD APPRECIATE YOU TAKING A FEW MOMENTS TO COMPLETE AND RETURN THIS SURVEY. THE INFORMATION IS VERY VALUABLE IN HELPING US TO IMPROVE THE SERVICE WE PROVIDE TO YOU.

****

TOTAL LABOR....	12.95
TOTAL PARTS....	7.95
TOTAL SUBLET...	0.00
TOTAL G.O.G....	10.50
TOTAL MISC CHG.	1.54
TOTAL MISC DISC	0.00
TOTAL TAX.....	1.35
TOTAL INVOICE $	**34.29**

::::::::: VISIT OUR WEB SITE AT WWW.LUTHERAUTO.COM :::::::::

_____
CUSTOMER SIGNATURE

********** DUPLICATE INVOICE **********

Vehicle Disposal Checklist

CUSTOMER LAST: [redacted]

VRS #:

SIEBEL CASE #:

REGION: CE

ANALYST: Orrocak

DATE SENT TO NCA: 11/19/18

✔	DOCUMENTS	
✓	VRS Full Case Printout	✓
✓	Recovery check	✓
✓	Sales document from auction stating gross and net amounts	✓
✓	Invoice from disposal company (eg ISG, Morley) with fee breakdown	✓
✓	Tow invoice	✓
✓	Lemon Law Disclosure (Warranty Buyback Notice, Resale Notice or State form)	✓
✓	Copy of vehicle title	✓
✓	Release signed by customer *(N/A for LNCS)*	✓
✓	Final Repair Documents	✓

[redacted]

1/31/19 Kia Motors America SHAWK
14:10:10 **Vehicle Repurchase Information I** CSD03001
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

Repurchase Type?: **RG** Settled by Region (no attorney involved)
Date Offer Sent: 1/ 9/18 Dlr Cost(Inv) $ 22,350.00
Date Offer Accepted: 1/24/18 Book Value $ 9,408.00
CE:(Y/N) Y New VIN?: 5XXGT4L3XJG[redacted] Gr Repr Exp $ 25,296.50
Credit $
RCA Representative: GUROCAKK ACV Recovry Amt $ 9,111.50
Current KMA Expense $ 16,185.00

Initial Dlr to Buy/Other DLR to by veh: N KMC Recovry Amt $ 16,185.00
Sold by Auct:(Y/N) Y KMA Nt Repr Exp $
Date sent to NAT: / /00
Date NAT Request Rcvd: 5/22/18
KMA Chk Issue Date: 7/17/18 Check #: [redacted] Last Mod By SHAWK
Date NCA Received Check: 7/17/18 Last Mod date 01/31/19
Date Analyst Rcvd Check: 7/17/18
Date ACV Recovery Chk/Crd Sent to NAT: 11/19/18
Date ACV Recovery Chk/Crd Rcvd: / /00 Vendor Claim:
Date Closed Region: Date Closed National:

[redacted]

1/31/19 Kia Motors America SHAWK
14:10:10 **Vehicle Repurchase Information II** CSD03002
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

Is delivering dealer buying trade:
USED CAR GUIDE (Mon/Yr): 12 / 17 Book Value (WBV) $ 9,408.00
Date Avail for Sale: 9/13/18 Floor Amount (Auct) $ 9,500.00
Floor Amt to Book Value: 100.9% Actual Sold Date: 9/13/18
Gross Sales Price: $ 10,000.00 Grss Sls Prc to Bk Value: 106.2%
Owner State?: WI
Title Branding Required:(Y/N) Y Date Title Received: 5/30/18
Date Disclosure Received: 9/13/18
Date Release Received:1/30/19
State Provisions for Subsequent Buyer:(Y/N) N
Current Location?: Arrived: 00 / 00 / 00 Sts?: Updt: 00 / 00 / 00
Auction Location: MANCHI Arrived: 08 / 06 / 18 Sts?: SD Updt: 09 / 13 / 18
Salvage Yard: Arrived: 00 / 00 / 00 Sts?: Updt: 00 / 00 / 00
Disposition Comments:
9/11/18 JU - KBB HIGH: 10758. AVG: 10087. LOW: 9415 FLOORED AT 9500
11/20/18 JU - SUBMITTED DISPOSAL PACKET TO NCA
1/31/19 KS- SUBMITTED DISPOSAL PACKET TO NCA

[redacted]

1/31/19 Kia Motors America SHAWK
14:10:10 **Vehicle Repurchase Question/Answer I** CSD03003
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

YEAR: 2016
2. USED CAR GUIDE Book Name: KBB Dlr Cost(Inv) $ 22,350.00
Month/Year: 12/17 Page: 1 Book Value(Base Book) $ 9,408.00

DESCRIPTION		DESCRIPTION			
ADD	$		$		
	$		$		
	$		$		
	$		$	Add	$
DED	$		$		
	$		$	Ded	$
			Book Value (WBV)		$ 9,408.00

[redacted]

1/31/19 Kia Motors America SHAWK
14:10:10 **Vehicle Repurchase Question/Answer II** CSD03004
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

(7A) CASH PRICE ORIGINAL VEHICLE

Sales Price	$ 23,120.00
Sales Tax	$ 1,279.25
License/State Fees	$ 174.00
Dlr Document Fees	$ 139.00
Interest Paid to Date	$ 1,995.17

Other

DESCRIPTION	ADD	DESCRIPTION	ADD
	$		$
	$		$
	$		$ Sub Tot $

DLR or Cust Owe KIA $

Gross Repurchase Value = $ 26,707.42

(7B) DEDUCTIONS

Mileage	$
Dealer Contribution	$

Other

DESCRIPTION	DEDUCT	DESCRIPTION	DEDUCT
	$		$
	$		$ Sub Tot $ 2,500.00
DEALER REBATE:	$ 2500.00		Total Deductions = $ 2,500.00

(7A MINUS 7B = 7C) (7C) Net Repurchase Value $ 24,207.42

[redacted]

1/31/19 Kia Motors America SHAWK
14:10:10 **Vehicle Repurchase Disposition** CSD03005
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

(8A) CASH PRICE NEW VEHICLE
Vin# 5XXGT4L3XJG[redacted]

				Dealer Cost(Inv)	$ 24,004.00
				Dealer Admin Fee	$ 100.00
				Sales Tax	$ 85.53
Other ADD				License/State Fees	$ 99.50
DESCRIPTIONS		DESCRIPTIONS		Dlr Document Fees	$
OLD LOAN PAYOFF	$ 16949.77	RENTAL CHARGES	$ 6612.00		
	$		$		
	$		$	Sub Tot	$ 23,561.77
DLR or Cust Owe KIA	$				
				Gross New Vehicle Value =	$ 47,850.80
(8B) DEDUCTIONS				Customer Contribution	$ 1,640.53
				Dealer Contribution	$
				Dealer Contribution	$
				Owner Loyalty	$
				Dealer Rebate	$ 3,250.00
				Other NEW LOAN	$ 16,949.77
	Hold Back Amount:		714.00	Total Deductions =	$ 22,554.30
	(8A MINUS 8B = 8C)			(8C) Net New Vehicle Value	$ 25,296.50
				Net Repurchase Value (7C)	$ 24,207.42
		(LESS)		Net New Vehicle Value (8C)	$ 25,296.50
		(EQUALS)		Savings to KMA	$ 1,089.08-

[redacted]

1/31/19 Kia Motors America SHAWK
14:10:10 **Vehicle Repurchase Book Information** CSD03006
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

ITEMIZED DISBURSEMENT AMOUNTS (must be completed)

	Amount being paid by dealer to purchase buyback	$
	Amount of Check Payable Dealer Dealer Code?:	$ 25,296.50
	Check Payable Lienholder	$
	Check Payable Customer	$
	Check Payable to Other	$
=	Gross Repurchase Expense	$ 25,296.50
-	Credit Amount	$
-	LESS ACV Recovery Amount AUCTION CHECK #[redacted]	$ 9,111.50
=	Current KMA Expense	$ 16,185.00
-	LESS KMC Recovery Amount KMA Sbm Date: / / 00	$ 16,185.00
=	KMA Net Repurchase Expense	$

The Gross Repurchase Expense is the "Net Repurchase Value" from the Repurchase Calculation Section (Scr 7) or the "Net New Vehicle Value" from the Exchange of Collateral Section (Scr 8).
Nt Repr Value $ 24,207.42 Nt New Veh Value $ 25,296.50

[redacted]

1/31/19 Kia Motors America SHAWK
14:10:10 **Manual Check/Wire Request** CSD03007
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16
==========
Repurchase Type?: **RG** Settled by Region (no attorney involved)
Reason for Repur: **DA** DAYS OUT OF SERVICE Part#: 25600 2GGA5
# of Complaints for above reason: **01** times CONTROL ASSY-COOLANT
Total Days Down: **231** DTC(if any):
Main Issue of Repur: **PQ** - PRODUCT QUALITY ISSUE
==========
REPURCHASE COMMENTS(KCR) **(Include All Payee's Name and Address)**
IN 33,513 MILES AND 14 MONTHS OF SUBSEQUENT OWNERSHIP VEHICLE PRESENTED TO DEALER A TOTAL OF 4 TIMES FOR DIFFICULTY FUELING. ON FINAL RO [redacted] DLR CONFIRMED ADDITIONAL KNOWN HVAC-NOT-HEATING ISSUE THAT KEPT VEHICLE DOWN FOR A TOTAL OF 184 DAYS BEFORE REPLACEMENT COULD BE PROCESSED AS CUSTOMER REFUSED TO TAKE OWNERSHIP OF VEHICLE AND DELAY IN SELECTING REPLACEMENT. ECA NEGOTIATED REPLACEMENT DUE TO DAYS DOWN. MULTIPLE TECH LINE CASES OPENED [redacted] AS WELL AS FTS VISIT (F3[redacted] .
****

CHECKS PAYABLE AS FOLLOWS:

SECOND RICHFIELD MOTORS, LLC $18,684.50
Luther Kia of Bloomington
1701 AMERICAN BLVD.
1701 AMERICAN BLVD.
BLOOMINGTON, MN 55431

SECOND RICHFIELD MOTORS, LLC $6,612.00
Luther Kia of Bloomington
1701 AMERICAN BLVD.
1701 AMERICAN BLVD.
BLOOMINGTON, MN 55431

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==========
Date Date

GUROCAKK _____

[redacted]

Vendor Name: KIA MOTORS AMERICA/ISG **Vendor Number:** [redacted] **Check#:** [redacted] **CUR:** USD

Invoice Date	Invoice No	Location	Description	VIN	Amount
13-Sep-2018	[redacted]	CHICAGO	Seller 16|Kia|Optim 2018-37-22-228	5XXGT4L35GG[redacted]	$9,111.50
				Total	**$9,111.50**

[redacted]

6 SECURITY FEATURES INCLUDED DETAILS ON BACK

Manheim, Inc.
6205 Peachtree Dunwoody Road
Atlanta, GA 30328

Wells Fargo
Augusta, GA

Check Number: [redacted] 64-975/612

Supplier #	Pay Date	Pay Amount
4901809	17-Sep-2018	9,111.50

Nine Thousand One Hundred Eleven Dollars And Fifty Cents*****

$9,111.50

NOT NEGOTIABLE AFTER SIX MONTHS FROM DATE OF ISSUE
Manheim, Inc.

PAY TO THE ORDER OF: KIA MOTORS AMERICA/ISG
111 PETERS CANYON RD
IRVINE, CA 92606

[redacted]

AUTHORIZED SIGNATURE

[redacted]

VOID VOID VOID

Manheim

BILL OF SALE

THIS IS NOT AN INVOICE

DOCUMENT NOT VALID FOR EXPORT

502 MANHEIM CHICAGO
20401 COX AVE
MATTESON, IL 60443 US

Sale Date
13-SEP-2018 10:37:42

Yr Wk Ln Rn
2018-37-22-228

Pickup Location
20401 COX AVE
MATTESON, IL 60443 US

Sale Type
In-Lane

Vehicle Information
2016 Kia Optima
4DSN LX Gray Two-Wheel Drive
5XXGT4L35G[redacted]

Mileage: 33575 Miles 6

License Plate No:

Title Information
State: WI Number: 1

Vehicle Features
Hard Top
4 Cylinder Engine
A/T
Power Steering
Cloth Seats
A/C
Power Windows
Power Door Locks
Cruise Control
Rear Defrost
Driver Air Bag
no emissions

Vehicle Purchase Price

Sale Price	$ 10,000.00
Adjustments	$ 0.00
Final Sale Price	$ 10,000.00

[redacted]

Seller
KIA MOTORS AMERICA/ISG
111 PETERS CANYON RD
PO BOX 52410
IRVINE, CA 92606 US

Seller Rep:
Signature on file

Buyer
MILLENNIUM AUTO SALES INC
4541 W BELMONT AVE
45
CHICAGO, IL 60641 US

Buyer Rep: SULARZ, ANDY
Signature on file

Auction Lights

GREEN Buyer protection to conditions
YELLOW Certain conditions announced prior to sale

Odometer Disclosure
Federal law (and state law, if applicable) requires the Seller to state the mileage upon transfer of ownership. Failure to complete or providing false information may result in fines and/or imprisonment.

Seller hereby states that the odometer for this Vehicle now reads identically to the Mileage stated on this Bill of Sale under Vehicle Information and certifies to the best of Seller's knowledge that this reflects the actual mileage of the Vehicle, unless disclosed otherwise in the Announcements & Notes below.

Announcements & Notes
LEMON LAW BUYBACK
MANUFACTURER'S BUYBACKLEMON LAW AC
HEATER BLOWING COLD AIR
LEMON LAW BUYBACKMANUFACTURER'S BUYBACKLEMON LAW ACHEATER BLOWING COLD AIR

Seller agrees to sell the vehicle covered by this Bill of Sale to Buyer for the price noted herein.
Seller is the transferor of the vehicle and is responsible for all disclosures, including odometer and mileage.
Buyer must return a signed copy of the title front and back, including the odometer statement therein, to Seller or be subject to civil and criminal penalties. See 49 CFR § 580.5(f).
Manheim retains a purchase money security interest in the Vehicle and its title until good funds are received from the Buyer.
Seller and Buyer agree to the Manheim Terms and Conditions in effect at the time of the sale.
Sale terms and this Bill of Sale are subject to adjustments by Manheim. Please check your customer account at Manheim.com for most current version of this document.
Bill of Sale is not an Invoice. Please refer to Invoices in your account on Manheim.com.

Printed on: 20-Nov-2018 05:36:00

Manheim

Credit Memo #[redacted]

PAY TO	REMIT TO		
KIA MOTORS AMERICA/ISG 111 PETERS CANYON RD PO BOX 52410 IRVINE, CA 92606 US 4901809	Manheim Accounts Receivable PO Box 105511 Atlanta, GA 30348 US	INVOICE TYPE	Seller
		INVOICE DATE	13-SEP-2018
		PAYMENT DUE DATE	13-SEP-2018
		BUYER REPRESENTATIVE	
		TRANSACTION LOCATION	502 MANHEIM CHICAGO
		ORIGINAL BUYER	
BUYER	**INVOICING-SALES LOCATION**	LEASE ACCOUNT NO	
MILLENNIUM AUTO SALES INC 4541 W BELMONT AVE # 45 CHICAGO, IL 60641 US	MANHEIM CHICAGO AA 20401 COX AVE MATTESON, IL 60443 US	YEAR MAKE MODEL	2016 Kia Optima
		VIN	5XXGT4L35GG[redacted]
		MILEAGE	33575 Miles
		OFFSITE VEHICLE LOCATION	20401 COX AVE MATTESON IL 60443 US

CHARGE DATE	WORK ORDER	UNIVERSAL KEY	DESCRIPTION	CUSTOMER PO#	PRICE	TAX	LINE TOTAL
13-SEP-2018	[redacted]	2018-37-22-228	2016 Kia Optima		($10,000.00)	$0.00	($10,000.00)
13-SEP-2018		2018-37-22-228	SELL FEE		$105.00	$0.00	$105.00
10-SEP-2018		2018-37-22-228	MORLEY EXPENSES		$425.50	$0.00	$425.50
30-JUL-2018		2018-37-22-228	READY AUTO TRANSPORT		$273.00	$0.00	$273.00
14-AUG-2018		2018-37-22-228	VALUE DETAIL $85		$85.00	$0.00	$85.00

ADJUSTMENTS

DATE	DESCRIPTION	AMOUNT
	TOTAL ADJUSTMENTS	$0.00

PAYMENTS

DATE	REF NO	DESCRIPTION	AMOUNT
17-SEP-2018	[redacted]	Check Issued	$9,111.50
		TOTAL PAYMENTS	$9,111.50

SPECIAL INSTRUCTIONS

Please include the invoice number on all remittances and include remittance copy with postal payments.
Visit your Account at Manheim.com to manage preferences, view invoices & statuses, see history and pay invoices.
A late fee will be added, wherever applicable, to all past due invoices, subject to details in the Manheim Terms and Conditions.
If you have questions concerning this invoice, please call or email Manheim Client Care @ 1-866-MANHEIM (626-4346), Mon-Sat 8a-12m and Sun 6p-10p ET. Info@manheim.com.

Overnight mailing address:
Manheim – Account Receivable 6205 Peachtree Dunwoody Rd Bldg. A, 3rd Floor, Accounts Receivable Atlanta, GA 30328 US

SUB TOTAL	($9,111.50)
TAX	$0.00
ADJUSTMENTS	$0.00
TOTAL BEFORE PAYMENTS	($9,111.50)
PAYMENTS	$9,111.50
AMOUNT DUE TO	$0.00

Printed on: 2018-11-20 17:36:00

MORLEY

Invoice [redacted]
Kia – Reacquired Vehicle Processing Center
9144
July 30, 2018

Kia Motors America
111 Peters Canyon Road
Irving, CA 92606-1790

Customer Number [redacted]
P.O. Number:
Payment Terms: **Net 30 Days**

VIN: **5XXGT4L35GG** [redacted]
Case: [redacted]
Year/Make/Model: **2016 Kia Optima**

Quantity	Description	Price	Total
1	Case Acceptance	$30.00	$30.00
1	Schedule Closing	$30.00	$30.00
1	Build & Deliver Repurchase Packet	$35.00	$35.00
1	Repair Process	$55.00	$55.00
1	Repurchase Process	$30.00	$30.00
1	Vehicle Title Branding	$60.00	$60.00
1	Disposition/Disclosure Process	$100.00	$100.00
1	Vehicle Processing Fee	$12.00	$12.00
1	Title Check		$73.50

PLEASE PAY THIS AMOUNT: **$425.50**

Comments:

Please remit to Morley Companies, Inc., One Morley Plaza, Saginaw, MI 48603.

If you have questions regarding this invoice, please contact:

Mike Corcoran
Senior Program Manager
T 989.497.8949
F 888.412.3343
mike.corcoran@morleynet.com

[redacted]

TRANSPORTATION INVOICE DETAILS

Supplier:
READY LOGISTICS
1030 N COLORADO ST STE 109

Maricopa
Gilbert , AZ , US



Ship To:
00502
Manheim Chicago
20401 Cox Ave

Manheim Chicago
Matteson , IL , 60443-1856, US

Ship From:

Invoice Number : [redacted]

Invoice Date : 06-AUG-2018

Work Order [redacted]

VIN
5XXGT4L35GG[redacted]

Customer Number [redacted]

Description	Net Amt Billed to Customer (USD)	Customer Comp. (USD)	Alternate Billing Amt (USD)	Invoice Line Amount (USD)
2016 Kia Optima, Pick Up Location: Bloomington, MN 55431, Distance In Miles: 440.0 : kia	273.00	0.00	0.00	273.00
Total	273.00	0.00	0.00	273.00

KIA MOTOR AMERICA

APPROVAL — VEHICLE CONDITION REPORT — **9/10/2018**

VIN: 5XXGT4L35GG [redacted] STOCK# [redacted] Rental Account:

AUCTION NAME	MANHEIM CHICAGO AA	ARRIVAL DATE:	8/06/2018	In Svc Date:	
ADDRESS	20401 COX AVE	INSPECTION DATE:	8/07/2018	INSPECTOR NAME:	ELEWIS5
CITY, ST ZIP	MATTESON, IL 60443	TITLE RECEIVED DATE:	8/01/2018		
PHONE#	815-806-4222				

OUT OF SERVICE DATE IS SAME AS THE ARRIVAL DATE, IF TITLE IS RECV'D WITHIN SEVEN (7) DAYS OF ARRIVAL. IF THE TITLE RECV'D DATE IS OVER 7 DAYS, THEN THE OUT OF SERVICE DATE BECOMES THE TITLE RECV'D DATE. (SUBJECT TO THE CONDITIONS WITHIN THE CONTRACT (Sections 3, 4, and 5)

2018 37 22 228

DESCRIPTION	2016 KIA OPTIMA LX 4DSN 4X2 HARD TOP, GRAY W/BLK CLOTH
MECHANICAL	2.4 LITER 4 CYLINDER GAS, AUTOMATIC, ANTI-LOCK BRAKES, PWR STEERING
MILEAGE	33,575 MI
RADIO	CD PLAYER, MP3 COMPATIBLE, SATELLITE RADIO
EQUIPMENT	PWR LOCKS, PWR WINDOWS, AC, CRUISE, REAR DEFROSTER, TILT WHEEL, AIR BAGS/DUAL-BOTH, ABS BRAKES, AUX AUDIO INPUT, BRAKE ASSIST SY, BLUETOOTH CON, BUCKET SEATS, CHILD SAFE LOCK, DVR ADJ LUMBAR, DR ILL VAN MIRR, DRIVER AIR BAG, DR VANITY MIRRO, ELEC STABIL CTR,

KEYS: QTY 0 | FUEL AT LEAST ¼ TANK: ACTUAL | MANUALS: QTY 0 | REMOTES: QTY 0

COLOR CODE: IM/NONE | DRIVEABLE: YES | INT. COND: . OK ODOR | CERT. COND: | CYBERLOT:

PART DESCRIPTION	DAMAGE TYPE	SEVERITY	LABOR OPERATION	LABOR HOURS	PAINT HOURS	LABOR FEE'S	PART COSTS
NON CHARGEABLE (NORMAL WEAR & TEAR)							
SECTION A2	**DEDUCTIBLE DAMAGE**						
FRONT BUMPER COVER 86511 D5200	CURB RASH	5" TO 6"	INCLUDED				
FRONT BUMPER COVER 86511 D5200	PREV REPAIR	SUBSTD WAVY	REPAIR	3.0	3.9	276.00	
F BUMPER CENTER GRILLE-SCREEN	MISALIGNED	REPAIR REQUIRED	ALIGN/ADJUST	1.0		40.00	
HOOD	CHIPPED	8	PAINT CHIP REP			60.00	
HOOD	LIGHT MULT SCR	5	WET SAND			22.00	
LT FENDER	CHIPPED	1	PAINT CHIP REP			60.00	
L QTR PANEL	LIGHT MULT SCR	3	WET SAND			22.00	
DECK LID	LIGHT MULT SCR	6	WET SAND			22.00	
							502.00
		SUBTOTAL DEDUCTIBLE DAMAGE		4.0	3.9	502.00	
		SECTION A TOTAL				502.00	
SECTION B	**MISSING EQUIPMENT / CHARGEABLE DAMAGE**						
WINDSHIELD 86110 D5130	CRACKED	GR 12"	REPLACE				700.01
WARRANTY BOOKS	MISSING	REPLACEMENT REQ	REPLACE				20.00
OWNERS MANUALS	MISSING	REPLACEMENT REQ	REPLACE				20.00
OIL	DIRTY	UNACCEPTABLE	REPLACE			28.00	
		SUBTOTAL CHARGEABLE DAMAGE				28.00	740.01
		SECTION B TOTAL				768.01	

SECTION A	1. TOTAL DEDUCTIBLE DAMAGE	502.00
	2. DAMAGE WAIVER AMOUNT	450.00
	3. EXCESS DAMAGE (1-2)	52.00
SECTION B	4. CHARGEABLE DAMAGE	768.01
	TOTAL CHARGEABLE DAMAGE (3+4)	820.01

ANNOUNCED CONDITION.....: LEMON LAW BUYBACK

Tires.....: LF 7 GENERIC 205/65R16 | LR 5 GENERIC 205/65R16 | AVERAGE
RF 7 GENERIC 205/65R16 | RR 5 GENERIC 205/65R16 | SP MINI SPARE

THIS UNIT IS REJECTED FOR THE FOLLOWING REASON:

Other (Temp)

REQUEST PREV.RO: NO

Grade 3.9 - Average

(Manheim AutoGrade)

39XXX

APPROVED BY: RGARDNER | APPROVED DATE: 8/09/2018

LAST UPDATED BY: | LAST UPDATED DATE:

REV 05/20/04

[redacted]

KIA MOTORS

[redacted]

RESALE NOTICE

This is a used vehicle, VIN 5XXGT4L35GG[redacted] It was originally sold on **9/30/2016.** The original owner returned this vehicle to the manufacturer because it contained one or more non-conformities that the manufacturer was originally unable to repair adequately. This vehicle is now being resold.

The law in the state where this vehicle was sold allows a consumer who buys a new motor vehicle to return the vehicle to the manufacturer if the vehicle has a nonconformity that impairs the use and/or market value and/or safety and that is not repaired after a reasonable number of attempts or within a certain period of time.

The original owner returned this vehicle to its manufacturer complaining of the following non-conformities:

Heater blowing cold air.

Of the non-conformities listed above, the following have been repaired:

Dealer: **Luther Kia of Bloomington**

Replaced: RO [redacted] 7/19/2018 Replaced the thermostat tested working as designed no open recalls or campaigns

The manufacturer, by and through its authorized agent, representative or dealer, certifies the nonconformities described above have been corrected.

Kia Motors America, Inc
111 Peters Canyon Road
Irvine, CA 92606-1790

[redacted]

Signature of Manufacturer — Date: 1/30/19

The below-named dealer acknowledges receipt of this disclosure, which constitutes an agreement that disclosure of the information contained herein will be forwarded to any succeeding dealer and/or retail consumer.

Name/Title | Signature of Dealer | Date

Name/Address of Purchasing Dealer

SELLER or LESSOR:

Name/Address of Selling Dealer

The above-named dealership acknowledges that disclosure of the information contained herein has been made to the consumer named below.

Name/Title | Signature | Date

I acknowledge receipt of this notice: _____
RETAIL BUYER'S SIGNATURE

RETAIL BUYER'S NAME | ADDRESS

[redacted]

KIA MOTORS

WARRANTY BUYBACK NOTICE

THIS VEHICLE WAS REPURCHASED BY ITS MANUFACTURER DUE TO A DEFECT IN THE VEHICLE PURSUANT TO CONSUMER WARRANTY LAWS. THE TITLE TO THIS VEHICLE HAS BEEN PERMANENTLY BRANDED WITH THE NOTATION "LEMON LAW BUYBACK". Under California law, the manufacturer must warrant to you, for a one year period, which the vehicle is free of the problem(s) listed below.

2016	KIA	OPTIMA	5XXGT4L35GG[redacted]
Year	*Make*	*Model*	*VIN*

Problem(s) reported by original owner: **Heater blowing cold air.**

Repair(s) made, if any, to correct reported problem(s):

Dealer: Luther Kia of Bloomington

Replaced: RO[redacted] 7/19/2018 Replaced the thermostat tested working as designed no open recalls or campaigns

Kia Motors America, Inc.
111 Peters Canyon Road
Irvine, CA 92606-1790

[redacted] 1/30/2019

Signature of Manufacturer Date

Kia certifies that it shall issue a warranty covering the correction of the defect for a period of 12 months from the time of resale.

The below-named wholesale purchaser has read the above disclosures and agrees that it will also disclose this same information to either the next wholesale or retail purchaser.

Name of Dealership Signature of Dealer Date

Name of Dealership Signature of Dealer Date

Name of Retail Buyer Signature of Retail Buyer Date

[redacted]

KIA MOTORS

281186

RESALE NOTICE

This is a used vehicle, VIN **5XXGT4L35GG** [redacted] It was originally sold on **6/13/17.** The original owner returned this vehicle to the manufacturer because it contained one or more non-conformities that the manufacturer was originally unable to repair adequately. This vehicle is now being resold.

The law in the state where this vehicle was sold allows a consumer who buys a new motor vehicle to return the vehicle to the manufacturer if the vehicle has a nonconformity that impairs the use and/or market value and/or safety and that is not repaired after a reasonable number of attempts or within a certain period of time.

The original owner returned this vehicle to its manufacturer complaining of the following non-conformities:

Heater blowing cold air.

Of the non-conformities listed above, the following have been repaired:

Dealer: **Luther Kia of Bloomington**

Replaced: RO [redacted] 7/19/2018 Replaced the thermostat tested working as designed no open recalls or campaigns

The manufacturer, by and through its authorized agent, representative or dealer, certifies the nonconformities described above have been corrected.

Kia Motors America, Inc
111 Peters Canyon Road
Irvine, CA 92606-1790

[redacted] 7.31.18

Signature of Manufacturer Date

The below-named dealer acknowledges receipt of this disclosure, which constitutes an agreement that disclosure of the information contained herein will be forwarded to any succeeding dealer and/or retail consumer.

[redacted] [redacted] 9/13/18

Name/Title Signature of Dealer Date

Millennium Auto Sales 4541-45 W Belmont Chicago IL 60639

Name/Address of Purchasing Dealer

SELLER or LESSOR:

Name/Address of Selling Dealer

The above-named dealership acknowledges that disclosure of the information contained herein has been made to the consumer named below.

Name/Title Signature Date

I acknowledge receipt of this notice: _____

RETAIL BUYER'S SIGNATURE

RETAIL BUYER'S NAME ADDRESS

[redacted]

WISCONSIN

0000000

MAILING LABEL ONLY

0000000
KIA MOTORS AMERICA
2717 SCHUST RD
SAGINAW, MI 48603

Amount Received: $ 73.50 [redacted]

MAILING LABEL ONLY

WISCONSIN CERTIFICATE OF TITLE

Vehicle Identification Number	Year	Make
5XXGT4L35GG[redacted]	2016	KIA

Title Number	Issue Date	Chassis Type	Odometer Reading	Odometer Status	Odometer Date
[redacted]	05/30/2018	AUTO	33574	ACTUAL	05/25/2018

Product Number	Body Style	Color	Fleet No.
27630181503	SEDAN	SILVER/ALUMINUM	

Titled Owner(s)
KIA MOTORS AMERICA
2717 SCHUST RD
SAGINAW, MI 48603

The person, firm or corporation named on this Title is the lawful owner of the vehicle described, subject to any Security Interest (liens) shown. The order in which the Lien Holders appear on this Title does not necessarily represent their priority. The Wisconsin Department of Transportation will not be responsible for false or fraudulent odometer statements made in the assignment of the Certificate of Title or for errors in reporting mileage, brand disclosures or the history of the vehicle. The department has no actual knowledge about the history of the vehicle and makes no warranty that the title brands or mileage disclosures on prior titles have been carried forward onto this document.

5XXGT4L35GG[redacted]

Lien Holder(s)
NONE

Additional Vehicle Detail
TITLED IN WI AS: MANUFACTURER BUYBACK

SELLER: When the vehicle is sold, complete the ASSIGNMENT OF CERTIFICATE OF TITLE on the top back of this title and deliver the title to the purchaser with the vehicle. You may wish to retain a copy of this title with the purchaser's information and signature as proof of sale for your records.

PURCHASER: Apply for a new title with the Wisconsin Division of Motor Vehicles immediately. To legally operate this vehicle, you are required to register it with the Division of Motor Vehicles.

[redacted]

MAIL ADDRESS:
Wisconsin Department of Transportation
PO Box 7949, Madison, WI [redacted]

QUESTIONS:
Contact the Division of Motor Vehicles at:
414-266-1000 608-266-1466
wisconsindmv.gov

KEEP IN SAFE PLACE — DO NOT KEEP IN [redacted]E

This document void without watermark — hold to light to view

Any alteration, correction, fraud or erasure voids this title

ASSIGNMENT OF CERTIFICATE OF TITLE

8/2014

The seller is required to state the mileage and provide written vehicle disclosure in connection with the transfer of ownership. Failure to complete a mileage statement or providing a false mileage statement, disclose required information, or providing a false statement may result in fines and/or imprisonment and may make you liable for damages to the purchaser. See Federal 49 USC and Ch. 342 Wisconsin laws.

I, the seller, certify that to the best of my knowledge the information contained on this document is true and correct and that I have entered the vehicle odometer reading, brand disclosure, and selling price in compliance with federal and state law as referenced above. For value received, I sell, assign or transfer the vehicle described on this document and warrant title to purchaser.

1.

ODOMETER NOW READS (No Tenths): and to the best of my knowledge is actual mileage of this vehicle unless one of the following statements is checked. 135214 ☐ ☐ The odometer reading reflects the amount of mileage in excess of its mechanical limit. ☐ The odometer reading is NOT actual mileage. WARNING ODOMETER DISCREPANCY

BRAND DISCLOSURE (will be printed on future titles) Check all that apply: ☐ Salvage vehicle ☐ Flood damaged ☐ Hail damaged ☐ Previous police vehicle ☐ Previous taxicab

Selling Price

Print Purchaser Name	Print Seller Name
	Kia Motors America by T. Saule
Print Purchaser Address, City, State, ZIP Code	Print Seller Address, City, State, ZIP Code
	2717 Schust Rd Saginaw, MI 48603
Signature of Purchaser — Date X X	Signature of Seller(s) – *See below* [redacted] — Date X X

Seller(s) – If joint ownership, with "or", only one seller's signature is required; with "and", all sellers' signatures are required.

Sections 2–3 For Dealer Use Only

Dealer: Photocopy front and back for your records – Federal 49 CFR 580.8

2.

Print Consigning Auction Dealer Name or Consigning Salvage Pool (if applicable) | Auction or Salvage Pool Dealer Number | Sale Date

ODOMETER NOW READS (No Tenths): and to the best of my knowledge is actual mileage of this vehicle unless one of the following statements is checked. ☐ ☐ The odometer reading reflects the amount of mileage in excess of its mechanical limit. ☐ The odometer reading is NOT actual mileage. WARNING ODOMETER DISCREPANCY.

BRAND DISCLOSURE (will be printed on future titles) Check all that apply: ☐ Salvage vehicle ☐ Flood damaged ☐ Hail damaged ☐ Previous police vehicle ☐ Previous taxicab ☐ Manufacturer buyback

Print Purchaser Name	Print Selling Dealer Name
Print Purchaser Address, City, State, ZIP Code	Print Seller Address, City, State, ZIP Code
Print Name of Purchaser's Authorized Agent Signing Below	Print Name of Selling Dealer's Authorized Agent Signing Below
Signature of Purchaser's Authorized Agent — Date X	Signature of Selling Dealer's Authorized Agent — Date X

3.

Print Consigning Auction Dealer Name or Consigning Salvage Pool (if applicable) | Auction or Salvage Pool Dealer Number | Sale Date

ODOMETER NOW READS (No Tenths): and to the best of my knowledge is actual mileage of this vehicle unless one of the following statements is checked. ☐ ☐ The odometer reading reflects the amount of mileage in excess of its mechanical limit. ☐ The odometer reading is NOT actual mileage. WARNING ODOMETER DISCREPANCY.

BRAND DISCLOSURE (will be printed on future titles) Check all that apply: ☐ Salvage vehicle ☐ Flood damaged ☐ Hail damaged ☐ Previous police vehicle ☐ Previous taxicab ☐ Manufacturer buyback

Print Purchaser Name	Print Selling Dealer Name
Print Purchaser Address, City, State, ZIP Code	Print Seller Address, City, State, ZIP Code
Print Name of Purchaser's Authorized Agent Signing Below	Print Name of Selling Dealer's Authorized Agent Signing Below
Signature of Purchaser's Authorized Agent — Date X	Signature of Selling Dealer's Authorized Agent — Date X

NO additional dealer reassignments permitted [redacted]

Luther | Kia of Bloomington

1701 American Blvd. W.
Bloomington, MN 55431
Phone 952-258-8400
Fax 952-258-8401

182398

BURGANDIE BROOKS 501 [redacted] 07/19/18 [redacted]

33,515 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

5XXGT4L35GG[redacted]

07/17/18

MO.: [redacted]

JOB # 1 22K12ZM1 MISC ENGINE MECHANIC TECH(S):310 WARRANTY

CUSTOMER STATES WHEN COLD OUT THE VEHICLES HEAT OUT OF VENT WILL NOT BLOW HOT AIR AND THE TEMP GUAGE IS ERRATIC. PER KIA WOULD LIKE US TO REPLACE THERMOSTAT TO CORRECT THIS CONCERN.
OP CODE 25500R1A
REPLACED THERMOSTAT AND TEST, ALL OKAY.

PARTS	QTY	PN-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 1	1	25500-2GGA0	THERMOSTAT ASSY		WARRANTY
JOB # 1	1	UP040-CH012	ANTIFREEZ/COOLA		WARRANTY

JOB # 1 TOTAL PARTS 0.00

JOB # 1 TOTAL LABOR & PARTS 0.00

JOB # 2 50K12ZM1 RECALL/CAMPAIGN TECH(S):310 0.00

AT THIS TIME, THERE ARE NO OPEN RECALLS ON YOUR VEHICLE.

PARTS	QTY	PN-NUMBER	DESCRIPTION	UNIT PRICE

JOB # 2 TOTAL PARTS 0.00

JOB # 2 TOTAL LABOR & PARTS 0.00

ESTIMATE

CUSTOMER HEREBY ACKNOWLEDGES RECEIVING ORIGINAL ESTIMATE OF $0.00 (+TAX)

TOTALS

TOTAL LABOR	0.00
TOTAL PARTS	0.00
TOTAL SUBLET	0.00
TOTAL G.O.C.	0.00
TOTAL MISC CHG	0.00
TOTAL MISC DISC	0.00
TOTAL TAX	0.00
TOTAL INVOICE $	**0.00**

THANK YOU FOR SELECTING LUTHER KIA OF BLOOMINGTON FOR YOUR SERVICE NEEDS. YOU MAY BE RECEIVING A SURVEY FROM THE MANUFACTURER IN THE NEAR FUTURE, WE WOULD APPRECIATE YOU TAKING A FEW MOMENTS TO COMPLETE AND RETURN THIS SURVEY. THE INFORMATION IS VERY VALUABLE IN HELPING US TO IMPROVE THE SERVICE WE PROVIDE TO YOU.

VISIT OUR WEB SITE AT WWW.LUTHERAUTO.COM

CUSTOMER SIGNATURE

CUSTOMER COPY

PAGE 1 OF

END OF INVOICE

Cash for Your Used Vehicle
Your car could be worth more than you think! And we'll buy it (Even if you don't buy from us). We'll quote ANY vehicle, regardless of condition. If you accept, you'll walk away with the cash. You'll never find a faster, simpler or safer way to sell your car. Visit our Sales Department for your no obligation appraisal or learn more at LUTHERAUTO.COM
EXCLUDES SALVAGED VEHICLES

ALL PARTS NEW ORIGINAL EQUIPMENT UNLESS OTHERWISE SPECIFIED.

THANK-YOU

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Kia Motors America, Inc.
Corporate Headquarters
111 Peters Canyon Road
Irvine, CA 92606-1790 USA
T 1 949 468 4800 **F** 1 949 468 4905

Authorization to Release Loan/Lease Information

I hereby authorize my lienholder (lender), to release to Kia Motors America, Inc., or its representative, any requested information regarding my vehicle loan/lease including, but not limited to, the loan/lease payoff, interest information and the payment history.

Customer's Name [redacted]

Lender's Name: Air Force Credit Union

Lender's Phone #: 210-673-5610

Account #: [redacted]

Last 4 of SSN: [redacted]

Date: 01/31/18 Customer's Signat [redacted]

Kaan Gurocak
Kia Motors America, Inc.
Consumer Affairs
Phone: (949) 468-4865
Fax: (949) 299-3202
Email: KGurocak@KIAusa.com

[redacted]

KIA

From Stock # [redacted] #6 To Stock # [redacted] #8

FACE PAGE
RENTAL AGREEMENT

RO# [redacted] Unit# [redacted] RA# 94

DEALER INFORMATION

Name: Luther KIA of Bloomington
Address: 1701 American Boulevard W.
City: Bloomington | State: MN | Zip: 55431
Phone: (952) 258-8400

CUSTOMER VEHICLE INFORMATION

License No. | State
VIN
Year/Make/Model/Color

RENTAL VEHICLE INFORMATION

Date and Time OUT	03/15/2018	06:11 PM
Date and Time IN	5-9-18	2:01 pm
Date and Time DUE IN	03/16/2018	04:00 PM
Vehicle VIN	KNAGT4L38G5[redacted]	
Vehicle Description	2016 Kia Optima White	
License No.	[redacted]	State MN
Mileage IN		
Mileage OUT	18282	
Miles Driven		
Miles Allowed	0	
Chargeable Miles	0	

FUEL

OUT	IN
X	F
3/4	3/4
1/2	1/2
1/4	1/4
E	E

CUSTOMER INFORMATION

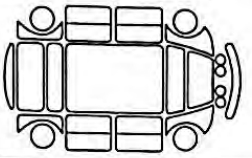
Customer [redacted]
Home Address [redacted]
City: Milltown | State: WI | Zip [redacted]
Driver's License No. [redacted] | State: WI | Expires: 05/09/2020
Birth Date [redacted] | Telephone [redacted]
Additional Driver's Name: NONE | Birth Date
Driver's License No. | State | Expires
Additional Driver's Name: NONE | Birth Date
Driver's License No. | State | Expires

CUSTOMER INSURANCE INFORMATION

Insurer: American Family | Agent
Policy No. [redacted] | Expiration Date: 04/12/2018 | Telephone

DAMAGE DESCRIPTION

Initials _____



Condition Out:

Condition In:

☐ **PERMISSION TO TOW TRAILER WITH LOAD CAPACITY IN EXCESS OF 2,000 POUNDS; NOT TO EXCEED MANUFACTURER'S WEIGHT SPECIFICATIONS.**

RATES DO NOT INCLUDE FUEL	RENTAL CHARGES
MILES: _____ @ _____c	
DAYS: 55 @ $ ~~0.00~~ 38.00	0.00
	2090 00
TOTAL TIME AND MILEAGE CHARGES →	
TAXABLE FUEL _____ GAL. @ $ 0.00	0.00
TAXABLE SUB-TOTAL →	
TAX @ _____%	
NON-TAXABLE FUEL _____ GAL. @ $_____	
NET DUE CUSTOMER DEPOSIT / REFUND / OTHER	
SUB-TOTAL	
	2090 00
TOTAL CHARGE →	~~0.00~~
METHOD OF PAYMENT	**REFUNDED**
$_____ ☐ CHECK ☐ AMEX ☐ MC ☐ VISA ☐ OTHER	$_____
____/____ EXPIRES	CUSTOMER INITIALS [redacted]
#_____ ☐ CARD VERIFIED	X_____

Any daily rate is based on a 24-hour period. The time the rental begins is noted on this Agreement.

You are required to return the Vehicle with at least the same amount of fuel as when rented. If you do not return the Vehicle with at least the same amount of fuel; you will pay us a refueling fee of $ _____ plus fuel @ $ 0.00 per gallon.

When damage to the Vehicle is covered by Your personal insurance policy, prior payment by You is not required, and We will accept payment from Your insurance company within the time limits of Minn. Stat. Ann. Section 72A.201.

Under Minnesota law, a personal automobile insurance policy must: (1) cover the rental of this motor vehicle against damage to the vehicle and against loss of use of the vehicle; and (2) extend the policy's basic economic loss benefits, residual liability insurance, and uninsured and underinsured motorist coverages to the operation or use of a rented motor vehicle. Therefore, purchase of any collision damage waiver or similar insurance affected in this rental contract is not necessary. In addition, purchase of any additional liability insurance is not necessary if your policy was issued in Minnesota unless you wish to have coverage for liability that exceeds the amount specified in your personal automobile insurance policy.

By signing below, you: agree to the terms and conditions of this Agreement set forth on the Face Page and in the Terms and Conditions; acknowledge that you had an opportunity to read the Agreement before signing; authorize us to process a separate payment card voucher in your name for all Charges, including Tolls and Violations and to release your billing/rental information to third parties for billing/processing and other legitimate purposes; permit us to reserve against your payment card the amount noted in the Charges column; agree that binding consideration exists, as further described in Section 2 of the Terms and Conditions of this Agreement; agree that we may contact you about this rental by calling or texting you (including by pre-recorded/artificial voice or automatic dialing system) at the mobile telephone number you provided above; and authorize us to adjust your payment card account to reflect changes in amounts due [redacted] CHARGES SUBJECT TO FINAL AUDIT.

X _____ Customer 03/15/18

KSRP-1 MN 170801 *White:* Dealer Copy *Canary:* Customer Copy *Pink:* RO Copy

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RENTAL AGREEMENT

3/15/18
Moved to #8
[redacted]

V#6
Stock# [redacted]

[redacted]

CUSTOMER NAME [redacted]
HOME ADDRESS [redacted]
CITY Milltown, WI STATE [redacted] ZIP
DRIVER'S LICENSE NO. [redacted] STATE EXP. DATE 5-9-20 D.O.B. [redacted]
FIRM NAME (EMPLOYER)
ADDRESS CITY STATE ZIP
LOCAL CONTACT and/or ADDRESS PHONE

REPAIR ORDER NO. [redacted]
VEHICLE NO. [redacted]
LICENSE NO. [redacted]
YEAR-MAKE 16 Kia
MODEL Optima COLOR Red
DATE DUE IN 11/7/17 TIME DUE IN 5:40 AM (PM)

OTHER AUTHORIZED DRIVERS
Only the persons named below are authorized as additional drivers:
NAME D.O.B.
DRIVER'S LICENSE NO.
NAME D.O.B.
DRIVER'S LICENSE NO.

ODOMETER IN	21932	IN	DATE 3/15/18. TIME AM PM
ODOMETER OUT	11882	OUT	11/16/17 AM PM
MILES DRIVEN			

CUSTOMERS AUTOMOBILE INSURANCE INFORMATION
COMPANY NAME American Family POLICY NO. [redacted] EXP. 47278

VEHICLE CONDITION	OUT	IN
Fenders		
Body		
Glass		
Bumpers		
Tires		
Wheel Covers		
Grill		
Lights		
Tools		
Spare Tire		
Lighter		
Radio		
Upholstery		
Seat Speedo		
Warranty Manual		
Checked By		

GAS	OUT	IN
E		
¼		
½		
¾		
F		

IMPORTANT

- READ CAREFULLY ALL PROVISIONS ON REVERSE SIDE.
- CUSTOMER IS RESPONSIBLE FOR ALL TRAFFIC VIOLATIONS.
- CUSTOMER AND/OR CUSTOMER'S INSURER ARE RESPONSIBLE FOR ALL DAMAGE OR LOSS TO RENTED VEHICLE.
- DEALER DOES NOT PROVIDE INSURANCE COVERAGE FOR THE RENTED VEHICLE EXCEPT AS REQUIRED BY LAW.
- CUSTOMER AUTHORIZES DEALER TO PROCESS A CREDIT CARD VOUCHER, IF ANY, IN CUSTOMERS NAME.
- CUSTOMER MAY BE PROSECUTED IF VEHICLE IS NOT RETURNED WHEN DUE.

RENTAL RATES	CHARGES
MILES @ ____ ¢	$
HOURS @	$
130 DAYS @ 38.00	$ 4940 00
WEEK END @	$
WEEKS @	$
TOTAL TIME AND MILEAGE CHARGES	$
SALES TAX	$
MINNESOTA RENTAL VEHICLE TAX	$
MINNESOTA REGISTRATION FEE	$
REFUELING CHARGE	$
TOTAL CHARGES	$
LESS DEPOSIT (–)	$
BALANCE DUE	$ 4940 00
(CASH REFUND)	$

METHOD OF PAYMENT ☐ CASH ☐ CREDIT CARD ☐ OTHER

CREDIT CARD COMPANY	EXP. DATE	AUTHORIZATION

CREDIT CARD NO.

CUSTOMER HAS READ BOTH SIDES OF THIS AGREEMENT AND [redacted]

EXTEND TO	ADDITIONAL DEPOSIT	DATE	INITIAL
	$		

TERMS ARE STRICTLY CASH OR CREDIT CARD UNLESS APPROVED IN ADVANCE BY DEALER

CREDIT APPROVED BY:

PREPARED BY:

MADA-RA 3/15

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BUYERS ORDER

Luther Kia of Bloomington

1701 American Blvd. • Bloomington, MN 55431-3202
952-258-8400 • Fax 952-258-8401
www.lutherauto.com

Seller's Name and Address: [redacted] Salesperson: 321 DAN DINGMANN 298 CHRIS T. STELLJES

Date: 04/18/2018 Stock #: Deal #: Customer #:

Buyer's Name: (last) [redacted] First: [redacted] Middle:

Co-Buyer's Name: (last) First: Middle:

Address: [redacted] City: MILLTOWN Co: POLK State: WI Zip: [redacted]

Cell #: [redacted] Home #: [redacted] Business #: [redacted] [See Section 16 on back for important information.]

Buyer's DL: [redacted] DOB: 04/01/75 Co-Buyer's DL: DOB:

Buyer's Email: Co-Buyer's Email:

Insurance Co.: Agent: Phone:

PLEASE ENTER MY ORDER FOR: XX NEW ____ USED ____ DEMO LIENHOLDER:

YEAR	MAKE	MODEL	VIN:	MILEAGE:
2018	KIA	OPTIMA	5XXGT4L3XJC[redacted]	15

COLOR:	LICENSE #:	TAB EXP. MONTH:	STATE:
PLATINUM GRAPH			

TRADE-IN			
YEAR:	MAKE:	MODEL:	
BODY STYLE:			
VIN:			
LICENSE PLATE #:		LICENSE STATE:	
EXP DATE:	COLOR:		
MILEAGE:			
LIEN HOLDER:			
LIEN HOLDER'S ADDRESS:			
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR HISTORY OF SERIOUS DAMAGE?	☐ YES ☐ NO		
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION?	☐ YES ☐ NO		

ADDITIONAL TRADE-IN			
YEAR:	MAKE:	MODEL:	
BODY STYLE:			
VIN:			
LICENSE PLATE #:		LICENSE STATE:	
EXP DATE:	COLOR:		
MILEAGE:			
LIEN HOLDER:			
LIEN HOLDER'S ADDRESS:			
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR HISTORY OF SERIOUS DAMAGE?	☐ YES ☐ NO		
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION?	☐ YES ☐ NO		

LICENSE AND FEES		
REGISTRATION TAX	$	N/A
PLATE FEE	$	N/A
PUBLIC SAFETY VEHICLE FEE	$	N/A
TITLE/TRANSFER FEE	$	69.50
STATE/DEPUTY FILING FEE	$	N/A
LIEN RECORDING FEE	$	10.00
WHEELAGE TAX	$	N/A
TRANSFER TAX	$	
	$	
	$	
TOTAL LICENSE AND FEES	$	79.50

CASH PRICE OF VEHICLE	$	23515.00
PLUS: DEALER INSTALLED OPTIONS: FLAT TAX ON $1555	$	85.53
	$	
	$	
	$	
	$	
	$	
	$	
LESS: FACTORY REBATES	($	3250.00)
LESS: DISCOUNT	($	N/A)
TOTAL RETAIL PRICE	$	20350.53
LESS TRADE-IN ALLOWANCE (-)	($	N/A)
BALANCE AFTER TRADE-IN ALLOWANCE	$	20350.53
MAINTENANCE CONTRACT	$	N/A
MOTOR VEHICLE SALES TAX	$	N/A
TRANSIT/CITY TAX	$	20.00
OTHER STATE & LOCAL SALES TAX	$	N/A
SERVICE CONTRACT	$	N/A
GAP COVERAGE	$	N/A
	$	
	$	
	$	
DOCUMENT ADMINISTRATION FEE	$	100 00
OPTIONAL ELECTRONIC TRANSFER FEE $	$	N/A
TOTAL LICENSE AND FEES *(FROM LICENSE AND FEES SECTION AT LEFT)*	$	79.50
SUBTOTAL	$	20550.03
LESS: DOWN PAYMENT	($	1555.00)
PLUS: BALANCE OWED LIEN HOLDER ON TRADE-IN	$	N/A
TOTAL AMOUNT DUE ON DELIVERY	$	18995.03

The front and back of this Buyers Order ("Agreement") comprise the entire agreement between You and Me related to the purchase of the vehicle described above. I understand and agree that there may be a separate agreement between You and Me related to the financing the purchase of the Vehicle. You are not bound by any verbal agreement or any other agreement or understanding of any nature. I certify that I am 18 years of age or older and acknowledge receiving a copy of this Agreement on the date stated above.

Disclosure of Information to Manufacturers. I consent to the Seller sharing information about this transaction with the manufacturer of the Vehicle. Please refer to the back for details.

The terms of this Agreement were agreed upon and the Agreement was signed at the Seller's address shown above on the date stated at the top of this Agreement.

Notice of the Salesperson's Limited Authority. This Contract is not valid unless signed and accepted by Sales Manager or Officer of the Seller.

Accepted ⓧ _____

THIS VEHICLE MAY BE EQUIPPED WITH AN EVENT DATA RECORDER.

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND I MAY LOSE ANY DEPOSITS IF I DO NOT PERFORM ACCORDING TO ITS TERMS.

Buyer's Signature: ⓧ [redacted]

Co-Buyer's Signature: ⓧ

Vehicle Disposal Checklist

CUSTOMER LAST: [redacted]

VRS #:

SIEBEL CASE #:

REGION: CE

ANALYST: Ciurocak

DATE SENT TO NCA: 11/19/18

✔	DOCUMENTS
✓	VRS Full Case Printout
✓	Recovery check
✓	Sales document from auction stating gross and net amounts
✓	Invoice from disposal company (eg ISG, Morley) with fee breakdown
✓	Tow invoice
✓	Lemon Law Disclosure (Warranty Buyback Notice, Resale Notice or State form)
✓	Copy of vehicle title
✓	Release signed by customer *(N/A for LNCS)*
✓	Final Repair Documents

[redacted]

11/20/18 Kia Motors America CSD03001
10:39:32 Vehicle Repurchase Information I URSJ
Case: [redacted] Siebel: [redacted] 5XXGT4L35GG[redacted]
MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
CPO (Y/N): N Warranty Start Date: 9/19/16
Repur Type?: RG Settled by Region (no attorney involved) Medicare(Y/N/): _
Date Offer Sent: 1 / 9 / 18 Dlr Cost(Inv) $ 22,350.00
Date Offer Accepted: 1 / 24 / 18 Book Value $ 9,408.00
CE:(Y/N) Y New VIN?: 5XXGT4L3XJG[redacted] Gr Repr Exp $ 25,296.50
RCA Representative: GUROCAKK Credit $ .00
Initial Dlr to buy/Other Dlr to buy Veh:(Y/N) N ACV Rcovry Amt $ 9,111.50
Sold by Auct:(Y/N) Y Curnt KMA Expense $ 16,185.00
Date sent to NAT: __ / __ / 00 KMC Rcovry Amt $ 16,185.00
Date Reqst Rcvd at NAT: 5 / 22 / 18 KMA Nt Repr Exp $ .00
Date RAF Rcvd at NAT: 5 / 23 / 18
Date NCA Received Check: 7 17 / 18 Last Mod By URSJ
Date Analyst Rcvd Check: 7 / 17 / 18 Last Mod Date 11 20 18
Date ACV Recovery Chk/Crd Sent to NAT: 09 / 19 / 18 Vendor Claim _ Y/N
Date ACV Recovery Chk/Crd Rcvd: __ / __ / 00
Date Closed Region: Date Closed National:

F1=Hlp F3=Exit F4=Prmpt F5=Refresh F7=Status F9=Close F11=Fwd F10=Update
F12=TREAD F13=Print ALL F14=Reopen F16=Delete F15=Upd+Payee(s) Sel Scrn? __

[redacted]

11/20/18 Kia Motors America URSJ
10:39:03 **Vehicle Repurchase Information II** CSD03002
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

Is delivering dealer buying trade:
USED CAR GUIDE (Mon/Yr): 12 / 17 Book Value (WBV) $ 9,408.00
Date Avail for Sale: 9/13/18 Floor Amount (Auct) $ 9,500.00
Floor Amt to Book Value: 100.9% Actual Sold Date: 9/13/18
Gross Sales Price: $ 10,000.00 Grss Sls Prc to Bk Value: 106.2%
Owner State?: WI
Title Branding Required:(Y/N) Y Date Title Received: 5/30/18
Date Disclosure Received: 9/13/18
Date Release Received:5/ 9/18
State Provisions for Subsequent Buyer:(Y/N) N
Current Location?: Arrived: 00 / 00 / 00 Sts?: Updt: 00 / 00 / 00
Auction Location: MANCHI Arrived: 08 / 06 / 18 Sts?: SD Updt: 09 / 13 / 18
Salvage Yard: Arrived: 00 / 00 / 00 Sts?: Updt: 00 / 00 / 00
Disposition Comments:
9/11/18 JU - KBB HIGH: 10758. AVG: 10087. LOW: 9415 FLOORED AT 9500
11/20/18 JU - SUBMITTED DISPOSAL PACKET TO NCA

[redacted]

11/20/18 Kia Motors America URSJ
10:39:03 **Vehicle Repurchase Question/Answer I** CSD03003
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

YEAR: 2016
2. USED CAR GUIDE Book Name: KBB Dlr Cost(Inv) $ 22,350.00
Month/Year: 12/17 Page: 1 Book Value(Base Book) $ 9,408.00

DESCRIPTION		DESCRIPTION			
ADD	$		$		
	$		$		
	$		$		
	$		$	Add	$
DED	$		$		
	$		$	Ded	$
			Book Value (WBV)		$ 9,408.00

[redacted]

11/20/18 Kia Motors America URSJ
10:39:03 **Vehicle Repurchase Question/Answer II** CSD03004
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

(7A) CASH PRICE ORIGINAL VEHICLE

				Sales Price	$ 23,120.00
				Sales Tax	$ 1,279.25
				License/State Fees	$ 174.00
				Dlr Document Fees	$ 139.00
Other				Interest Paid to Date	$ 1,995.17
DESCRIPTION	ADD	DESCRIPTION	ADD		
	$		$		
	$		$		
	$		$	Sub Tot	$
DLR or Cust Owe KIA	$				
				Gross Repurchase Value =	$ 26,707.42
(7B) DEDUCTIONS				Mileage	$
Other				Dealer Contribution	$
DESCRIPTION	DEDUCT	DESCRIPTION	DEDUCT		
	$		$		
	$		$	Sub Tot	$ 2,500.00
DEALER REBATE:	$ 2500.00			Total Deductions =	$ 2,500.00
	(7A MINUS 7B = 7C)		(7C)	Net Repurchase Value	$ 24,207.42

[redacted]

11/20/18 Kia Motors America URSJ
10:39:03 **Vehicle Repurchase Disposition** CSD03005
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

(8A) CASH PRICE NEW VEHICLE
Vin# 5XXGT4L3XJG[redacted]

				Dealer Cost(Inv)	$ 24,004.00
				Dealer Admin Fee	$ 100.00
				Sales Tax	$ 85.53
Other ADD				License/State Fees	$ 99.50
DESCRIPTIONS		DESCRIPTIONS		Dlr Document Fees	$
OLD LOAN PAYOFF	$ 16949.77	RENTAL CHARGES	$ 6612.00		
	$		$		
	$		$	Sub Tot	$ 23,561.77
DLR or Cust Owe KIA	$				
				Gross New Vehicle Value =	$ 47,850.80
(8B) DEDUCTIONS				Customer Contribution	$ 1,640.53
				Dealer Contribution	$
				Dealer Contribution	$
				Owner Loyalty	$
				Dealer Rebate	$ 3,250.00
				Other NEW LOAN	$ 16,949.77
	Hold Back Amount:		714.00	Total Deductions =	$ 22,554.30
	(8A MINUS 8B = 8C)		(8C)	Net New Vehicle Value	$ 25,296.50
				Net Repurchase Value (7C)	$ 24,207.42
		(LESS)		Net New Vehicle Value (8C)	$ 25,296.50
		(EQUALS)		Savings to KMA	$ 1,089.08-

[redacted]

11/20/18 Kia Motors America URSJ
10:39:03 **Vehicle Repurchase Book Information** CSD03006
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16

ITEMIZED DISBURSEMENT AMOUNTS (must be completed)

	Amount being paid by dealer to purchase buyback	$	
	Amount of Check Payable Dealer Dealer Code?:	$	25,296.50
	Check Payable Lienholder	$	
	Check Payable Customer	$	
	Check Payable to Other	$	
=	Gross Repurchase Expense	$	25,296.50
-	Credit Amount	$	
-	LESS ACV Recovery Amount AUCTION CHECK #[redacted]	$	9,111.50
=	Current KMA Expense	$	16,185.00
-	LESS KMC Recovery Amount KMA Sbm Date: / / 00	$	16,185.00
=	KMA Net Repurchase Expense	$	

The Gross Repurchase Expense is the "Net Repurchase Value" from the Repurchase Calculation Section (Scr 7) or the "Net New Vehicle Value" from the Exchange of Collateral Section (Scr 8).
Nt Repr Value $ 24,207.42 Nt New Veh Value $ 25,296.50

[redacted]

11/20/18 Kia Motors America URSJ
10:39:03 **Manual Check/Wire Request** CSD03007
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 33514
Luther Kia of Bloomington Warranty Start Date: 9/19/16
==========
Repurchase Type?: **RG** Settled by Region (no attorney involved)
Reason for Repur: **DA** DAYS OUT OF SERVICE Part#: 25600 2GGA5
# of Complaints for above reason: **01** times CONTROL ASSY-COOLANT
Total Days Down: **231** DTC(if any):
Main Issue of Repur: **PQ** - PRODUCT QUALITY ISSUE
==========
REPURCHASE COMMENTS(KCR) **(Include All Payee's Name and Address)**
IN 33,513 MILES AND 14 MONTHS OF SUBSEQUENT OWNERSHIP VEHICLE PRESENTED TO DEALER A TOTAL OF 4 TIMES FOR DIFFICULTY FUELING. ON FINAL RO[redacted] DLR CONFIRMED ADDITIONAL KNOWN HVAC-NOT-HEATING ISSUE THAT KEPT VEHICLE DOWN FOR A TOTAL OF 184 DAYS BEFORE REPLACEMENT COULD BE PROCESSED AS CUSTOMER REFUSED TO TAKE OWNERSHIP OF VEHICLE AND DELAY IN SELECTING REPLACEMENT. ECA NEGOTIATED REPLACEMENT DUE TO DAYS DOWN. MULTIPLE TECH LINE CASES OPENED [redacted] AS WELL AS FTS VISIT ([redacted].
****

CHECKS PAYABLE AS FOLLOWS:

SECOND RICHFIELD MOTORS, LLC $18,684.50
Luther Kia of Bloomington
1701 AMERICAN BLVD.
1701 AMERICAN BLVD.
BLOOMINGTON, MN 55431

SECOND RICHFIELD MOTORS, LLC $6,612.00
Luther Kia of Bloomington
1701 AMERICAN BLVD.
1701 AMERICAN BLVD.
BLOOMINGTON, MN 55431

==========
Date Date

GUROCAKK _____

[redacted]

Vendor Name: KIA MOTORS AMERICA/ISG **Vendor Number:** [redacted] **Check#:** [redacted] **CUR:** USD

Invoice Date	Invoice No	Location	Description	VIN	Amount
13-Sep-2018	[redacted]	CHICAGO	Seller 16|Kia|Optim 2018-37-22-228	5XXGT4L35GG[redacted]	$9,111.50
				Total	**$9,111.50**

SECURITY FEATURES INCLUDED. DETAILS ON BACK

Manheim, Inc.
6205 Peachtree Dunwoody Road
Atlanta, GA 30328

Wells Fargo
Augusta, GA

Check Number: [redacted] 64-975/612

Supplier #	Pay Date	Pay Amount
[redacted]	17-Sep-2018	9,111.50

Nine Thousand One Hundred Eleven Dollars And Fifty Cents*****

$9,111.50

NOT NEGOTIABLE AFTER SIX MONTHS FROM DATE OF ISSUE
Manheim, Inc.

PAY TO THE ORDER OF:
KIA MOTORS AMERICA/ISG
111 PETERS CANYON RD
IRVINE, CA 92606

[redacted]

AUTHORIZED SIGNATURE

[redacted]

[redacted]

Manheim

BILL OF SALE

THIS IS NOT AN INVOICE

DOCUMENT NOT VALID FOR EXPORT

502 MANHEIM CHICAGO
20401 COX AVE
MATTESON, IL 60443 US

Sale Date
13-SEP-2018 10:37:42

Yr Wk Ln Rn
2018-37-22-228

Sale Type
In-Lane

Pickup Location
20401 COX AVE
MATTESON, IL 60443 US

	Vehicle Purchase Price
Sale Price	$ 10,000.00
Adjustments	$ 0.00
Final Sale Price	$ 10,000.00

[redacted]

Seller
KIA MOTORS AMERICA/ISG
111 PETERS CANYON RD
PO BOX 52410
IRVINE, CA 92606 US

Seller Rep:
Signature on file

Buyer
MILLENNIUM AUTO SALES INC
4541 W BELMONT AVE
45
CHICAGO, IL 60641 US

Buyer Rep: SULARZ, ANDY
Signature on file

Vehicle Information
2016 Kia Optima
4DSN LX Gray Two-Wheel Drive
5XXGT4L35GG[redacted]

Mileage: 33575 Miles 6

License Plate No:

Title Information
State: WI Number: 1

Vehicle Features
Hard Top
4 Cylinder Engine
A/T
Power Steering
Cloth Seats
A/C
Power Windows
Power Door Locks
Cruise Control
Rear Defrost
Driver Air Bag
no emissions

Auction Lights

GREEN	Buyer protection to conditions
YELLOW	Certain conditions announced prior to sale

Odometer Disclosure
Federal law (and state law, if applicable) requires the Seller to state the mileage upon transfer of ownership. Failure to complete or providing false information may result in fines and/or imprisonment.

Seller hereby states that the odometer for this Vehicle now reads identically to the Mileage stated on this Bill of Sale under Vehicle Information and certifies to the best of Seller's knowledge that this reflects the actual mileage of the Vehicle, unless disclosed otherwise in the Announcements & Notes below.

Announcements & Notes
LEMON LAW BUYBACK
MANUFACTURER'S BUYBACKLEMON LAW AC
HEATER BLOWING COLD AIR
LEMON LAW BUYBACKMANUFACTURER'S BUYBACKLEMON LAW ACHEATER BLOWING COLD AIR

Seller agrees to sell the vehicle covered by this Bill of Sale to Buyer for the price noted herein.
Seller is the transferor of the vehicle and is responsible for all disclosures, including odometer and mileage.
Buyer must return a signed copy of the title front and back, including the odometer statement therein, to Seller or be subject to civil and criminal penalties. See 49 CFR § 580.5(f).
Manheim retains a purchase money security interest in the Vehicle and its title until good funds are received from the Buyer.
Seller and Buyer agree to the Manheim Terms and Conditions in effect at the time of the sale.
Sale terms and this Bill of Sale are subject to adjustments by Manheim. Please check your customer account at Manheim.com for most current version of this document.
Bill of Sale is not an Invoice. Please refer to Invoices in your account on Manheim.com.

Printed on: 20-Nov-2018 05:36:00

Manheim

Credit Memo #[redacted]

PAY TO	REMIT TO
KIA MOTORS AMERICA/ISG 111 PETERS CANYON RD PO BOX 52410 IRVINE, CA 92606 US 4901809	Manheim Accounts Receivable PO Box 105511 Atlanta, GA 30348 US
BUYER	**INVOICING-SALES LOCATION**
MILLENNIUM AUTO SALES INC 4541 W BELMONT AVE # 45 CHICAGO, IL 60641 US	MANHEIM CHICAGO AA 20401 COX AVE MATTESON, IL 60443 US

INVOICE TYPE	Seller
INVOICE DATE	13-SEP-2018
PAYMENT DUE DATE	13-SEP-2018
BUYER REPRESENTATIVE	[redacted]
TRANSACTION LOCATION	502 MANHEIM CHICAGO
ORIGINAL BUYER	
LEASE ACCOUNT NO	
YEAR MAKE MODEL	**2016 Kia Optima**
VIN	**5XXGT4L35GG[redacted]**
MILEAGE	33575 Miles
OFFSITE VEHICLE LOCATION	20401 COX AVE MATTESON IL 60443 US

CHARGE DATE	WORK ORDER	UNIVERSAL KEY	DESCRIPTION	CUSTOMER PO#	PRICE	TAX	LINE TOTAL
13-SEP-2018	[redacted]	2018-37-22-228	2016 Kia Optima		($10,000.00)	$0.00	($10,000.00)
13-SEP-2018		2018-37-22-228	SELL FEE		$105.00	$0.00	$105.00
10-SEP-2018		2018-37-22-228	MORLEY EXPENSES		$425.50	$0.00	$425.50
30-JUL-2018		2018-37-22-228	READY AUTO TRANSPORT		$273.00	$0.00	$273.00
14-AUG-2018		2018-37-22-228	VALUE DETAIL $85		$85.00	$0.00	$85.00

ADJUSTMENTS

DATE	DESCRIPTION	AMOUNT
	TOTAL ADJUSTMENTS	$0.00

PAYMENTS

DATE	REF NO	DESCRIPTION	AMOUNT
17-SEP-2018	[redacted]	Check Issued	$9,111.50
		TOTAL PAYMENTS	$9,111.50

SPECIAL INSTRUCTIONS

Please include the invoice number on all remittances and include remittance copy with postal payments.
Visit your Account at Manheim.com to manage preferences, view invoices & statuses, see history and pay invoices.
A late fee will be added, wherever applicable, to all past due invoices, subject to details in the Manheim Terms and Conditions.
If you have questions concerning this invoice, please call or email Manheim Client Care @ 1-866-MANHEIM (626-4346), Mon-Sat 8a-12m and Sun 6p-10p ET. Info@manheim.com.

Overnight mailing address:
Manheim – Account Receivable 6205 Peachtree Dunwoody Rd Bldg. A, 3rd Floor, Accounts Receivable Atlanta, GA 30328 US

SUB TOTAL	($9,111.50)
TAX	$0.00
ADJUSTMENTS	$0.00
TOTAL BEFORE PAYMENTS	($9,111.50)
PAYMENTS	$9,111.50
AMOUNT DUE TO	$0.00

Printed on: 2018-11-20 17:36:00

KIA MOTOR AMERICA

APPROVAL — VEHICLE CONDITION REPORT — **9/10/2018**

VIN: 5XXGT4L35GG [redacted] STOCK# [redacted] Rental Account:

AUCTION NAME	MANHEIM CHICAGO AA	ARRIVAL DATE:	8/06/2018	In Svc Date:	
ADDRESS	20401 COX AVE	INSPECTION DATE:	8/07/2018	INSPECTOR NAME:	ELEWIS5
CITY, ST ZIP	MATTESON, IL 60443	TITLE RECEIVED DATE:	8/01/2018		
PHONE#	815-806-4222				
2018 37 22 228					

OUT OF SERVICE DATE IS SAME AS THE ARRIVAL DATE. IF TITLE IS RECV'D WITHIN SEVEN (7) DAYS OF ARRIVAL
IF THE TITLE RECV'D DATE IS OVER 7 DAYS, THEN THE OUT OF SERVICE DATE BECOMES THE TITLE RECV'D DATE.
(SUBJECT TO THE CONDITIONS WITHIN THE CONTRACT (Sections 3, 4, and 5)

DESCRIPTION	2016 KIA OPTIMA LX 4DSN 4X2 HARD TOP, GRAY W/BLK CLOTH
MECHANICAL	2.4 LITER 4 CYLINDER GAS, AUTOMATIC, ANTI-LOCK BRAKES, PWR STEERING
MILEAGE	33,575 MI
RADIO	CD PLAYER, MP3 COMPATIBLE, SATELLITE RADIO
EQUIPMENT	PWR LOCKS, PWR WINDOWS, AC, CRUISE, REAR DEFROSTER, TILT WHEEL, AIR BAGS/DUAL-BOTH, ABS BRAKES, AUX AUDIO INPUT, BRAKE ASSIST SY, BLUETOOTH CON, BUCKET SEATS, CHILD SAFE LOCK, DVR ADJ LUMBAR, DR ILL VAN MIRR, DRIVER AIR BAG, DR VANITY MIRRO, ELEC STABIL CTR,

KEYS: QTY 0 | FUEL AT LEAST ¼ TANK: ACTUAL | MANUALS: QTY 0 | REMOTES: QTY 0

COLOR CODE: IM/NONE | DRIVEABLE: YES | INT. COND: . OK ODOR | CERT. COND: | CYBERLOT:

PART DESCRIPTION	DAMAGE TYPE	SEVERITY	LABOR OPERATION	LABOR HOURS	PAINT HOURS	LABOR FEE'S	PART COSTS
NON CHARGEABLE (NORMAL WEAR & TEAR)							
SECTION A2	**DEDUCTIBLE DAMAGE**						
FRONT BUMPER COVER 86511 D5200	CURB RASH	5" TO 6"	INCLUDED				
FRONT BUMPER COVER 86511 D5200	PREV REPAIR	SUBSTD WAVY	REPAIR	3.0	3.9	276.00	
F BUMPER CENTER GRILLE-SCREEN	MISALIGNED	REPAIR REQUIRED	ALIGN/ADJUST	1.0		40.00	
HOOD	CHIPPED	8	PAINT CHIP REP			60.00	
HOOD	LIGHT MULT SCR	5	WET SAND			22.00	
LF FENDER	CHIPPED	1	PAINT CHIP REP			60.00	
L QTR PANEL	LIGHT MULT SCR	3	WET SAND			22.00	
DECK LID	LIGHT MULT SCR	6	WET SAND			22.00	
							502.00
		SUBTOTAL DEDUCTIBLE DAMAGE		4.0	3.9	502.00	
		SECTION A TOTAL				502.00	
SECTION B	**MISSING EQUIPMENT / CHARGEABLE DAMAGE**						
WINDSHIELD 86110 D5130	CRACKED	GR 12"	REPLACE				700.01
WARRANTY BOOKS	MISSING	REPLACEMENT REQ	REPLACE				20.00
OWNERS MANUALS	MISSING	REPLACEMENT REQ	REPLACE				20.00
OIL	DIRTY	UNACCEPTABLE	REPLACE			28.00	
		SUBTOTAL CHARGEABLE DAMAGE				28.00	740.01
		SECTION B TOTAL				768.01	

SECTION A	1. TOTAL DEDUCTIBLE DAMAGE	502.00
	2. DAMAGE WAIVER AMOUNT	450.00
	3. EXCESS DAMAGE (1-2)	52.00
SECTION B	4. CHARGEABLE DAMAGE	768.01
	TOTAL CHARGEABLE DAMAGE (3+4)	820.01

ANNOUNCED CONDITION.....: LEMON LAW BUYBACK

Tires.....: LF 7 GENERIC 205/65R16 | LR 5 GENERIC 205/65R16 | AVERAGE
RF 7 GENERIC 205/65R16 | RR 5 GENERIC 205/65R16 | SP MINI SPARE

THIS UNIT IS REJECTED FOR THE FOLLOWING REASON:

Other (Temp)

REQUEST PREV.RO: NO

Grade 3.9 - Average

(Manheim AutoGrade)

39XXX

APPROVED BY: RGARDNER | APPROVED DATE: 8/09/2018

LAST UPDATED BY: | LAST UPDATED DATE:

REV 05/20/04

[redacted]

MORLEY

Invoice [redacted]
Kia – Reacquired Vehicle Processing Center
9144
July 30, 2018

Kia Motors America
111 Peters Canyon Road
Irving, CA 92606-1790

Customer Number: [redacted]
P.O. Number:
Payment Terms: **Net 30 Days**

VIN: **5XXGT4L35GG** [redacted]
Case: [redacted]
Year/Make/Model: **2016 Kia Optima**

Quantity	Description	Price	Total
1	Case Acceptance	$30.00	$30.00
1	Schedule Closing	$30.00	$30.00
1	Build & Deliver Repurchase Packet	$35.00	$35.00
1	Repair Process	$55.00	$55.00
1	Repurchase Process	$30.00	$30.00
1	Vehicle Title Branding	$60.00	$60.00
1	Disposition/Disclosure Process	$100.00	$100.00
1	Vehicle Processing Fee	$12.00	$12.00
1	Title Check		$73.50

PLEASE PAY THIS AMOUNT: **$425.50**

Comments:

Please remit to Morley Companies, Inc., One Morley Plaza, Saginaw, MI 48603.

If you have questions regarding this invoice, please contact:

Mike Corcoran
Senior Program Manager
T 989.497.8949
F 888.412.3343
mike.corcoran@morleynet.com

[redacted]

TRANSPORTATION INVOICE DETAILS

Supplier:
READY LOGISTICS
1030 N COLORADO ST STE 109

Maricopa
Gilbert , AZ , US

Ship To:
00502
Manheim Chicago
20401 Cox Ave

Manheim Chicago
Matteson , IL , 60443-1856, US

Ship From:

Invoice Number : [redacted]

Invoice Date : 06-AUG-2018

Work Order [redacted]

VIN
5XXGT4L35GG[redacted]

Customer Number [redacted]

Description	Net Amt Billed to Customer (USD)	Customer Comp. (USD)	Alternate Billing Amt (USD)	Invoice Line Amount (USD)
2016 Kia Optima, Pick Up Location: Bloomington, MN 55431, Distance In Miles: 440.0 : kia	273.00	0.00	0.00	273.00
Total	273.00	0.00	0.00	273.00

KIA MOTORS

[redacted]

RESALE NOTICE

This is a used vehicle, VIN **5XXGT4L35GG**[redacted] It was originally sold on **6/13/17.** The original owner returned this vehicle to the manufacturer because it contained one or more non-conformities that the manufacturer was originally unable to repair adequately. This vehicle is now being resold.

The law in the state where this vehicle was sold allows a consumer who buys a new motor vehicle to return the vehicle to the manufacturer if the vehicle has a nonconformity that impairs the use and/or market value and/or safety and that is not repaired after a reasonable number of attempts or within a certain period of time.

The original owner returned this vehicle to its manufacturer complaining of the following non-conformities:

Heater blowing cold air.

Of the non-conformities listed above, the following have been repaired:

Dealer: **Luther Kia of Bloomington**

Replaced: RO[redacted] 7/19/2018 Replaced the thermostat tested working as designed no open recalls or campaigns

The manufacturer, by and through its authorized agent, representative or dealer, certifies the nonconformities described above have been corrected.

Kia Motors America, Inc
111 Peters Canyon Road
Irvine, CA 92606-1790

[redacted] 7.31.18

Signature of Manufacturer Date

The below-named dealer acknowledges receipt of this disclosure, which constitutes an agreement that disclosure of the information contained herein will be forwarded to any succeeding dealer and/or retail consumer.

[redacted] [redacted] 9/13/18

Name/Title Signature of Dealer Date

Millennium Auto Sales 4541-45 W Belmont Chicago IL 60639

Name/Address of Purchasing Dealer

SELLER or LESSOR:

Name/Address of Selling Dealer

The above-named dealership acknowledges that disclosure of the information contained herein has been made to the consumer named below.

Name/Title Signature Date

I acknowledge receipt of this notice: RETAIL BUYER'S SIGNATURE

RETAIL BUYER'S NAME ADDRESS

[redacted]

WISCONSIN

0000000

MAILING LABEL ONLY

0000000
KIA MOTORS AMERICA
2717 SCHUST RD
SAGINAW, MI 48603

Amount Received: $ 73.50 [redacted]

MAILING LABEL ONLY

WISCONSIN CERTIFICATE OF TITLE

Vehicle Identification Number	Year	Make
5XXGT4L35GG[redacted]	2016	KIA

Title Number	Issue Date	Chassis Type	Odometer Reading	Odometer Status	Odometer Date
[redacted]	05/30/2018	AUTO	33574	ACTUAL	05/25/2018

Product Number	Body Style	Color	Fleet No.
27630181503	SEDAN	SILVER/ALUMINUM	

Titled Owner(s)
KIA MOTORS AMERICA
2717 SCHUST RD
SAGINAW MI 48603

The person, firm or corporation named on this Title is the lawful owner of the vehicle described, subject to any Security Interest (liens) shown. The order in which the Lien Holders appear on this Title does not necessarily represent their priority. The Wisconsin Department of Transportation will not be responsible for false or fraudulent odometer statements made in the assignment of the Certificate of Title or for errors in reporting mileage, brand disclosures or the history of the vehicle. The department has no actual knowledge about the history of the vehicle and makes no warranty that the title brands or mileage disclosures on prior titles have been carried forward onto this document.

5XXGT4L35GG092296

Lien Holder(s)
NONE

Additional Vehicle Detail
TITLED IN WI AS: MANUFACTURER BUYBACK

SELLER: When the vehicle is sold, complete the ASSIGNMENT OF CERTIFICATE OF TITLE on the top back of this title and deliver the title to the purchaser with the vehicle. You may wish to retain a copy of this title with the purchaser's information and signature as proof of sale for your records.

PURCHASER: Apply for a new title with the Wisconsin Division of Motor Vehicles immediately. To legally operate this vehicle, you are required to register it with the Division of Motor Vehicles.

[redacted]

MAIL ADDRESS:
Wisconsin Department of Transportation
PO Box 7949, Madison, WI 53707-7949

[redacted]

QUESTIONS:
Contact the Division of Motor Vehicles at:
414-266-1000 608-266-1466
wisconsindmv.gov

This document void without watermark — Hold to light to view

Any alteration, correction, fluid or erasure voids this title

KEEP IN SAFE PLACE — DO NOT KEEP IN [redacted]

ASSIGNMENT OF CERTIFICATE OF TITLE

8/2014

The seller is required to state the mileage and provide written vehicle disclosure in connection with the transfer of ownership. Failure to complete a mileage statement or providing a false mileage statement, disclose required information, or providing a false statement may result in fines and/or imprisonment and may make you liable for damages to the purchaser. See Federal 49 USC and Ch. 342 Wisconsin laws.

I, the seller, certify that to the best of my knowledge the information contained on this document is true and correct and that I have entered the vehicle odometer reading, brand disclosure, and selling price in compliance with federal and state law as referenced above. For value received, I sell, assign or transfer the vehicle described on this document and warrant title to purchaser.

1.

ODOMETER NOW READS (No Tenths): and to the best of my knowledge is actual mileage of this vehicle unless one of the following statements is checked. 131351 ☐ ☐ The odometer reading reflects the amount of mileage in excess of its mechanical limit. ☐ The odometer reading is NOT actual mileage. WARNING ODOMETER DISCREPANCY

BRAND DISCLOSURE (will be printed on future titles) Check all that apply:
☐ Salvage vehicle ☐ Flood damaged ☐ Hail damaged ☐ Previous police vehicle ☐ Previous taxicab

Selling Price

Print Purchaser Name	Print Seller Name
	Kia Motors America by T. Saile
Print Purchaser Address, City, State, ZIP Code	Print Seller Address, City, State, ZIP Code 2717 Schust Rd Saginaw, MI 48603
Signature of Purchaser Date X X	Signature of Seller(s) – *See below* [redacted] Date X X

Seller(s) – If joint ownership, with "or", only one seller's signature is required; with "and", all sellers' signatures are required.

Sections 2–3 For Dealer Use Only

Dealer: Photocopy front and back for your records – Federal 49 CFR 580.8

2.

Print Consigning Auction Dealer Name or Consigning Salvage Pool (if applicable) | Auction or Salvage Pool Dealer Number | Sale Date

ODOMETER NOW READS (No Tenths): and to the best of my knowledge is actual mileage of this vehicle unless one of the following statements is checked. ☐ The odometer reading reflects the amount of mileage in excess of its mechanical limit. ☐ The odometer reading is NOT actual mileage. WARNING ODOMETER DISCREPANCY.

BRAND DISCLOSURE (will be printed on future titles) Check all that apply:
☐ Salvage vehicle ☐ Flood damaged ☐ Hail damaged ☐ Previous police vehicle ☐ Previous taxicab ☐ Manufacturer buyback

Print Purchaser Name	Print Selling Dealer Name
Print Purchaser Address, City, State, ZIP Code	Print Seller Address, City, State, ZIP Code
Print Name of Purchaser's Authorized Agent Signing Below	Print Name of Selling Dealer's Authorized Agent Signing Below
Signature of Purchaser's Authorized Agent Date X	Signature of Selling Dealer's Authorized Agent Date X

3.

Print Consigning Auction Dealer Name or Consigning Salvage Pool (if applicable) | Auction or Salvage Pool Dealer Number | Sale Date

ODOMETER NOW READS (No Tenths): and to the best of my knowledge is actual mileage of this vehicle unless one of the following statements is checked. ☐ The odometer reading reflects the amount of mileage in excess of its mechanical limit. ☐ The odometer reading is NOT actual mileage. WARNING ODOMETER DISCREPANCY.

BRAND DISCLOSURE (will be printed on future titles) Check all that apply:
☐ Salvage vehicle ☐ Flood damaged ☐ Hail damaged ☐ Previous police vehicle ☐ Previous taxicab ☐ Manufacturer buyback

Print Purchaser Name	Print Selling Dealer Name
Print Purchaser Address, City, State, ZIP Code	Print Seller Address, City, State, ZIP Code
Print Name of Purchaser's Authorized Agent Signing Below	Print Name of Selling Dealer's Authorized Agent Signing Below
Signature of Purchaser's Authorized Agent Date X	Signature of Selling Dealer's Authorized Agent Date X

NO additional dealer reassignments permitted [redacted]

Luther | Kia of Bloomington

1701 American Blvd. W.
Bloomington, MN 55431
Phone 952-258-8400
Fax 952-258-8401

KIA

CUSTOMER NO. [redacted]

ADVISOR: BURGANDIE BROOKS 501 | TAG NO. [redacted] | MAKE DATE: 07/19/18 | WORK NO. [redacted]

LABOR RATE | EXPENSE NO. | MILEAGE: 33,515 | COLOR: CHARCOAL/ | STOCK NO.

YEAR/MAKE/MODEL: 16/KIA/OPTIMA/4DR SDN LX AUTO | DELIVERY DATE | SERVICE TYPES

VEHICLE NO.: 5XXGT4L35GG[redacted] | SELLING DEALER NO. | PRODUCTION DATE

P.O. NO. | P.O. DATE: 07/17/18

COMMENTS | MO: [redacted]

LABOR & PARTS

J# 1 22K1ZZM1 MISC ENGINE MECH-MTR TECH(S):310 WARRANTY

CUSTOMER STATES WHEN COLD OUT THE VEHICLES TEMP OUT OF VENT
WILL NOT BLOW HOT AIR AND THE TEMP GUAGE IS ERRATIC.
PER KIA WOULD LIKE US TO REPLACE THERMOSTAT TO CORRECT
THIS CONCERN.
OP CODE 25500R1A
REPLACED THERMOSTAT AND TEST. ALL OKAY.

PARTS	QTY	PP-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 1	1	25500 2G6A0	THERMOSTAT ASSY		WARRANTY
JOB # 1	1	UP040-CH012	ANTIFREEZ/COOLA		WARRANTY

JOB # 1 TOTAL PARTS 0.00

JOB # 1 TOTAL LABOR & PARTS 0.00

J# 2 50K1ZZM1 RECALL/CAMPAIGN TECH(S):310 0.00

AT THIS TIME THERE ARE NO OPEN RECALLS ON YOUR VEHICLE.

PARTS	QTY	PP-NUMBER	DESCRIPTION	UNIT PRICE

JOB # 2 TOTAL PARTS 0.00

JOB # 2 TOTAL LABOR & PARTS 0.00

ESTIMATE

CUSTOMER HEREBY ACKNOWLEDGES RECEIVING
ORIGINAL ESTIMATE OF $0.00 (+TAX)

TOTALS

TOTAL LABOR	0.00
TOTAL PARTS	0.00
TOTAL SUBLET	0.00
TOTAL G.O.G.	0.00
TOTAL MISC CHG.	0.00
TOTAL MISC CHG	0.00
TOTAL TAX	0.00
TOTAL INVOICE $	**0.00**

THANK YOU FOR SELECTING LUTHER KIA OF BLOOMINGTON FOR YOUR SERVICE NEEDS. YOU MAY BE RECEIVING A SURVEY FROM THE MANUFACTURER IN THE NEAR FUTURE. WE WOULD APPRECIATE YOU TAKING A FEW MOMENTS TO COMPLETE AND RETURN THIS SURVEY. THE INFORMATION IS VERY VALUABLE IN HELPING US TO IMPROVE THE SERVICE WE PROVIDE TO YOU.

VISIT OUR WEB SITE AT WWW.LUTHERAUTO.COM

CUSTOMER SIGNATURE

CUSTOMER COPY

PAGE 1 OF

END OF INVOICE 02:00pm

The terms and conditions of this agreement are subject to the rule of this dealership. The seller hereby expressly disclaims all warranties, either express or implied or statutory, including any implied warranty of merchantability or fitness for a particular use and the seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of this vehicle.

KIA

WE BUY

Cash for Your Used Vehicle.
Your car could be worth more than you think! And we'll buy it (Even if you don't buy from us). We'll quote ANY vehicle, regardless of condition. If you accept, you'll walk away with the cash. You'll never find a faster, simpler or safer way to sell your car. Visit our Sales Department for your no obligation appraisal or learn more at LUTHERAUTO.COM
*EXCLUDES SALVAGED VEHICLES

ALL PARTS NEW ORIGINAL EQUIPMENT UNLESS OTHERWISE SPECIFIED.

THANK-YOU

The Vehicle and Reynolds Company, EPARTSUE-FCC0D6907 Q: 10418

Scanned wit[redacted]anner



"Since 1988"

Prestige Kia Mitsubishi 3525 Hwy 93 * Eau Claire WI 54703 Phone (715)833-0177* Fax (715)833-1569

prestigeautocorp.com

Fax Cover Sheet

Attention: Melissa

Fax Number: 1-949-468-4509

From: Brittani Koenig

Fax Number: 715-833-1569

Date: 12/8/16

Pages: 4 including cover

Comments: This all that I have for R/O's on this vehicle.

[redacted]

Prestige AUTO CORPORATION
3525 Highway 93
Eau Claire, WI 54701
(715) 833-0177
Fax: (715) 833-1569

SERVICE DEPARTMENT HOURS
7:30 a.m. to 6:00 p.m.
Monday - Friday
9:00 a.m. to 3:00 p.m. Saturday

R/O Open Date	R/O Number
11/11/16	[redacted]
R/O Close Date	Status
11/22/16	Reprint
Mileage In	Mileage Out
6576	6578
Service Advisor / Tag #	
CHAD RISEN/ [redacted]	

[redacted]
MILLTOWN, WI [redacted]

Work Phone	Vehicle Identification Number
	5XXGT4L35GG[redacted]
Home Phone	Delivery Date / In-Service Date
[redacted]	9/19/16 / 9/19/16

Year	Make	Model	Body	Color	License Number
2016	KIA	OPTIMA	LX	TITANIUM S	

9566K

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
#1 - MR Customer Reports: CUSTOMER STATES WHEN DRIVING UP HILL CAR LOSES POWER PLEASE DIAGNOSE AND ADVISE	
Work performed by HOUSE TECH(99)	Internal
UNABLE TO DUPLICATE	
#2 - MR Customer Reports: CUSTOMER STATES CAN NOT FILL CAR ALL THE WAY FULL WITH GAS PLEASE DIAGNOSE AND ADVISE	
CP# [redacted]	
Corrected by DIAG TIME: (S22) (Z	
Work performed by JOE WURM(14)	Warranty
Corrected by 31420R00:	
Work performed by LOGAN DAVIS(2)	Warranty
Installed 31420 D5500 :CANISTER ASSY Qty: 1	Warranty
DISCUSS WITH SM THE ISSUE HERE. START TECHLINE C	
ASE [redacted]. WANTS ME TO DISCONNECT THE LARGE V	
APOR LINE FROM THE CANISTER AND PUMP FUEL INTO TAN	
K. I REPLYED BACK THAT THE ISSUE IS THAT THEY CAN	
ONLY GET 12 GALLONS INTO THE TANK AND THAT THE TAN	
K IS OVER HALF FULL AT THIS TIME. I TOLD HIM THA T	
I TOOK OFF THE HOSE AND BLEW AIR INTO TANK AND THA	
T IT EXITED. HE SAYS THIS IS NOT A GOOD TEST OF TH	
E ORVR VALVE AND THAT IT HAS TO BE TEST AS HE SAYS	
. REMOVE HOSE AND SEND OVER TO BE FILLED. ALSO MAD	
E SURE THAT THERE WERE NO OBSTRUCTIONS IN THE VENT	
TUPBE FROM THE CANSTER TO THE CCV/FILTER, NO RESTR	
ICTIONS FOUND, SO REPLACED CANISTER AS PER TECHLIN	
E, RETEST, ALL OK.	

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

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

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

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS.

X

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[redacted]

Prestige AUTO CORPORATION
3525 Highway 93
Eau Claire, WI 54701
(715) 833-0177
Fax: (715) 833-1569

SERVICE DEPARTMENT HOURS
7:30 a.m. to 6:00 p.m.
Monday - Friday
9:00 a.m. to 3:00 p.m. Saturday

R/O Open Date	R/O Number
11/11/16	[redacted]
R/O Close Date	**Status**
11/22/16	Reprint
Mileage In	**Mileage Out**
6576	6578
Service Advisor / Tag #	
CHAD RISEN/[redacted]	

[redacted]
MILLTOWN, WI [redacted]

Work Phone	Vehicle Identification Number	
	5XXGT4L35GG[redacted]	
Home Phone	**Delivery Date**	**In-Service Date**
[redacted]	9/19/16	9/19/16

Year	Make	Model	Body	Color	License Number
2016	KIA	OPTIMA	LX	TITANIUM S	

9566K

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
#3 * MR Customer Reports: FUEL FILL UP	
ADDED OPERATION	
Work performed by HOLIDAY CREDIT OFFICE : 160944063 ()	Internal
#4 * MR S3KS: 3K SERVICE	
ADDED OPERATION	
Work performed by KEITH RAMSEY(53)	Internal
Installed 26300 35504 :FILTER ASSY-ENGINE O	Internal
Installed 5W20 :MOF SUPREME	Internal
LOF	

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

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

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

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS.

X

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[redacted]

REPAIR ORDER - AUDIT COPY

Work Phone	R/O Open Date	R/O Number
	7/18/16	[redacted]
Home Phone	**R/O Close Date**	**Receipt No.**
	7/25/16	Original
Body	**Mileage In**	**Mileage Out**
LX	12	18

INVENTORY: [redacted]

Year	Make	Model	License Number	Service Advisor
2016	KIA	OPTIMA		JARED PHILLIPS 0128

Vehicle Identification Number	Color	Account No.	Delivery Date	In-Service Date
5XXGT4L35GG[redacted]	TITANIUM S		9/19/16	9/19/16

[redacted]

#1 - PKOPTIMA: OPTIMA PDI AND NITRO Work performed by Tech 15/ * 0.70hrs	69.16	I	
#2 - PKDETAIL: KIA DETAIL PORTION OF PDI Work performed by Tech 11/ * 0.30hrs	29.64	I	
#3 - PKGAS: KIA PDI GAS REIMBURSEMENT Work performed by Tech 99/ * 0.00hrs	50.00	I	
#4 * PKY: KIA PDI .7 ACCT ENTRY ADDED OPERATION Work performed by Tech 99/ * 0.00hrs	148.80	I	

	INTERNAL	SERVICE CONT.	WARRANTY	CUSTOMER PAY	COST
LABOR	297.60				
PARTS					
DEDUCTIBLE					
SUBLET					
SHOP SUPPLIES					
HAZARDOUS MATERIALS					
SALES TAX OR TAX I.D.					
SPECIAL ORDER DEPOSIT					
DISCOUNTS					
	297.60				

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[redacted]

KIA MOTORS

TO: Dan Dingmann, Luther Kia of Bloomington

FROM: Kaan Gurocak

DATE: 5/05/2018

FAX #: sent via email to <dan.dingmann@lutherkiaofbloomington.com>

SUBSTITUTION OF COLLATERAL: [redacted]

Kia Motors America, Inc (KMA) is attempting to perform a Substitution of Collateral (SOC) for the above customer:

- The customer is being instructed to come to your dealership and pick out a vehicle (like vehicle only, any upgrade may result in an additional financial obligation by the customer)
- Once the customer has picked a vehicle, please hold the vehicle. **DO NOT PLACE THE CUSTOMER IN THE NEW VEHICLE AT THIS TIME** because several issues must still be resolved, including lender approval
- Please forward a copy of the dealer invoice for the vehicle on hold to me
- I will then contact the lienholder (if applicable) for authorization to perform the SOC
- If approved, I will fax you a "trade out authorization form" which is the agreement between KMA and your dealership for KMA to pay for the new vehicle

Once the customer, dealer, KMA, and lienholder (if applicable) have all agreed to the terms, KMA will then contact our outside vendor (Morley) to schedule the transaction. Once Morley has been scheduled, we will process the request for payment to your dealership. This payment generally takes 30-60 days and will be credited to your Dealer Parts Statement. Below is a breakdown of the Morley steps:

1. Morley contacts customer and dealer to schedule the vehicle exchange
2. Morley sends an agent to your facility to perform the SOC (ensure the proper documents are signed, the turn-in vehicle is inspected for damage, and the replacement vehicle is delivered)
3. Morley follows-up with the Service Manager for any repairs and/or recalls necessary to the turn-in vehicle. Additionally, they will brand the vehicle's title.
4. Once any repairs and/or recalls are completed to the vehicle, Morley will send a transportation company to pick-up the turn-in vehicle

Please acknowledge that you have read the above and understand the surrendered vehicle does belong to KMA.

Dealer representative: _____

[redacted]

KIA VEHICLE REPLACEMENT AUTHORIZATION

Customer: [redacted] Case File #: [redacted]

District: CE08 DPSM: Steve Broom

Dealer Code: MN014 Dealer Name: Luther Kia of Bloomington

Replacement Vehicle VIN: 5XXGT4L3XJG[redacted]

Replacement Vehicle Sales Type: RSALE

Replacement Vehicle Costs				
	Dealer Invoice Price			**$ 24,004.00**
+	**Add**	Accessories		$ -
+	**Add**	Document Processing Fees		$ 50.00
+	**Add**	License Fees		$ 200.00
+	**Add**	Sales Tax on $1,555.00 @ 8.025%: - $124.79 - No sales tax is due on initial $23,120.00 (MSRP) (see attached certificate)		$ 124.79 $ -
+	**Add**	**DEALER TO PAY-OFF OLD LOAN** **subject to verification at time of delivery*		$ 16,939.30
			Subtotal	***$ 41,318.09***
-	**Less**	Manufacturer Rebate **subject to verification at time of RDR*		$ (3,250.00)
-	**Less**	Holdback		$ (714.00)
-	**Less**	Customer Contribution		$ (1,555.00)
-	**Less**	**NEW LOAN TO BE FUNDED** **subject to verification at time of delivery*		
	a)	Existing Pay-off **subject to verification at time of delivery*	*$ 16,939.30*	$ (18,619.09)
	b)	Upgrade Charge: ($24,375.00 - $23,120.00 = $1,555.00)	$ 1,555.00	
	c)	Sales Tax on Upgrade Charge (at 8.025%)	$ 124.79	
TOTAL NEW VEHICLE COST: (Amount Payable to Dealer by Kia Consumer Affairs)				**$ 17,180.00**

Dealer Representative	***(Name Printed)***	***Date***
[redacted]	Kaan Gurocak	5/4/18
Kia Representative	***(Name Printed)***	***Date***

[redacted]

Memorandum
Invoice

KIA MOTORS AMERICA

CENTRAL REGION 3500 LACEY ROAD, SUITE 350 DOWNERS GROVE IL 60515-5439

DEALER NAME AND ADDRESS

Luther Kia of Bloomington
1701 AMERICAN BLVD.
BLOOMINGTON MN 55431

INVOICE DATE	INVOICE NO
09/08/2017	[redacted]
PORT OF ENTRY	
WEST POINT	

FINANCE INSTITUTION AND ADDRESS

WELLS FARGO BANK
670 MCKNIGHT RD N
SUITE 301
SAINT PAUL MN 55119

DEALER CODE

MN014

SHIPPED TO

Luther Kia of Bloomington
1701 AMERICAN BLVD.
BLOOMINGTON MN 55431

MODEL/OPT	DESCRIPTION	YEAR	SERIAL NO.	ENGINE NO.	MSRP	DEALER COST
53232/010	KIA OPTIMA S	2018	5XXGT4L3XJG[redacted]	G4KJHK226181		
EXT.CODE	EXT.COLOR	INT.CODE	INT.COLOR	KEY NO.		
ABT	PLATINUM GRAPHITE	WK	BLACK	[redacted]	$23,500.00	$22,652.00

ADDITIONAL INSTALLED EQUIPMENT :

(In addition to or in place of standard features)

OPTIONS:

CA	Cargo Mat	$95.00	$78.00
CF	Carpeted Floor Mats	$135.00	$108.00
CN	Cargo Net	$50.00	$42.00
	DMG CONTRIBUTION		$229.00
	SUBTOTAL	$23,780.00	$23,109.00
	OTHER CHARGES		
	INLAND FREIGHT & HANDLING	$895.00	$895.00
	TOTAL	$24,675.00	$24,004.00

ATTENTION:

DEALER/FINANCING BANK - FOR REFERENCE PURPOSES, PLEASE REFER TO ACH/DTC

MEMORANDUM INFORMATION ONLY
THIS DOCUMENT DOES NOT TRANSFER TITLE

[redacted]

ORIGINAL

[redacted]

Search by VIN

Dealer	MN014 / Luther Kia of Bloomington	**VIN**	5XXGT4L3XJG[redacted]	**Description**	2018 OPTIMA S 4CYL AUTO (53232)
Sales Date	05/07/2018	**Sales Type**	All	**Today's Date**	05/04/2018

Consumer Program

Type	Program ID	Program Name	End Date	RDR Deadline	Claim Cutoff	Amount
Customer Cash	[redacted]	18.05 CC - IL IN MI MN ND NE OH WI (CE L2)	05/31/2018	05/31/2018		$ 2,500
Bonus Cash		18.05 BC - IL IN MI MN ND NE OH WI (CE L2)	05/31/2018	05/31/2018		$ 750

Specialty Program

Type	Program ID	Program Name	End Date	RDR Deadline	Claim Cutoff	Amount
Military	[redacted]	18.05 MILITARY	05/31/2018	05/31/2018	07/02/2018	$ 400

KIA MOTORS

TO: Dan Dingmann

FROM: Kaan Gurocak

DATE: 4/18/2018

FAX #: (949) 299-3202

SUBSTITUTION OF COLLATERAL: 5XXGT4L3XJG[redacted]

Kia Motors America, Inc (KMA) is attempting to perform a Substitution of Collateral (SOC) for the above customer:

- The customer is being instructed to come to your dealership and pick out a vehicle (like vehicle only, any upgrade may result in an additional financial obligation by the customer)
- Once the customer has picked a vehicle, please hold the vehicle. **DO NOT PLACE THE CUSTOMER IN THE NEW VEHICLE AT THIS TIME** because several issues must still be resolved, including lender approval
- Please forward a copy of the dealer invoice for the vehicle on hold to me
- I will then contact the lienholder (if applicable) for authorization to perform the SOC
- If approved, I will fax you a "trade out authorization form" which is the agreement between KMA and your dealership for KMA to pay for the new vehicle

Once the customer, dealer, KMA, and lienholder (if applicable) have all agreed to the terms, KMA will then contact our outside vendor (Morley) to schedule the transaction. Once Morley has been scheduled, we will process the request for payment to your dealership. This payment generally takes 30-60 days and will be credited to your Dealer Parts Statement. Below is a breakdown of the Morley steps:

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4. Once any repairs and/or recalls are completed to the vehicle, Morley will send a transportation company to pick-up the turn-in vehicle

Please acknowledge that you have read the above and understand the surrendered vehicle does belong to KMA.

Dealer representative: _____

[redacted]

KIA VEHICLE REPLACEMENT AUTHORIZATION

Customer: [redacted]

Case File #: [redacted]

District: CE08

DPSM: Steve Broom

Dealer Code: MN014

Dealer Name: Luther Kia of Bloomington

Replacement Vehicle VIN: 5XXGT4L35GG[redacted]

Replacement Vehicle Sales Type: RSALE

Replacement Vehicle Costs				
	Dealer Invoice Price		$	**24,004.00**
+	**Add**	Accessories	$	-
+	**Add**	Document Processing Fees	$	50.00
+	**Add**	License Fees	$	200.00
+	**Add**	Sales Tax on $1,555.00 @ 8.025%: - $124.79	$ $	124.79 -
+	**Add**	**DEALER TO PAY-OFF OLD LOAN** **subject to verification at time of delivery*	$	-
		Subtotal	***$***	***24,378.79***
-	**Less**	Manufacturer Rebate **subject to verification at time of RDR*	$	(3,250.00)
-	**Less**	Holdback	$	(714.00)
-	**Less**	Customer Contribution	$	(1,555.00)
-	**Less**	**NEW LOAN TO BE FUNDED** **subject to verification at time of delivery*	$	-
TOTAL NEW VEHICLE COST: (Amount Payable to Dealer by Kia Consumer Affairs)			**$**	**18,859.79**

Dealer Representative ***(Name Printed)*** ***Date***

Kia Representative Kaan Gurocak ***(Name Printed)*** ***Date***

[redacted]

Memorandum Invoice

KIA MOTORS AMERICA

CENTRAL REGION 3500 LACEY ROAD, SUITE 350 DOWNERS GROVE IL 60515-5439

DEALER NAME AND ADDRESS

Luther Kia of Bloomington
1701 AMERICAN BLVD.
BLOOMINGTON MN 55431

INVOICE DATE	INVOICE NO
09/08/2017	[redacted]
PORT OF ENTRY	
WEST POINT	

FINANCE INSTITUTION AND ADDRESS

WELLS FARGO BANK
670 MCKNIGHT RD N
SUITE 301
SAINT PAUL MN 55119

DEALER CODE

MN014

SHIPPED TO

Luther Kia of Bloomington
1701 AMERICAN BLVD.
BLOOMINGTON MN 55431

MODEL/OPT	DESCRIPTION	YEAR	SERIAL NO.	ENGINE NO.	MSRP	DEALER COST
53232/010	KIA OPTIMA S	2018	5XXGT4L3XJ[redacted]	G4KJHK226181		
EXT.CODE	EXT.COLOR	INT.CODE	INT.COLOR	KEY NO.		
ABT	PLATINUM GRAPHITE	WK	BLACK	[redacted]	$23,500.00	$22,652.00

ADDITIONAL INSTALLED EQUIPMENT :

(In addition to or in place of standard features)

OPTIONS:

CA	Cargo Mat	$95.00	$78.00
CF	Carpeted Floor Mats	$135.00	$108.00
CN	Cargo Net	$50.00	$42.00
	DMG CONTRIBUTION		$229.00
	SUBTOTAL	$23,780.00	$23,109.00
	OTHER CHARGES		
	INLAND FREIGHT & HANDLING	$895.00	$895.00
	TOTAL	$24,675.00	$24,004.00

ATTENTION:

DEALER/FINANCING BANK - FOR REFERENCE PURPOSES, PLEASE REFER TO ACH/DTC

MEMORANDUM INFORMATION ONLY
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[redacted]

ORIGINAL

[redacted]

Vehicle Master Detail

<< Vehicle Master Inquiry

Monroney PDF | Print Screen

Full VIN	5XXGT4L35GG[redacted]	**Year**	2016	**Serial Number**	[redacted]
Model	53222:OPTIMA LX 4CYL AUTO	**Eng Number**	G4KJGK196634	**Demo Car?**	N
Exterior	IM: TITANIUM(IM)	**Interior**	WK: BLACK(WK)	**Previous Retail**	N
Deal No.		**Mileage**	18		

Accessory Code	010	**PIOs**	CF STD
Inventory Status	RS: RETAILED	**Date Sold / Report**	Sep 19, 2016 / Sep 19, 2016
Invoice Total	$ 22,350.00	**MSRP Total**	$ 23,120.00

Invoice Dealer	WI014:Prestige Kia	**Retail Dealer**	WI014:Prestige Kia
Owners Name		**Owners Phone#**	
Owners Address			
City/State/Zip			
Co-Buyer Name		**Co-Buyer Phone#**	
Co-Buyer Address			
City/State/Zip			
Sales Consultant KUID		**Invoice Date / Number**	Jun 27, 2016 / [redacted]
Sales Manager KUID		**Warranty Started**	Sep 19, 2016
F&I Manager KUID		**Draft Date / Amount**	Jul 11, 2016 / $22,350.00

Search by VIN

Dealer	MN014 / Luther Kia of Bloomington	**VIN**	5XXGT4L3XJG[redacted]	**Description**	2018 OPTIMA S 4CYL AUTO (53232)
Sales Date	04/18/2018	**Sales Type**	All	**Today's Date**	04/18/2018

Consumer Program

Type	Program ID	Program Name	End Date	RDR Deadline	Claim Cutoff	Amount
Customer Cash	[redacted]	18.03 CC - IL IN MI MN ND NE OH WI (CE L2)	04/30/2018	04/30/2018		$ 3,250

Specialty Program

Type	Program ID	Program Name	End Date	RDR Deadline	Claim Cutoff	Amount
Military	[redacted]	18.03 MILITARY	04/30/2018	04/30/2018	06/15/2018	$ 400

APR Program - Low APR/[redacted]201803 K500 NA/2018-04-30

FICO Score	Term (24~24) APR	Term (24~24) Bonus Cash	Term (25~36) APR	Term (25~36) Bonus Cash	Term (37~48) APR	Term (37~48) Bonus Cash	Term (49~60) APR	Term (49~60) Bonus Cash	Term (61~66) APR	Term (61~66) Bonus Cash	Term (67~72) APR	Term (67~72) Bonus Cash	Term (73~75) APR	Term (73~75) Bonus Cash
740~999	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0
720~739	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0
700~719	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.00	$ 0	0.90	$ 0		
680~699	0.50	$ 0	0.50	$ 0	0.50	$ 0	0.50	$ 0	0.90	$ 0	2.25	$ 0		
660~679	0.90	$ 0	0.90	$ 0	0.90	$ 0	0.90	$ 0	1.90	$ 0	3.50	$ 0		
640~659	1.90	$ 0	1.90	$ 0	1.90	$ 0	1.90	$ 0	2.90	$ 0	4.50	$ 0		
620~639	2.90	$ 0	2.90	$ 0	2.90	$ 0	2.90	$ 0	3.90	$ 0	5.75	$ 0		
580~619	3.90	$ 0	3.90	$ 0	3.90	$ 0	3.90	$ 0	4.90	$ 0	7.25	$ 0		

APR Program - Dealer Choice/[redacted]/201803 K506 NA/2018-04-30

FICO Score	Term (24~24) APR	Term (24~24) Bonus Cash	Term (25~36) APR	Term (25~36) Bonus Cash	Term (37~48) APR	Term (37~48) Bonus Cash	Term (49~60) APR	Term (49~60) Bonus Cash	Term (61~66) APR	Term (61~66) Bonus Cash	Term (67~72) APR	Term (67~72) Bonus Cash	Term (73~75) APR	Term (73~75) Bonus Cash
740~999	2.90	$ 2,000	2.90	$ 2,000	2.90	$ 2,000	2.90	$ 2,000	2.90	$ 2,000	3.90	$ 2,000	3.90	$ 2,000
720~739	2.90	$ 2,000	2.90	$ 2,000	2.90	$ 2,000	2.90	$ 2,000	2.90	$ 2,000	3.90	$ 2,000	3.90	$ 2,000
700~719	3.90	$ 2,000	3.90	$ 2,000	3.90	$ 2,000	3.90	$ 2,000	3.90	$ 2,000	4.90	$ 2,000	5.40	$ 2,000
680~699	4.50	$ 2,000	4.50	$ 2,000	4.50	$ 2,000	4.50	$ 2,000	4.90	$ 2,000	6.25	$ 2,000	6.75	$ 2,000
660~679	4.90	$ 2,000	4.90	$ 2,000	4.90	$ 2,000	4.90	$ 2,000	5.90	$ 2,000	7.50	$ 2,000	8.00	$ 2,000
640~659	5.90	$ 2,000	5.90	$ 2,000	5.90	$ 2,000	5.90	$ 2,000	6.90	$ 2,000	8.50	$ 2,000	9.00	$ 2,000
620~639	6.90	$ 2,000	6.90	$ 2,000	6.90	$ 2,000	6.90	$ 2,000	7.90	$ 2,000	9.75	$ 2,000	10.25	$ 2,000
580~619	7.90	$ 2,000	7.90	$ 2,000	7.90	$ 2,000	7.90	$ 2,000	8.90	$ 2,000	11.25	$ 2,000		

Reorder from MADA Services (651) 291-2400 • (800) 652-9029

BUYERS ORDER

Luther Kia of Bloomington
1701 American Blvd. • Bloomington, MN 55431-3202
952-258-8400 • Fax 952-258-8401
www.lutherauto.com

Seller's Name and Address: _____ Salesperson: 406 MICHAEL LIPKE

Date: 05/07/2018 Stock #: [redacted] Deal #: 82819 Customer #: [redacted]

Buyer's Name: (last) [redacted] First: [redacted] Middle: _____

Co-Buyer's Name: (last) _____ First: _____ Middle: _____

Address: [redacted] City: MILLTOWN Co: POLK State: WI Zip: [redacted]

Cell #: [redacted] Home #: [redacted] Business #: [redacted] [See Section 16 on back for important information.]

Buyer's DL: [redacted] DOB: [redacted] Co-Buyer's DL: _____ DOB: _____

Buyer's Email: _____ Co-Buyer's Email: _____

Insurance Co.: _____ Agent: _____ Phone: _____

PLEASE ENTER MY ORDER FOR: XX NEW ____ USED ____ DEMO LIENHOLDER: _____

YEAR	MAKE	MODEL	VIN:	MILEAGE:
2018	KIA	OPTIMA	5XXGT4L3XJG[redacted]	15

COLOR:	LICENSE #:	TAB EXP. MONTH:	STATE:
PLATINUM GRAPH			

TRADE-IN

YEAR: MAKE: MODEL:
BODY STYLE:
VIN:
LICENSE PLATE #: LICENSE STATE:
EXP DATE: COLOR:
MILEAGE:
LIEN HOLDER:
LIEN HOLDER'S ADDRESS:
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR HISTORY OF SERIOUS DAMAGE? ☐ YES ☐ NO
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION? ☐ YES ☐ NO

ADDITIONAL TRADE-IN

YEAR: MAKE: MODEL:
BODY STYLE:
VIN:
LICENSE PLATE #: LICENSE STATE:
EXP DATE: COLOR:
MILEAGE:
LIEN HOLDER:
LIEN HOLDER'S ADDRESS:
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR HISTORY OF SERIOUS DAMAGE? ☐ YES ☐ NO
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION? ☐ YES ☐ NO

LICENSE AND FEES

REGISTRATION TAX	$	N/A
PLATE FEE	$	N/A
PUBLIC SAFETY VEHICLE FEE	$	N/A
TITLE/TRANSFER FEE	$	69.50
STATE/DEPUTY FILING FEE	$	N/A
LIEN RECORDING FEE	$	10.00
WHEELAGE TAX	$	N/A
TRANSFER TAX	$	
	$	
	$	
TOTAL LICENSE AND FEES	$	79.50

CASH PRICE OF VEHICLE	$	23290.00
PLUS: DEALER INSTALLED OPTIONS:	$	
FLAT TAX ON $1555	$	85.53
	$	
	$	
	$	
	$	
	$	
	$	
LESS: FACTORY REBATES	($	3250.00)
LESS: DISCOUNT	($	N/A)
TOTAL RETAIL PRICE	$	20125.53
LESS TRADE-IN ALLOWANCE (-)	($	Ø N/A)
BALANCE AFTER TRADE-IN ALLOWANCE	$	20125.53
MAINTENANCE CONTRACT	$	N/A
MOTOR VEHICLE SALES TAX	$	N/A
TRANSIT/CITY TAX	$	20.00
OTHER STATE & LOCAL SALES TAX	$	N/A
SERVICE CONTRACT	$	N/A
GAP COVERAGE	$	N/A
	$	
	$	
	$	
DOCUMENT ADMINISTRATION FEE	$	100 00
OPTIONAL ELECTRONIC TRANSFER FEE $	$	N/A
TOTAL LICENSE AND FEES *(FROM LICENSE AND FEES SECTION AT LEFT)*	$	79.50
SUBTOTAL	$	20325.03
KMA Payment LESS: DOWN PAYMENT	($	18,684.50)
PLUS: BALANCE OWED LIEN HOLDER ON TRADE-IN	$	16,949.77
TOTAL AMOUNT DUE ON DELIVERY	$	18,590.30

The front and back of this Buyers Order ("Agreement") comprise the entire agreement between You and Me related to the purchase of the vehicle described above. I understand and agree that there may be a separate agreement between You and Me related to the financing the purchase of the Vehicle. You are not bound by any verbal agreement or any other agreement or understanding of any nature. I certify that I am 18 years of age or older and acknowledge receiving a copy of this Agreement on the date stated above.

Disclosure of Information to Manufacturers. I consent to the Seller sharing information about this transaction with the manufacturer of the Vehicle. Please refer to the back for details.

The terms of this Agreement were agreed upon and the Agreement was signed at the Seller's address shown above on the date stated at the top of this Agreement.

Notice of the Salesperson's Limited Authority. This Contract is not valid unless signed and accepted by Sales Manager or Officer of the Seller.

THIS VEHICLE MAY BE EQUIPPED WITH AN EVENT DATA RECORDER.

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND I MAY LOSE ANY DEPOSITS IF I DO NOT PERFORM ACCORDING TO ITS TERMS. [redacted]

Reorder from MADA Services (651) 291-2400 • (800) 652-9029

BUYERS ORDER

Luther Kia of Bloomington
1701 American Blvd. • Bloomington, MN 55431-3202
952-258-8400 • Fax 952-258-8401
www.lutherauto.com

Seller's Name and Address: _____ Salesperson: 406 MICHAEL LIPKE

Date: 05/07/2018 Stock #: [redacted] Deal #: [redacted] Customer #: [redacted]

Buyer's Name: (last) [redacted] First: [redacted] Middle: _____

Co-Buyer's Name: (last) _____ First: _____ Middle: _____

Address: [redacted] City: MILLTOWN Co: POLK State: WI Zip: [redacted]

Cell #: [redacted] Home #: [redacted] Business [redacted] [See Section 16 on back for important information.]

Buyer's DL: [redacted] DOB [redacted] Co-Buyer's DL: _____ DOB: _____

Buyer's Email: _____ Co-Buyer's Email: _____

Insurance Co.: _____ Agent: _____ Phone: _____

PLEASE ENTER MY ORDER FOR: XX NEW ____ USED ____ DEMO LIENHOLDER: _____

YEAR	MAKE	MODEL	VIN:	MILEAGE:
2018	KIA	OPTIMA	5XXGT4L3XJ[redacted]	15

COLOR:	LICENSE #:	TAB EXP. MONTH:	STATE:
PLATINUM GRAPH			

TRADE-IN

YEAR: MAKE: MODEL:

BODY STYLE:

VIN:

LICENSE PLATE #: LICENSE STATE:

EXP DATE: COLOR:

MILEAGE:

LIEN HOLDER:

LIEN HOLDER'S ADDRESS:

DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR HISTORY OF SERIOUS DAMAGE? ☐ YES ☐ NO

IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION? ☐ YES ☐ NO

ADDITIONAL TRADE-IN

YEAR: MAKE: MODEL:

BODY STYLE:

VIN:

LICENSE PLATE #: LICENSE STATE:

EXP DATE: COLOR:

MILEAGE:

LIEN HOLDER:

LIEN HOLDER'S ADDRESS:

DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR HISTORY OF SERIOUS DAMAGE? ☐ YES ☐ NO

IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION? ☐ YES ☐ NO

LICENSE AND FEES

REGISTRATION TAX	$	N/A
PLATE FEE	$	N/A
PUBLIC SAFETY VEHICLE FEE	$	N/A
TITLE/TRANSFER FEE	$	69.50
STATE/DEPUTY FILING FEE	$	N/A
LIEN RECORDING FEE	$	10.00
WHEELAGE TAX	$	N/A
TRANSFER TAX	$	
	$	
	$	
TOTAL LICENSE AND FEES	$	79.50

CASH PRICE OF VEHICLE	$	23290.00
PLUS: DEALER INSTALLED OPTIONS:	$	
FLAT TAX ON $1555	$	85.53
	$	
	$	
	$	
	$	
	$	
	$	
LESS: FACTORY REBATES	($	3250.00)
LESS: DISCOUNT	($	N/A)
TOTAL RETAIL PRICE	$	~~20125.53~~
LESS TRADE-IN ALLOWANCE (-)	($	N/A)
BALANCE AFTER TRADE-IN ALLOWANCE	$	~~20125.53~~
MAINTENANCE CONTRACT	$	N/A
MOTOR VEHICLE SALES TAX	$	N/A
TRANSIT/CITY TAX	$	20.00
OTHER STATE & LOCAL SALES TAX	$	N/A
SERVICE CONTRACT	$	N/A
GAP COVERAGE	$	N/A
	$	
	$	
	$	
DOCUMENT ADMINISTRATION FEE	$	100 00
OPTIONAL ELECTRONIC TRANSFER FEE $	$	N/A
TOTAL LICENSE AND FEES *(FROM LICENSE AND FEES SECTION AT LEFT)*	$	79.50
SUBTOTAL	$	~~20325.03~~
LESS: DOWN PAYMENT	($	~~1555.00~~ +1640.53
PLUS: BALANCE OWED LIEN HOLDER ON TRADE-IN	$	N/A
TOTAL AMOUNT DUE ON DELIVERY	$	~~18770.03~~ 18,6845

The front and back of this Buyers Order ("Agreement") comprise the entire agreement between You and Me related to the purchase of the vehicle described above. I understand and agree that there may be a separate agreement between You and Me related to the financing the purchase of the Vehicle. You are not bound by any verbal agreement or any other agreement or understanding of any nature. I certify that I am 18 years of age or older and acknowledge receiving a copy of this Agreement on the date stated above.

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THIS VEHICLE MAY BE EQUIPPED WITH AN EVENT DATA RECORDER.

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND I MAY LOSE ANY DEPOSITS IF I DO NOT PERFORM ACCORDING TO ITS TERMS. [redacted]

KIA VEHICLE REPLACEMENT AUTHORIZATION

Customer: [redacted]

Case File #: [redacted]

District: CE08

DPSM: Steve Broom

Dealer Code: MN014

Dealer Name: Luther Kia of Bloomington

Replacement Vehicle VIN: 5XXGT4L3XJG[redacted]

Replacement Vehicle Sales Type: **RSALE**

Replacement Vehicle Costs					
	Dealer Invoice Price			**$**	**24,004.00**
+	**Add**	Accessories		$	-
+	**Add**	Document Processing Fees		$	100.00
+	**Add**	License Fees		$	99.50
+	**Add**	Sales Tax on $1,555.00 @ 5.5%: - $85.53 - No sales tax is due on initial $23,120.00 (MSRP) (see attached certificate)		$ $	85.53 -
+	**Add**	**DEALER TO PAY-OFF OLD LOAN** **subject to verification at time of delivery*		$	16,949.77
			Subtotal	***$***	***41,238.80***
-	**Less**	Manufacturer Rebate **subject to verification at time of RDR*		$	(3,250.00)
-	**Less**	Holdback		$	(714.00)
-	**Less**	**NEW LOAN TO BE FUNDED** **subject to verification at time of delivery*			
	a)	Existing Pay-off **subject to verification at time of delivery*	*$ 16,949.77*	$	(18,590.30)
	b)	Upgrade Charge: ($24,375.00 - $23,120.00 = $1,555.00)	$ 1,555.00		
	c)	Sales Tax on Upgrade Charge (at 8.025%)	$ 85.53		
TOTAL NEW VEHICLE COST: (Amount Payable to Dealer by Kia Consumer Affairs)				**$**	**18,684.50**

Dealer Representative	***(Name Printed)***	***Date***
Kia Representative	Kaan Gurocak ***(Name Printed)***	***Date***

[redacted]

REPURCHASE / REPLACEMENT CHECKLIST

Customer: [redacted]	VRS / Siebel #: [redacted]

	Dates
Compliance date (e.g., mandated BBB, state arbitration, lawsuits) if applicable	
To meet compliance date, region must have check(s) by	
Loan payoff date	
Date region completed package	
Date NCA reviewed package	
A minimum of 10 business days is required for a priority package to be processed	

Type of case – check one	
☑ Voluntary settlement	☐ Legal settlement by region
☐ Legal settlement per KMA Legal Dept	☐ Settlement ordered by BBB or state
☐ Other (explain)	

Check and include all documents that apply in order listed below		
√	*Repurchase Analysis Form (RAF)*	
☐ *Included in package*	☐	*RAF is not yet complete. Sent RAF to DPSM on:*
☑	Checklist	
☑	Score Card	
☑	Customer Offer Letter / LNCS / ADL / Settlement Letter	
☐	BBB or State Arbitration Decision *(if applicable)*	
☐	BBB Customer Acceptance *(if applicable)*	
☐	BBB Technical Expert Report *(if applicable)*	
☐	BBB or Other Arbitration Claim / Filing Form *(if applicable)*	
☑	Sales Documents – Original Vehicle – Sales / Lease Contract & Invoice (or copy of Screen 1 from the Vehicle Master). Deal Recap or Lease Worksheet optional + refinance contract	
☐	Customer Rebate Claim Form or Printout from KIAS – Original Vehicle N/A	
☐	Loan Payoff Document N/A	
☑	Vehicle Replacement Authorization *(if applicable)* requested signed copy	
☑	Replacement Vehicle Invoice *(if applicable)*	
☑	Substitution of Collateral Form *(if applicable)* requested signed copy	
☐	Refinance Worksheet *(if applicable)* N/A	
☑	Repair Order Recap - pending last R.O.	
☑	TL Siebel Reports Included in Package *(if applicable)* X3	
☑	FTS Inspection Report *(if applicable)*	
☑	Warranty History & Campaign (Recall) List Showing Completed and Open Recalls	
☑	Repair Orders	
☑	Copy of VRS Screens and CA Siebel Case Reports	
☐	OTHER (please specify):	

N/A

[redacted]

Consumer Affairs Case Review/Score Card (ECA)

Case Owner:	Gurocak
Case #:	[redacted]
Resolution Type:	Replacement
Source:	Multiple Repairs
Reason for Repurchase or Goodwill:	Product Quality
Customer Name:	[redacted]
Reviewed by:	
NCA Submission/Review Date CTRL+; :	
Follow up within 24 hours of voice mail?:	
All commitments kept?:	Yes
Correct attachments?:	
FTS Appropriate?:	Yes
FTS Offered and/or Used?:	Yes
Review?:	

Date of Initial Contact (current concern):	11/14/2016
Date Dispatched to Case Owner:	11/22/2017
Date Accepted:	11/22/2017
ECA accepted within 24 hours?:	Yes
Date first ECA contact:	11/22/2017
Contacted within 24 hours?:	Yes
Date Customer 1st requested repurchase:	11/6/2017
Offer Sent:	12/22/2017
Date Customer Accepted:	1/22/2018
Date Forwarded to NCA:	5/22/2018
Date RAF Requested:	N/A
Accepted w/i 24 Hrs of Dispatch?	Yes
Customer contacted w/i 24 Hrs?	Yes
Case notes accurate?	
GW requests submitted to NCA within 7-10 days?	
VRS Submitted to NCA within 7-10 days?	
Exceed BBB, AG ADL response requirement?	

Overall comments (e.g., Reviewed with Legal, PQ Team, or FTS Manager; DPSM involvement, etc.)

Special Handling:

[redacted]

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Dealer Number [redacted] Contract Number N/A

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
[redacted] MILLTOWN, WI [redacted] POLK	N/A N/A N/A N/A	PRESTIGE AUTO CORPORATION 3525 State Road 93 Eau Claire, WI 54701

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2016	KIA OPTIMA	5XXGT4L35GG[redacted]	Personal, family, or household unless otherwise indicated below ☐ business ☐ agricultural ☐ 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 $ 4,500.00 is
15.50 %	$ 11,154.55	$ 20,212.25	$ 31,366.80	$ 35,866.80

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	435.65	Monthly beginning 11/03/16
N/A	N/A	N/A

Or As Follows: 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. The charge will not exceed $ 10 if you bought the vehicle for personal, family or household use and the amount financed is $25,000 or less.

Prepayment. If you pay off all your debt 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.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including accessories, services, taxes N/A N/A N/A N/A SALES TAX 1279.25) $ 24,399.25 (1)

2 Total Downpayment = N/A

Trade-in _____ (Year) (Make) (Model)

Gross Trade-In Allowance	$ N/A	
Less Pay Off Made By Seller	$ N/A	
Equals Net Trade In	$ 2,000.00	
+ Cash	$ 2,500.00	
+ Other REBATE	$	
	$ 4,500.00	(2)

(If total downpayment is negative, enter "0" and see 4I below)

3 Unpaid Balance of Cash Price (1 minus 2) $ 19,899.25 (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 Other Optional Insurance Paid to Insurance Company or Companies $ N/A

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

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

Insurance Company Name N/A N/A

Home Office Address N/A 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 and 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 pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. Credit disability insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life or credit disability insurance provides. See the policies or certificates for coverage limits and other terms and conditions. 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.

Premium:

Credit Life $ N/A

Credit Disability $ N/A

I want the Optional Credit Life Insurance checked above.

X N/A Buyer Signature N/A Date

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

I want the Optional Credit Disability Insurance checked above.

X N/A Buyer Signature N/A Date

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

[redacted]

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	Other Optional Insurance Paid to Insurance Company or Companies		$ N/A
C	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
D	Optional Gap Contract		$ N/A
E	Government Taxes Not Included in Cash Price		$ N/A
F	Government License and/or Registration Fees LICENSE/REG FEES		$ 85.00
G	Government Certificate of Title Fees		$ 69.50
H	DMV Automated Processing Partnership System Fee Paid to STATE OF WI		$ 19.50
I	Other Charges (Seller must identify who is paid and describe purpose.)		
	to N/A for Prior Credit or Lease Balance		$ N/A
	to PRESTIGE AUTO CORP for SERVICES FEE		$ 139.00
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	Total Other Charges and Amounts Paid to Others on Your Behalf		$ 313.00 (4)
5	Amount Financed (3 + 4)		$ 20,212.25 (5)

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

Returned Check Charge: You agree to pay a charge of $ 15 if any check you give us is returned unsatisfied because you do not have an account with the financial institution on which the check is drawn or do not have sufficient funds or credit with the financial institution.

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. N/A
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X N/A

I want the Optional Credit Disability Insurance checked above.

X N/A Buyer Signature — N/A Date

X N/A Co-Buyer Signature — N/A Date

Other Optional Insurance

☐ N/A Type of Insurance — N/A Term
Premium $ N/A
Description of Coverage N/A
Insurance Company Name N/A
Home Office Address N/A

☐ N/A Type of Insurance — N/A Term
Premium $ N/A
Description of Coverage 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 Other Optional Insurance checked above.

X N/A Buyer Signature — N/A Date

X N/A Co-Buyer Signature — N/A Date

ANY INSURANCE REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR PUBLIC LIABILITY PROTECTING THE DRIVER AGAINST DAMAGES RESULTING FROM NEGLIGENT USE OF THE VEHICLE.

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.

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 t[redacted]

HOW THIS CONTRACT CAN BE CHANGED. This contract contains th[redacted] this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X[redacted] Buyer Signs X N/A
If any part of this contract is not valid, all other parts stay valid unless the law provides otherwise. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

FOR MARRIED WISCONSIN CONSUMERS:

YOU RECOGNIZE THAT THIS RETAIL INSTALLMENT CONTRACT IS INCURRED AS A FAMILY OBLIGATION UNDER WISCONSIN LAW AND THAT YOUR MARITAL PROPERTY MAY BE SUBJECT TO LIABILITY UNDER THIS OBLIGATION.

N/A [redacted]

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

Returned Check Charge: You agree to pay a charge of $ 15 if any check you give us is returned unsatisfied because you do not have an account with the financial institution on which the check is drawn or do not have sufficient funds or credit with the financial institution.

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

I want to buy a gap contract.

Buyer Signs X N/A

X N/A N/A
Buyer Signature Date

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

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X N/A
Buyer's Signature

X N/A
Co-Buyer's Signature

If you are married and your spouse is not a buyer, co-buyer, or other owner, please complete the following:

Name of Buyer's Spouse: N/A Address N/A

Name of Co-Buyer's Spouse: N/A Address N/A

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

NOTICE TO CUSTOMER

(a) DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE, EVEN IF OTHERWISE ADVISED.
(b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
(c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
(d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE[redacted]

Buyer Signs X [redacted] Date Co-Buyer Signs X N/A Date N/A

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

Other owner signs here: X N/A Address [redacted]

Seller signs PRESTIGE AUTO CORPORATION Date 09/19/16 By X [redacted] Title FINANCE MANA

Seller assigns its interest in this contract to SANTANDER CONSUMER USA (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☐ Assigned without recourse ☐ Assigned with limited recourse

Seller PRESTIGE AUTO CORPORATION By [redacted] Title FINANCE MANAGER

ILAW FORM NO. 553-WI (REV. 12/15) U.S. PATENT NO. D460,782
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DEALER COPY

[redacted]

DocuSign Envelope ID [redacted]

THIS IS A C Y

The Authoritative Copy of this record is held at www.docusign.net

CLOSED-END NOTE, DISCLOSURE, LOAN AND SECURITY AGREEMENT

AIR FORCE FCU
1560 CABLE RANCH RD SUITE 200
SAN ANTONIO, TX 78245

BORROWER'S NAME AND ADDRESS

[redacted]
MILLTOWN, WI [redacted]

CO-BORROWER'S NAME AND ADDRESS

DATE OF LOAN	LOAN MATURITY DATE
05/08/2017	11/22/2022
LOAN NUMBER	LOAN OFFICER
BORROWER'S ACCOUNT NUMBER	CO-BORROWER'S ACCOUNT NUMBER
BORROWER'S DATE OF BIRTH	CO-BORROWER'S DATE OF BIRTH
[redacted]	

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.	FINANCE CHARGE: The dollar amount the credit will cost you.	Amount Financed: The amount of credit provided to you or on your behalf.	Total of Payments: The amount you will have paid after you have made all payments as scheduled.
4.80 %	$ 2749.87 e	$ 19383.89	$ 22133.76 e

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
66 e	$ 335.36 e	MONTHLY BEGINNING 06/22/2017
	$	

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

Late Charges: If a payment is late more than 10 days after due, you will be charged: The greater of $10.00 or 5.00% of the regularly scheduled payment due.

Required Deposit Balance: The Annual Percentage Rate does not take into account your required deposit balance.

Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you do not obtain property insurance the Credit Union will obtain it at your cost.

Prepayment: If you pay off early, you will not have to pay a penalty.

"e" means estimate.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Interest Rate: 4.80 %

ITEMIZATION OF AMOUNT FINANCED

ITEMIZATION OF AMOUNT FINANCED OF	AMOUNT GIVEN TO YOU DIRECTLY	AMOUNT PAID ON YOUR ACCOUNT	PREPAID FINANCE CHARGE
$ 19383.89	$ N/A	$ N/A	$

Amount paid to others on your behalf: (If an amount is marked with an asterisk (*) we will be retaining a portion of the amount.)

$ 19348.89	To SANTANDER COMMERCIAL USA, INC.	$ N/A	To VSI PROTECTION
$ 35.00	To PUBLIC OFFICIALS	$ N/A	To N/A
$ N/A	To STAMP TAX	$ N/A	To N/A
$ N/A	To SALES TAX	$ N/A	To
$	To Prepaid Finance Fee	$	To
$	To	$	To

SECURITY INFORMATION

MOTOR VEHICLE:	2016 KIA Optima VIN: 5XXGT4L35GG[redacted]			
SHARES PLEDGED:	ACCOUNT NUMBER	AMOUNT $	ACCOUNT NUMBER	AMOUNT $
OTHER COLLATERAL:				

LOAN SIGNATURES

You agree to the terms and conditions of this Closed-end Note, Disclosure, Loan and Security Agreement ("Agreement") attached hereto. If there is more than one Borrower, you agree that all the conditions of the Agreement shall apply to both jointly and severally. You acknowledge that you have received a copy of the Agreement.

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

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

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

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

BORROWER'S SIGNATURE	DATE	☐ CO-BORROWER ☐ *OTHER OWNER	DATE
X [redacted]	05/08/2017	X	05/08/2017

Docusigned by:
109884B4A901455...

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

☐ CONSUMER'S CLAIMS AND DEFENSES NOTICE - IF CHECKED, SEE NOTICE BELOW

NOTICE: ANY HOLDER OF THIS AGREEMENT 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.

THIS DOCUMENT OR A COPY OF THIS DOCUMENT MAY BE FILED AS A FINANCING STATEMENT.

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[redacted]

BORROWER'S NAME	LOAN NUMBER	ACCOUNT NUMBER	DATE OF LOAN
[redacted]			05/08/2017

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

The following applies if at the time of this loan you are a member of the military or a dependent (as those terms are defined in the Military Lending Act, 10 U.S.C. 987 and its implementing regulations), and: (a) your loan is unsecured or secured by personal property or a vehicle that you did not purchase with the proceeds of the loan; or (b) this loan is made for the purchase of a vehicle or personal property, and you also receive additional "cash out" financing (e.g., to pay off negative equity on a trade-in or you otherwise receive additional cash).

1. NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call 1.800.995.2711 during our normal business hours Monday through Saturday.
2. This loan will not be secured by a consensual lien on shares or deposits in any of your accounts unless you specifically agree to establish an account in connection with this loan ("Secured Account"). Only funds deposited into the Secured Account after the loan is made will secure this loan. Any cross-collateralization provision contained in your loan or membership documents will not apply to the Secured Account or your other share or deposit accounts for any loan subject to the Military Lending Act.
   However, with regard to this loan, we still reserve our statutory lien rights and any resulting rights to set-off or administrative freeze under federal or state law, which gives us the right to apply the sums in the Secured Account or any other account(s) you have with us to satisfy your obligations under this loan.
   Any contract terms in your loan, security, or membership agreements that contradict the above with regard to this loan are hereby deleted.
3. This loan is not subject to mandatory arbitration and therefore any reference to mandatory arbitration in this Loan Agreement and Security Agreement shall not apply to this loan.
4. If you are a Louisiana resident, the Louisiana-specific provisions contained in the Security Agreement do not apply to this loan.

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

LOAN AGREEMENT

Payments/Finance Charges: For value received, I promise to pay, at your office, all amounts due. Interest shall accrue on a daily basis at the rate of 4.80 % per year. All payments shall be made pursuant to the disclosure statement on page 1 of this document. I understand that the finance charge and total of payments shown on page 1 of this document are based on the assumption that all installment payments will be made on the scheduled due dates. If I fail to pay any installment by the time it is due, I will pay additional interest on the overdue amount and my loan may not be paid in full at the end of the term. In such case, any remaining balance will be due in full immediately.

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

Fees: If I make a late payment, I agree to pay a late charge if one is disclosed on page 1 of this document. Additionally, I agree to pay the following fees:

Returned Item Fee: $ 29.00 if my payment is returned unpaid for any reason.

Other: N/A $ N/A

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

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

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

The following provision applies to all other Borrowers: I shall be considered in default if any of the following occur: (1) If I break any promise made under this Loan Agreement or under the Security Agreement; or (2) If I do not use the money you loaned me for the purpose stated in my application; or (3) If you should, in good faith, believe that prospect of payment, performance or realization of the Collateral, if any, is impaired; or (4) If I die; or (5) If I file a petition in bankruptcy, insolvency, or receivership or am put involuntarily into such proceedings; or (6) If the Collateral, if any, given as security for this loan is lost, damaged or destroyed, or if it is levied against, attached, garnished, or seized for any reason under any authority; or (7) If I do not pay on time any of my current or future debts to you; or (8) If anyone is in default of any security agreement given in connection with this Agreement; or (9) If I make any false or misleading statements in any credit application or update of credit information; or (10) I am in default of any other loan or security agreement I have with the Credit Union; or (11) I use the Agreement for any illegal purpose or transaction as determined by applicable law. If I default, you may, at your option, declare this loan immediately due and payable, and I must immediately pay to you at that time the total unpaid balance, as well as the Finance Charge to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees.

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

The following applies to all loans subject to the Wisconsin Consumer Act: I shall pay the reasonable expenses incurred in the disposition of the collateral, such other charges specifically authorized by the Wisconsin Consumer Act, and any costs or expenses of collection allowed by a court of competent jurisdiction. If the collateral for the loan is a motor vehicle as defined by the Wisconsin Consumer Act, I may also be required to pay (1) the expenses of taking and holding the collateral if paid to someone other than the creditor; travel and transportation expenses in taking possession of the collateral; or (2) if the collateral is not redeemed, the greater of (1) the sum of the following: expenses for cleaning and restoring the appearance of the collateral, not to exceed $100; expenses for repair of damage to the collateral if covered by insurance, not to exceed the lesser of any deductible or $250; expenses for mechanical repairs to the collateral, not to exceed $200; or (2) expenses for any repair to the collateral which increase the selling price of the collateral, not to exceed the amount of the increase.

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

☒ the contract rate

☐ the rate of _____ %.

The following provisions applies to Borrowers in Wisconsin:

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

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

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

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

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

[redacted]

BORROWER'S NAME	LOAN NUMBER	ACCOUNT NUMBER	DATE OF LOAN
[redacted]			05/08/2017

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

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

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

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

Change in Terms: The terms of this Agreement, including any fees disclosed, are subject to change without prior notice, subject to applicable law.

Contractual Pledge of Shares: I pledge all my shares and deposits in the Credit Union, including future additions, as security for this loan. In case I default, you may apply these shares and deposits to the payment of all sums due at the time of default. If the Wisconsin Consumer Act does not apply to my loan, I also agree that you may apply these shares and deposits to costs of collection and reasonable attorney's fees. No lien or right to impress a lien on shares and deposits shall apply to any of my shares which may be held in an "Individual Retirement Account" or "Keogh Plan."

State Notices:

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

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

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

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

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

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

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

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

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

WASHINGTON AND OREGON RESIDENTS ONLY:

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

SECURITY AGREEMENT

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

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

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

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

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

Good Title: I warrant that I have good title to the Collateral, free of all security interests except that given to the Credit Union and except for any interest of a non-Co-Borrower owner of the Collateral who has signed the Agreement in the indicated place.

[redacted]

BORROWER'S NAME	LOAN NUMBER	ACCOUNT NUMBER	DATE OF LOAN
[redacted]			05/08/2017

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

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

Actions Upon Default: If a default as defined in the Loan Agreement should occur, you, or a third party designated by you, have the authority, upon such default, to repossess and sell the Collateral in a lawful manner. This includes authority to take possession of any personal property contained in the Collateral. In such cases, you or your authorized representatives may, at your option, enter the premises where the Collateral is kept and take possession, subject to applicable laws. You have the right to render the property pledged as Collateral unusable and may dispose of the Collateral on the premises where the Collateral is kept. If you decide to sell the Collateral at a public sale, private sale or otherwise dispose of the Collateral, you will provide reasonable notice if required by law and will otherwise comply with applicable state law. Unless I default, I may keep possession of the Collateral described and use it in any lawful manner consistent with this Agreement or with the insurance policy on the Collateral. I understand that you have certain rights and legal remedies available to you under the Uniform Commercial Code and other applicable laws, and that you may use these rights to enforce payment if I default. In the event of default, I will at your request assemble the Collateral and make it available to you at a place of your choosing. If you decide to waive this default, it will not constitute waiver of any other subsequent defaults. *The following applies to all loans except those subject to the Wisconsin Consumer Act:* If you sell or otherwise dispose of the collateral you may collect from me reasonable expenses incurred in the retaking, holding and preparing the collateral for and arranging the sale of the collateral. You may also collect reasonable attorney's fees and legal expenses, permitted by applicable law, incurred in connection with disposition of the property. *The following applies to loans subject to the Wisconsin Consumer Act:* If you sell or otherwise dispose of the collateral you may collect from me reasonable expenses incurred in the disposition of the collateral and such other charges as are specifically authorized by the Wisconsin Consumer Act. If the collateral is a motor vehicle, I may also pay additional expenses as set forth in Wisconsin Consumer Act §422.413.

Attorney-In-Fact: You are hereby appointed as my Attorney-In-Fact to perform any acts which you reasonably feel are necessary to protect the Collateral and the security interest which this Agreement creates.

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

Other Owners: A person signing this Agreement as an Other Owner grants you a security interest in the Collateral and agrees to the terms of the Loan Agreement and Security Agreement, but shall not be personally liable to repay the debt. This means that if the Borrower defaults, the Collateral may be repossessed, sold, or otherwise used to satisfy the debt. The Other Owner also agrees that you may extend new credit or otherwise change the terms of this Agreement without notice to the Other Owner.

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

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

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

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

Applies to Louisiana residents only:

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

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

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

PROPERTY INSURANCE; LENDER-PLACED INSURANCE - PLEASE READ CAREFULLY

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

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

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

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

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

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

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

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

6110 5-2016

[redacted]

NOTICE TO GUARANTOR AND AGREEMENT

NOTICE TO GUARANTOR - PLEASE READ BEFORE SIGNING

You are being asked to guarantee this debt. Think carefully before you do. If the Borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the Borrower does not pay. You may also have to pay late fees or collection costs as allowed by law, which increase this amount. The creditor can collect this debt from you without first trying to collect from the Borrower.

The creditor can use the same collection methods against you that can be used against the Borrower, such as suing you, garnishing your non-exempt wages, etc. If this debt is ever in default, the fact may become a part of your credit record.

This notice is not a contract that makes you liable for the debt.

Your signature below acknowledges that you have received a copy of this notice.

GUARANTOR AGREEMENT

To induce the credit union ("Credit Union" or "us" or "we") named on page 1 to extend credit to the Borrower(s) named on page 1, you ("the Guarantor(s)"), jointly and severally, guarantee prompt and full payment upon default for the debt described in the Closed-end Note, Disclosure, Loan and Security Agreement, including principal and interest and any costs of collection as allowed by law. We can enforce this Agreement against your heirs and legal representatives. We can release or settle with any of the guarantors at any time without affecting the liability of the remaining guarantor(s) and others.

Credit Union's Rights. We may sue you for payment of the Debt if Borrower is in default and you do not pay the amount(s) you have guaranteed. We can also use any collection method against you as we could against the Borrower.

Security Interest & Pledge of Shares. You pledge and grant a security interest in all shares and/or deposits in any of your joint and individual accounts at the Credit Union as security for your guaranty. We have the right to apply your shares and/or deposits towards the amount owed if Borrower is in default. Shares and/or deposits in an IRA, Keogh Plan, or other account that may lose special tax status as a result of such a pledge shall not be subject to any right of setoff or pledge.

No Notice Required. We do not have to give you notice of any event, including: (1) the Borrower's failure to pay any amount due or other events of default, (2) any action taken by us with respect to property given by Borrower as security for the debt, (3) any new debts the Borrower incurs with us, or (4) any renewal, extension or substitution of any of the Borrower's debts.

No Waiver of Rights. The Credit Union can delay enforcing any of its rights without losing them.

CO-SIGNER/GUARANTOR'S SIGNATURE	DATE
X	05/08/2017

[redacted]

16:14:58 Vehicle Master Inquiry - General Information GUROCAKK

Year: 2016 Model: 5322. Serial#: 092296 Ful VIN: 5XXGT4L35GG[redacted]
Ext/Int: IM DARK GRAY WK BLACK Engine: G4KJGK196634 Door Key: [redacted]
Accessory Code: 10 OPT: CF STD

Inventory Status.....: RS RETAILED
Current Dealer.....: WI014 Prestige Kia

Port.....: WP KMMG VPC
Region.....: CE Central Region
Manifest.....:
Emission Code.....: 50
Allocation Dealer.....: WI014 Prestige Kia
Allocation Date/Number: 6/20/16 Ref#:
Fleet Flag/Contract#..:

MSRP Total.....: 23,120.00
Invoice Date/Number...: 6/27/16 [redacted]
Draft Date/Amount.....: 7/11/16 22,350.00
Wholesale Date ..... : 7/11/16 Wholesale Return Date : 0/00/00

F3=Exit F12=Cancel F4=Prompt FSC F8=Vin History F9=Special Programs

[redacted]

12/18/17 KIA MOTORS AMERICA VSD00403
16:14:06 Vehicle Master Inquiry - Retail Information GUROCAKK

Year: 2016 Model: 53222 Serial#: 092296 Full VIN: 5XXGT4L35GG[redacted]
Ext/Int: IM DARK GRAY WK BLACK Engine: G4KJGK196634 Door Key: [redacted]
Accessory Code: 10 OPT: CF STD
Veh Type.....: Sales Type: RSALE NORMAL RETAIL SALE
Retail Dealer...: WI014 Prestige Kia
Date Sold/Report: 9/19/16 9/19/16 Deal#: Mileage: 18

Owners Name.....: [redacted]
Owners Adress...: [redacted]
City/State/Zip..: MILLTOWN WI [redacted]
Owners Phone#...: [redacted]
Owner Email.....: [redacted]
Co-Buyer Name...:
Co-Buyer Address:
City/State/Zip..:
Co-Buyer Phone#.:

Warranty Started: 9/19/16 Sales Person SSN: BX8N
Previous Retail : N Sales Manager SSN:

F3=Exit F12=Cancel F4=Prompt FSC F6=CoBuyer F8=Vin History F9=Special Programs

[redacted]

KIA VEHICLE REPLACEMENT AUTHORIZATION

Customer: [redacted] Case File #: [redacted]

District: CE08 DPSM: Steve Broom

Dealer Code: MN014 Dealer Name: Luther Kia of Bloomington

Replacement Vehicle VIN: 5XXGT4L3XJG[redacted]

Replacement Vehicle Sales Type: RSALE

Replacement Vehicle Costs				
Dealer Invoice Price				**$ 24,004.00**
+ **Add**	Accessories			$ -
+ **Add**	Document Processing Fees			$ 100.00
+ **Add**	License Fees			$ 99.50
+ **Add**	Sales Tax on $1,555.00 @ 5.5%: - $85.53 - No sales tax is due on initial $23,120.00 (MSRP) (see attached certificate)			$ 85.53 $ -
+ **Add**	**DEALER TO PAY-OFF OLD LOAN** **subject to verification at time of delivery*			$ 16,949.77
			Subtotal	***$ 41,238.80***
- **Less**	Manufacturer Rebate **subject to verification at time of RDR*			$ (3,250.00)
- **Less**	Holdback			$ (714.00)
- **Less**	**NEW LOAN TO BE FUNDED** **subject to verification at time of delivery*			$ (18,590.30)
	a)	Existing Pay-off **subject to verification at time of delivery*	*$ 16,949.77*	
	b)	Upgrade Charge: ($24,375.00 - $23,120.00 = $1,555.00)	$ 1,555.00	
	c)	Sales Tax on Upgrade Charge (at 8.025%)	$ 85.53	
TOTAL NEW VEHICLE COST: (Amount Payable to Dealer by Kia Consumer Affairs)				**$ 18,684.50**

Dealer Representative *(Name Printed)* *Date*

Kaan Gurocak

Kia Representative *(Name Printed)* *Date*

[redacted]

Memorandum Invoice

KIA MOTORS AMERICA

CENTRAL REGION 3500 LACEY ROAD, SUITE 350 DOWNERS GROVE IL 60515-5439

DEALER NAME AND ADDRESS

Luther Kia of Bloomington
1701 AMERICAN BLVD.
BLOOMINGTON MN 55431

INVOICE DATE	INVOICE NO.
09/08/2017	[redacted]
PORT OF ENTRY	
WEST POINT	

FINANCE INSTITUTION AND ADDRESS

WELLS FARGO BANK
670 MCKNIGHT RD N
SUITE 301
SAINT PAUL MN 55119

DEALER CODE

MN014

SHIPPED TO

Luther Kia of Bloomington
1701 AMERICAN BLVD.
BLOOMINGTON MN 55431

MODEL/OPT	DESCRIPTION	YEAR	SERIAL NO.	ENGINE NO.	MSRP	DEALER COST
53232/010	KIA OPTIMA S	2018	5XXGT4L3XJG[redacted]	G4KJHK226181		
EXT.CODE	EXT.COLOR	INT.CODE	INT.COLOR	KEY NO.		
ABT	PLATINUM GRAPHITE	WK	BLACK	[redacted]	$23,500.00	$22,652.00

ADDITIONAL INSTALLED EQUIPMENT :

(In addition to or in place of standard features)

OPTIONS:

CA	Cargo Mat	$95.00	$78.00
CF	Carpeted Floor Mats	$135.00	$108.00
CN	Cargo Net	$50.00	$42.00
	DMG CONTRIBUTION		$229.00
	SUBTOTAL	$23,780.00	$23,109.00
	OTHER CHARGES		
	INLAND FREIGHT & HANDLING	$895.00	$895.00
	TOTAL	$24,675.00	$24,004.00

ATTENTION:

DEALER/FINANCING BANK - FOR REFERENCE PURPOSES, PLEASE REFER TO ACH/DTC

MEMORANDUM INFORMATION ONLY
THIS DOCUMENT DOES NOT TRANSFER TITLE

[redacted]

ORIGINAL

[redacted]

KIA MOTORS

TO: Dan Dingmann, Luther Kia of Bloomington

FROM: Kaan Gurocak

DATE: 5/05/2018

FAX #: sent via email to <dan.dingmann@lutherkiaofbloomington.com>

SUBSTITUTION OF COLLATERAL: [redacted]

Kia Motors America, Inc (KMA) is attempting to perform a Substitution of Collateral (SOC) for the above customer:

- The customer is being instructed to come to your dealership and pick out a vehicle (like vehicle only, any upgrade may result in an additional financial obligation by the customer)
- Once the customer has picked a vehicle, please hold the vehicle. **DO NOT PLACE THE CUSTOMER IN THE NEW VEHICLE AT THIS TIME** because several issues must still be resolved, including lender approval
- Please forward a copy of the dealer invoice for the vehicle on hold to me
- I will then contact the lienholder (if applicable) for authorization to perform the SOC
- If approved, I will fax you a "trade out authorization form" which is the agreement between KMA and your dealership for KMA to pay for the new vehicle

Once the customer, dealer, KMA, and lienholder (if applicable) have all agreed to the terms, KMA will then contact our outside vendor (Morley) to schedule the transaction. Once Morley has been scheduled, we will process the request for payment to your dealership. This payment generally takes 30-60 days and will be credited to your Dealer Parts Statement. Below is a breakdown of the Morley steps:

1. Morley contacts customer and dealer to schedule the vehicle exchange
2. Morley sends an agent to your facility to perform the SOC (ensure the proper documents are signed, the turn-in vehicle is inspected for damage, and the replacement vehicle is delivered)
3. Morley follows-up with the Service Manager for any repairs and/or recalls necessary to the turn-in vehicle. Additionally, they will brand the vehicle's title.
4. Once any repairs and/or recalls are completed to the vehicle, Morley will send a transportation company to pick-up the turn-in vehicle

Please acknowledge that you have read the above and understand the surrendered vehicle does belong to KMA.

Dealer representative: _____

[redacted]

CA Case #: [redacted]

Customer's Name(s): [redacted]

Case Type: Customer

Prev. GW/VRS: None

Dealer Code: MN014

Dealer Name: Luther Kia of Bloomington

DPSM: Steve Broom

Dist: CE08

Model Year: 2016

Model: Optima LX

VIN: 5XXGT4L35G[redacted]

Warranty Start Date: 9/19/2016

Mos. In Service: 20

State: MN

Sales Type: RSALE

USED VEHICLE INFORMATION:	
USED Date of Purchase *(or N/A)*:	N/A
USED Mileage at Purchase *(or N/A)*:	N/A
CPO *(Yes/No or N/A)*:	N/A
Mos. of USED Ownership *(or N/A)*:	N/A

Notes:

Last Modified By: #NAME?

MN : 24 months - 1, 4 or more repair attempts/30 or more bus. days - final repair - title branding Used-YES

	Servicing Dealer Code	WI014	WI014	WI014	MN014	MN014	MN014			Totals
	RO Number	[redacted]								
	RO In Date	11/11/2016	1/6/2017	3/1/2017	3/30/2017	8/10/2017	11/6/2017			
	RO Out Date	11/22/2016	1/21/2017	3/8/2017	4/4/2017	8/15/2017	5/9/2018			
	Days Out of Svc.	12	16	8	5	6	184			231
	Mileage In	6,576	9,543	12,275	14,466	27,004	33,513			
	Mileage Out	6,578	9,543	12,285	14,610	27,009				
	Miles Driven	2	0	10	144	5				161
	Towed in? (Yes/No)	No	No	No	No	No				
	Days Rental Provided	0	0	0	5	6				11
	TL Case Number (or N/A)	[redacted]		N/A	N/A	N/A	N/A			
	DPSM Contacted? (Yes/No)	No	No	Yes	No	No	Yes			2
	FTS Involved? (Yes/No)	No	No	Yes	No	No	No			1
	Service Alert Opened? (Yes/No)	No	Yes	No	No	No	No			1
	Stated Concerns:									
1	Maintenance				LOF	LOF				
2	SC / SA					SA294A				1
3	Vehicle has a lack of power especially when going uphill	Unable to duplicate	Unable to duplicate	Unable to duplicate		Unable to duplicate, no DTCs				4
4	Cannot fill gas tank full	R&R Canister Assembly (31420 D5500)	R&R Fuel Tank per Techline (31150 D5500)	Unable to duplicate	Unable to duplicate, Tank was filled without incident, Operating as designed					4
5	Transmission shifts into 6th gear by 35MPH and will not downshift				Unable to duplicate, no DTCs					1
6	Vehicle accelerates on its own with cruise control set				Unable to duplicate, no DTCs					1
7	Engine temperature gauge will read cold but has good heat from HVAC		R&R housing assembly per Techline (25600 2GGA5) (UM040 CH012)		Unable to duplicate, no DTCs					2
8	Vehicle was sputtering at stop light					Unable to duplicate, no DTCs				1
9	Vehicle smells of bad gas or burnt exhaust		Unable to detect gas smell			Unable to duplicate, no DTCs				2
10	Vehicle is not getting MPG it should be getting			Unable to duplicate						1
	NOTE:						Pending RO			1
	Totals	2	4	3	4	4				17

** = Related Repair*

CND = Could Not Duplicate
CP = Customer Pay (Non-Wty Repair)
NRM = No Repair Made

NVO = Normal Vehicle Operation
SC = Service Campaign
SOP = Special Order Part

Techline Assistance Center Case Report

Printed By: Kaan Gurocak

Case Number [redacted]

05/22/2018 07:04:45 AM

Vehicle Data

Model/Year: 2016 OPTIMA
Engine: 2.4L GDI
Model Code: 53222.0
VIN: 5XXGT4L35GG[redacted]
Mileage: 6,576
Repair Date:
Prod Date: 06/17/2016
Warranty Start Date: 09/19/2016
RO Number: [redacted]
Port Options:
Factory Options: STD

Freeze Frame Data		
STFT Bankk1:	**LTFT Bank1:**	**Fuel Status Bank:**
STFT Bank2:	**LTFT Bank2:**	**Fuel Status Bank 2:**
RPM:	**Coolant Temp:**	**CALC Load:**
Vehicle Speed:	**APS Sensor 1%:**	**APS Sensor 2%:**
Absolute TPS 1%:	**Absolute TPS 2%:**	**Engine Run Time:**

Deler/Contact Data

Dealer: WI014 Prestige Kia
Service District: CE08
Phone: (715) 833-0177
Contact: JOE WURM
Contact Title: Dual Technician
Contact Phone:

Case Details

Title: Fuel System - Gas tank wont fill #
Symptom: Gas Tank Wont Fill
System: Emission Control
Component: Charcoal Canister
Resolution: Faulty Component
Category: Repair Assistance

Case History

*** NOTES 11/11/2016 11:01 AM clarify Action Type: Dealer contact
*** Performed by contact: Joe Wurm, *11242010055013
*** This is a Request for Assistance ***

Problem Description :
customer states can not fill fuel tank all the way

Diagnostics Performed :
check for tsb and bulletins. customer states that when the tank does not fill all the way they can start the engine and then continue filling tank to full.

*** PHONE LOG 11/11/2016 11:31 AM Pacific Daylight Time JPhillips-TL Action Type:Web Contact
Advice 1: Joe, if you disconnect the large vapor line from the canister, does the vehicle accept fuel?

*** NOTES 11/11/2016 12:06 PM clarify Action Type: Dealer contact
*** Performed by contact: Joe Wurm, *11242010055013
Result of Advice 1:the initial concern was that the customer could not put more than 12 gallons of fuel in at a time. the tank is over half full right now. I took the hose off from the canister and blew through the hose to the ccv. open. I put the hose back on and took off the other end and blew air into the tank and the air went in and exited. I did not take it to the gas station and try to fill it with the hose off.

*** PHONE LOG 11/11/2016 01:42 PM Pacific Daylight Time JPhillips-TL Action Type:Web Contact

[redacted]

Advice 1: Ok, the vapor hose that I asked you to remove from the canister cannot be removed from the ORVR as it is part of the tank. Blowing air the opposite way into the ORVR does not tell us anything. The point was to determine if there was a restriction in the vapor recovery system, or the tank. The sheer volume of air being evacuated during refilling cannot be duplicated by blowing through the line. I would like you to perform the testing as described originally. Once you provide the results, I will advise of a repair.

*** NOTES 11/11/2016 02:26 PM clarify Action Type: Dealer contact
*** Performed by contact: Joe Wurm, *11242010055013
Result of Advice 1:removed large line from canister and filled tank without problem

*** PHONE LOG 11/11/2016 02:36 PM Pacific Daylight Time JPhillips-TL Action Type:Web Contact
Advice 1: It would seem you may have a problem in the vapor recovery system. Make sure that there are no spider webs in the vent tube from the canister to the CCV/filter. Use a straightened coat hanger, or solid core copper wire. If no restrictions can be found, replace the canister.

*** CASE CLOSE 11/29/2016 01:43 PM clarify
*** Performed by contact: Joe Wurm, *11242010055013
replaced canister

Attachments

********** End Case Report [redacted] **********

[redacted]

Techline Assistance Center Case Report

Printed By: Kaan Gurocak

Case Number - [redacted]

05/22/2018 07:05:15 AM

Vehicle Data

Model/Year: 2016 OPTIMA
Engine: 2.4L GDI
Model Code: 53222.0
VIN: 5XXGT4L35GG[redacted]
Mileage: 9,543
Repair Date:
Prod Date: 06/17/2016
Warranty Start Date: 09/19/2016
RO Number: [redacted]
Port Options:
Factory Options: STD

Freeze Frame Data		
STFT Bankk1:	**LTFT Bank1:**	**Fuel Status Bank:**
STFT Bank2:	**LTFT Bank2:**	**Fuel Status Bank 2:**
RPM:	**Coolant Temp:**	**CALC Load:**
Vehicle Speed:	**APS Sensor 1%:**	**APS Sensor 2%:**
Absolute TPS 1%:	**Absolute TPS 2%:**	**Engine Run Time:**

Deler/Contact Data

Dealer: WI014 Prestige Kia
Service District: CE08
Phone: (715) 833-0177
Contact: JOE WURM
Contact Title: Dual Technician
Contact Phone:

Case Details

Title: Fuel System - Gas tank wont fill #
Symptom: Gas Tank Wont Fill
System: Fuel System
Component: Roll Over Valve
Resolution: Faulty Component
Category: Repair Assistance

Case History

*** NOTES 01/09/2017 01:36 PM clarify Action Type: Dealer contact
*** Performed by contact: Joe Wurm, *11242010055013
*** This is a Request for Assistance ***

Problem Description :
customer can not fill fuel tank to full and smells fuel when starting.

Diagnostics Performed :
verify that there is not obstruction in the hose/line from the canister to the ccv. the canister was replaced 3000 miles ago for this concern.

*** PHONE LOG 01/09/2017 01:58 PM Pacific Daylight Time DFinkelstein-TL Action Type:Outgoing call
Advice 1: Joe, if you have verified the customer's complaint and it doesn't show full on the fuel gauge and it's tough to put fuel into the tank then unplug the large hose from the canister and take it to the gas station and see if it can be refueled easily ? If no, then the fuel vent valve inside the gas tank maybe faulty and require replacing or the whole gas tank possibly.

*** PHONE LOG 01/09/2017 01:58 PM Pacific Daylight Time DFinkelstein-TL Action Type:Outgoing call
.

** Admin Note ***
ervice alert escalated to CA as [redacted] on 01/09/2017

*** NOTES 01/12/2017 05:14 AM clarify Action Type: Dealer contact

[redacted]

*** Performed by contact: Joe Wurm, *11242010055013
ordered fuel tank assy

Additional Comments:ordered fuel tank assy

*** PHONE LOG 01/12/2017 06:55 AM Pacific Daylight Time DFinkelstein-TL Action Type:Outgoing call
Advice 1: Thanks for the update.

*** NOTES 01/20/2017 07:31 AM clarify Action Type: Dealer contact
*** Performed by contact: Joe Wurm, *11242010055013
Result of Advice 1:replaced tank and filled right up and fuel gage reading full

*** CASE CLOSE 01/20/2017 07:34 AM clarify
*** Performed by contact: Joe Wurm, *11242010055013
replaced fuel tank

Attachments

********** End Case Report [redacted] **********

[redacted]

Techline Assistance Center Case Report

Printed By: Kaan Gurocak

Case Number - [redacted]

05/22/2018 07:05:44 AM

Vehicle Data

Model/Year: 2016 OPTIMA
Engine: 2.4L GDI
Model Code: 53222.0
VIN: 5XXGT4L35GG[redacted]
Mileage: 9,543
Repair Date:
Prod Date: 06/17/2016
Warranty Start Date: 09/19/2016
RO Number: [redacted]
Port Options:
Factory Options: STD

Freeze Frame Data		
STFT Bankk1:	LTFT Bank1:	Fuel Status Bank:
STFT Bank2:	LTFT Bank2:	Fuel Status Bank 2:
RPM:	Coolant Temp:	CALC Load:
Vehicle Speed:	APS Sensor 1%:	APS Sensor 2%:
Absolute TPS 1%:	Absolute TPS 2%:	Engine Run Time:

Deler/Contact Data

Dealer: WI014 Prestige Kia
Service District: CE08
Phone: (715) 833-0177
Contact: JOE WURM
Contact Title: Dual Technician
Contact Phone:

Case Details

Title: Engine Mechanical # does not heat well and temp gage does not come up
Symptom: Improper Operation
System: Engine Mechanical
Component: Thermostat
Resolution: Faulty Component
Category: Repair Assistance

Case History

*** NOTES 01/20/2017 07:30 AM clarify Action Type: Dealer contact
*** Performed by contact: Joe Wurm, *11242010055013
*** This is a Request for Assistance ***

Problem Description :
I talked with customer about this concern last night and it is very similar description as case [redacted]

Diagnostics Performed :
the part numbers are different is this still a possible repair by replacing the thermostat housing?

*** NOTES 01/20/2017 07:34 AM clarify Action Type: Dealer contact
*** Performed by contact: Joe Wurm, *11242010055013
update from part dept. they are the same part number...
Additional Comments:update from part dept. they are the same part number...

*** PHONE LOG 01/20/2017 07:35 AM Pacific Daylight Time TThomas-TL Action Type:Web Contact
Advice 1: The thermostat is countermeasured, the housing is not common. Check cooling system is full and working correctly and cooling fans are not stuck on. Replace the thermostat and make sure the alignment tab in in the alignment slot. See if the engine reaches operating temperature and check with a temperature gun at the top and bottom of the radiator for equal temperatures.

*** NOTES 02/06/2017 06:50 AM clarify Action Type: Dealer contact

[redacted]

*** Performed by contact: Joe Wurm, *11242010055013
Result of Advice 1:replaced thermostat housing per service manager and has not been back since

*** CASE CLOSE 02/06/2017 06:51 AM clarify
*** Performed by contact: Joe Wurm, *11242010055013
replaced thermostat housing

*** Case [redacted] s sent on 11/27/2017 14:49:43 by Robert Nguyen

To: rnguyen@kiausa.com

Cc:

Title: [redacted]

Attachments

********** End Case Repor[redacted]**********

[redacted]

Field Product Quality Report

Printed By: Kaan Gurocak | **Case Number -** [redacted] | 05/22/2018 07:06:21 AM

Distributor: KMA
Region/District: CE
Dealer Code: WI014
Dealer City: EAU CLAIRE
Name: KFORS KFORS

Report No.: CE2017RJ00314
Issue Date: 03/03/2017 12:00:00 AM
Dealer Name: Prestige Kia
Dealer State: WI

Component Group:
Component Code:
TREAD: 07. Fuel System 10. Power Train 11. Electrical System

Subject/Title: Fuel tank will not fill fuel

Vehicle Data

Model Code: 53222
Model Desc: OPTIMA LX 4CYL AUTO
Year: 2016
VIN: 5XXGT4L35GG[redacted]
Mileage: 18
Engine No:
Trans No: [redacted]
Trans Type: RL
Prod Date: 06/17/2016
Deliver Date: 09/19/2016
Repair Date: 03/03/2017

Part Information

Part Number:
Part Name:
Condition:
Cause:
Part ID/Lot:
Other Part No.:
Other Part No.:

Case History

CUSTOMER COMPLAINT

1 - Customer states the fuel tank will not fill fuel2 - Customer states vehicle has low power3 - Customer states DTE is not correct

ACTUAL CONDITION

1 - Customer states the fuel tank will not fill fuel - Could not verify2 - Customer states vehicle has low power - Could not verify3 - Customer states DTE is not correct - Could not verify

INVESTIGATION RESULTS

Ambient temperature is 40 deg F, test drove vehicle for 15 miles, test drove on highway and city streets. No current and past DTC's. Investigative results are listed below:1 - Customer states the fuel tank will not fill fuel - filled the fuel tank with 12 gallons of fuel at a local gas station located close to the dealer, could not veriify the customers concern. The fuel sending unit did operate normally after filling the fuel tank, stating it is at 100%.2 - Customer states vehicle has low power - during the test drive, placed vehicle in highway passing conditions - NPF. Drove on mountain hills to simulate a load - NPF. Auto trans kickdown gear operated normally when requested. At stop lights the engine RPM was steady as TP increased - NPF3 - Customer states DTE is not correct - advised to the dealer how Distance To Empty is calculated every 15 seconds by the VSS, tach, inj pulse width and fuel level sensor. All input sensors are operating correctly - NPF.

POSSIBLE CAUSE

All vehicle options are operating as intended.

CORRECTIVE ACTION

[redacted]

No corrective action at this time.

RECOMMENDATIONS

Attachments

FR_Case_[redacted].PDF

********** End Case Report [redacted] **********

[redacted]

12/18/17 Warranty Service Department GUROCAKK
16:15:10 WARRANTY HISTORY INQUIRY KIAPROD
wsd079 In Service Date: 9/19/16
VIN No : 5XXGT4L35GG[redacted] Model . . 53222
Series . OPTIMA

	Repair Date	W T	Dlr No.	Repair Order#	Ver	Repair Labor Code	Causal Part	Mileage
_	8/10/17	V	MN014	[redacted]5	01		ELECTRONIC CONTROL U	27004
_	1/06/17	O	WI014	[redacted]0	01	Emergency Order Reim		9543
_	1/06/17	W	WI014	[redacted]1	01	Fuel Tank Assy, R&R	TANK ASSY-FUEL	9543
_	1/06/17	W	WI014	[redacted]2	01	Thermostat and/or Ga	CONTROL ASSY-COOLANT	9543
_	11/11/16	W	WI014	[redacted]2	01	Canister (Evap) Assy	CANISTER ASSY	6576
_	7/23/16	I	WI014	[redacted]1	01			12

More...

I=Inquiry
F3=Exit F11=Summary/Detail

[redacted]

WKR090 K0058844K1 KIA MOTORS AMERICA 12/18/2017
WKR116 GUROCAKK Campaign List by VIN 16:15:18

Vehicle I.D : 5XXGT4L35GG[redacted]

'C' Issue 'D' Number	Description	Dealer Code	Repair Date	Dealer Type
[redacted]	[redacted] JF 2.4 SHIFT QUALITY IM	MN014	8/10/2017	RD

Bottom

C=Close D=Remove F3=Exit

[redacted]

REPAIR ORDER - AUDIT COPY

INVENTORY: [redacted]					
			Home Phone	R/O Close Date	Receipt No
				7/18/16	[redacted]
				7/25/16	Original
			Body	Mileage In	Mileage Out
			LX	12	18
Year	Make	Model	License Number	Service Advisor	
2016	KIA	OPTIMA		JARED PHILLIPS	0128
Vehicle Identification Number		Color	Account No.	Delivery Date	In-Service Date
5XXGT4L35GG[redacted]		TITANIUM S		9/19/16	9/19/16

[redacted]

#1 - PKOPTIMA: OPTIMA PDI AND NITRO Work performed by Tech 15/ * 0.70hrs	69.16	I
#2 - PKDETAIL: KIA DETAIL PORTION OF PDI Work performed by Tech 11/ * 0.30hrs	29.64	I
#3 - PKGAS: KIA PDI GAS REIMBURSEMENT Work performed by Tech 99/ * 0.00hrs	50.00	I
#4 * PKY: KIA PDI .7 ACCT ENTRY ADDED OPERATION Work performed by Tech 99/ * 0.00hrs	148.80	I

	INTERNAL	SERVICE CONT.	WARRANTY	CUSTOMER PAY	COST
LABOR	297.60				
PARTS					
DEDUCTIBLE					
SUBLET					
SHOP SUPPLIES					
HAZARDOUS MATERIALS					
SALES TAX OR TAX I.D.					
SPECIAL ORDER DEPOSIT					
DISCOUNTS					
	297.60				

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Fax: (715) 833-1569

SERVICE DEPARTMENT HOURS
7:30 a.m. to 6:00 p.m.
Monday - Friday
9:00 a.m. to 3:00 p.m. Saturday

R/O Open Date	R/O Number
11/11/16	[redacted]
R/O Close Date	Status
11/22/16	Reprint
Mileage In	Mileage Out
6576	6578
Service Advisor / Tag #	
CHAD RISEN/[redacted]	

[redacted]
MILLTOWN, WI [redacted]

Work Phone	Vehicle Identification Number
	5XXGT4L35GG[redacted]
Home Phone	Delivery Date / In-Service Date
[redacted]	9/19/16 / 9/19/16

Year	Make	Model	Body	Color	License Number
2016	KIA	OPTIMA	LX	TITANIUM S	

[redacted]

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
#1 - MR Customer Reports: CUSTOMER STATES WHEN DRIVING UP HILL CAR LOSES POWER PLEASE DIAGNOSE AND ADVISE Work performed by HOUSE TECH(99) UNABLE TO DUPLICATE	Internal
#2 - MR Customer Reports: CUSTOMER STATES CAN NOT FILL CAR ALL THE WAY FULL WITH GAS PLEASE DIAGNOSE AND ADVISE CP# 31420 D5500 Corrected by DIAG TIME: (S22) (Z Work performed by JOE WURM(14) Corrected by 31420R00: Work performed by LOGAN DAVIS(2) Installed 31420 D5500 :CANISTER ASSY Qty: 1 DISCUSS WITH SM THE ISSUE HERE. START TECHLINE C ASE [redacted]. WANTS ME TO DISCONNECT THE LARGE V APOR LINE FROM THE CANISTER AND PUMP FUEL INTO TAN K. I REPLYED BACK THAT THE ISSUE IS THAT THEY CAN ONLY GET 12 GALLONS INTO THE TANK AND THAT THE TAN K IS OVER HALF FULL AT THIS TIME. I TOLD HIM THA T I TOOK OFF THE HOSE AND BLEW AIR INTO TANK AND THA T IT EXITED. HE SAYS THIS IS NOT A GOOD TEST OF TH E ORVR VALVE AND THAT IT HAS TO BE TEST AS HE SAYS . REMOVE HOSE AND SEND OVER TO BE FILLED. ALSO MAD E SURE THAT THERE WERE NO OBSTRUCTIONS IN THE VENT TUPBE FROM THE CANSTER TO THE CCV/FILTER, NO RESTR ICTIONS FOUND, SO REPLACED CANISTER AS PER TECHLIN E, RETEST, ALL OK.	Warranty Warranty Warranty

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

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

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS.

X

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Eau Claire, WI 54701
(715) 833-0177
Fax: (715) 833-1569

SERVICE DEPARTMENT HOURS
7:30 a.m. to 6:00 p.m.
Monday - Friday
9:00 a.m. to 3:00 p.m. Saturday

R/O Open Date	R/O Number
11/11/16	[redacted]
R/O Close Date	Status
11/22/16	Reprint
Mileage In	Mileage Out
6576	6578
Service Advisor / Tag #	
CHAD RISEN/ [redacted]	

[redacted]
MILLTOWN, WI [redacted]

Work Phone	Vehicle Identification Number
	5XXGT4L35GG [redacted]
[redacted]	Delivery Date / In-Service Date
	9/19/16 / 9/19/16

Year	Make	Model	Body	Color	License Number
2016	KIA	OPTIMA	LX	TITANIUM S	

[redacted]

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
#3 * MR Customer Reports: FUEL FILL UP	
ADDED OPERATION	
Work performed by HOLIDAY CREDIT OFFICE : 160944063 ()	Internal
#4 * MR S3KS: 3K SERVICE	
ADDED OPERATION	
Work performed by KEITH RAMSEY(53)	Internal
Installed 26300 35504 :FILTER ASSY-ENGINE O	Internal
Installed 5W20 :MOF SUPREME	Internal
LOF	

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

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

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7:30 a.m. to 6:00 p.m.
Monday - Friday
9:00 a.m. to 3:00 p.m. Saturday

R/O Open Date	R/O Number
1/06/17	[redacted]
R/O Close Date	Status
1/21/17	Reprint
Mileage In	Mileage Out
9543	9543
Service Advisor / Tag #	
CHAD RISEN/[redacted]	

[redacted]
MILLTOWN, WI [redacted]

Work Phone	Vehicle Identification Number
	5XXGT4L35GG[redacted]
Home Phone	Delivery Date / In Service Date
[redacted]	9/19/16 / 9/19/16

Year	Make	Model	Body	Color	License Number
2016	KIA	OPTIMA	LX	TITANIUM S	[redacted]

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
#1 - MR Customer Reports: CUSTOMER STATES SMELLS GAS WHEN STARTING STARTED UP AND UNABLE TO DETECT GAS SMELL.	
#2 - MR Customer Reports: CUSTOMER STATES LACK OF POWER WHEN STARTING OUT PLEASE DIAGNOSE AND ADVISE TEST DROVE WHILE FILLING UP. CUSTOMER HAD DESCRIBE D THAT SHE WOULD COME TO STOP AND VEHICLE WOULD LU RCH. OR WHILE AT STOP NO POWER. UNABLE TO DUPLICAT E THESE CONCERNS AT THIS TIME.	
#3 - MR Customer Reports: CUSTOMER STATES CAN NOT FILL TO FULL WHEN PUTTING IN FUEL CP 31150 D5500 1 2 Corrected by 31150R00: (B21) (ZZ Tech: JOE WURM(14) Work performed by HOLIDAY CREDIT OFFICE : 6034458 () Installed 31150 D5500 :TANK ASSY-FUEL Qty: 1 VERIFY HOSE/LINE FROM CANISTER TO CCV IS OPEN. REA SSEMBLE. START TECHLINE CASE. TECHLINE WANTS TO TRY TO DISCONNECT THE LARGE HOSE FROM THE TANK TO THE CANISTER AND TRY TO FUEL. HA RD TO FUEL. ORDER TANK. REPLACE TANK. PUT FUEL IN. FILLS RIGHT UP. FUEL GAGE READS FULL. WORKING PRO PERLY AT THIS TIME.	Warranty Warranty Warranty

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

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

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Monday - Friday
9:00 a.m. to 3:00 p.m. Saturday

R/O Open Date	R/O Number
1/06/17	[redacted]
R/O Close Date	Status
1/21/17	Reprint
Mileage In	Mileage Out
9543	9543
Service Advisor / Tag #	
CHAD RISEN, [redacted]	

[redacted]
MILLTOWN, WI [redacted]

Work Phone	Vehicle Identification Number
	5XXGT4L35GG[redacted]
Home Phone	Delivery Date / In-Service Date
[redacted]	9/19/16 / 9/19/16

Year	Make	Model	Body	Color	License Number
2016	KIA	OPTIMA	LX	TITANIUM S	

[redacted]

DESCRIPTION OF SERVICE AND PARTS		AMOUNT
#4 * MR Customer Reports: CUSTOMER STATES ENGINE TEMP DROPS WHILE DRIVING PLEASE DIAGNOSE AND ADVISE		
ADDED OPERATION		
CP 25600 2GGA5 Corrected by 25613R1N: (I41) (ZZ		
ADDED OPERATION		
Tech: JOE WURM(14)		
Installed 25600 2GGA5 :CONTROL ASSY-COOLANT	Qty: 1	Warranty
Installed UM040 CH012 :ANTIFREEZE/COOLANT	Qty: 1	Warranty
NOT HEATING UP AND THE GAGE WILL DROP WHNE COMING TO A STOP. MIKE SAYS TO ORDER HOUSING ASSY AFTER T ECHLINE RECOMMEND		

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

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

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS

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www.lutherauto.com

[redacted]

[redacted]
MILLTOWN, WI [redacted]

CELL [redacted]

SCOTT NEMITZ 393 232 04/04/17
14,466 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO
5 X X G T 4 L 3 5 G G [redacted]

03/30/17

[redacted] MO: [redacted]

LABOR & PARTS

J# 1 19K1ZZM1 MISC AUTO TRANS-MINO TECH(S):90056 0.00
CUSTOMER STATES TRANSMISSION SHIFTS INTO 6TH GEAR BY 35 MPH
AND WILL NOT DOWN-SHIFT WHEN DRIVER NEEDS IT TO.
SCANNED FOR CODES, NONE FOUND TEST-DROVE SEVERAL DIFFERENT
TIMES BUT UNABLE TO DUPLICATE.

PARTS------QTY---FP-NUMBER-------------DESCRIPTION------------------UNIT PRICE-
JOB # 1 TOTAL PARTS 0.00

JOB # 1 TOTAL LABOR & PARTS 0.00

J# 2 07K1ZZM1 MISC FUEL SYSTEM-MNR TECH(S):90056 0.00
CUSTOMER STATES UNABLE TO FILL GAS TANK. SEE HISTORY.
WENT TO GAS STATION AND FILLED TANK WITHOUT INCIDENT.
CHECK GAUGE/SYATEM AND FOU ND OPERATING PROPERLY.

PARTS------QTY---FP-NUMBER-------------DESCRIPTION------------------UNIT PRICE-
JOB # 2 TOTAL PARTS 0.00

JOB # 2 TOTAL LABOR & PARTS 0.00

J# 3 36K1ZZM2 MISC BODY ELEC-MINOR TECH(S):90056 0.00
CUSTOMER STATES CAR WILL ACCELERATE ON ITS OWN WITH
CRUISE SET. HAS HAPPENED 8-10 TIMES.
TESTED SEVERAL TIMES BUT UNABLE TO DUPLICATE.

PARTS------QTY---FP-NUMBER-------------DESCRIPTION------------------UNIT PRICE-
JOB # 3 TOTAL PARTS 0.00

JOB # 3 TOTAL LABOR & PARTS 0.00

J# 4 35K1ZZM2 MISC A/C-HEATER REPR TECH(S):90056 0.00
CUSTOMER STATES ENGINE TEMP GAUGE WILL READ COLD, BUT
HAS GOOD HEAT FROM HVAC.
INSPECTED AND FOUND OPERATING PROPERLY.

PARTS------QTY---FP-NUMBER-------------DESCRIPTION------------------UNIT PRICE-
JOB # 4 TOTAL PARTS 0.00

JOB # 4 TOTAL LABOR & PARTS 0.00

J# 5 00K1ZZKCP2 KIA MULTI-POINT INSP TECH(S):90056 INTERNAL
PERFORM KIA MOTORS MULTI-POINT INSPECTION.
PREVENTIVE MAINTENANCE.
INSPECTION COMPLETED.

PARTS------QTY---FP-NUMBER-------------DESCRIPTION------------------UNIT PRICE-
JOB # 5 TOTAL PARTS 0.00

JOB # 5 TOTAL LABOR & PARTS 0.00

J# 6+01K1ZZOF OIL CHANGE SERVICE TECH(S):448 12.95
PERFORM LUBE, OIL AND FILTER SERVICE PER CUSTOMER REQUEST.
PREVENTITIVE MAINTENANCE

[redacted] 6 Q (05/15)

[redacted]

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[redacted]

CELL [redacted]

[redacted]

SCOTT NEMITZ 393 232 04/04/17

14,466 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

MILLTOWN, WI [redacted]

5 X X G T 4 L 3 5 G G [redacted]

03/30/17

[redacted]

MO: [redacted]

COMPLETED OIL, LUBE AND FILTER SERVICE.

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 6	1	26300-35503	FILTER ASSY-ENG	7.95	7.95
			JOB # 6 TOTAL PARTS		7.95
			JOB # 6 TOTAL LABOR & PARTS		20.90

G.O.G. & SUPPLIES

JOB # 6	1.0	MOTOR OIL BY SERVICE	@ 10.500 /UNIT		10.50
				TOTAL - GOG	10.50

MISC	CODE	DESCRIPTION	CONTROL NO		
JOB # A		SS	SHOP SUPPLIES/HAZARDOUS WASTE FEE		1.54
				TOTAL - MISC	1.54

ESTIMATE

CUSTOMER HEREBY ACKNOWLEDGES RECEIVING
ORIGINAL ESTIMATE OF $34.29 (+TAX)

COMMENTS

CUSTOMER HAS BEEN SUPPLIED WITH A RENTAL VEHICLE CCC Appointment cr
eated 2017-03-22 05:04:00pm taken by Jenna Wurm

TOTALS

TOTAL LABOR....	12.95
TOTAL PARTS....	7.95
TOTAL SUBLET...	0.00
TOTAL G.O.G....	10.50
TOTAL MISC CHG.	1.54
TOTAL MISC DISC	0.00
TOTAL TAX.....	1.35
TOTAL INVOICE $	**34.29**

THANK YOU FOR SELECTING LUTHER KIA OF BLOOMINGTON FOR YOUR SERVICE NEEDS. YOU MAY BE RECEIVING A SURVEY FROM THE MANUFACTURER IN THE NEAR FUTURE. WE WOULD APPRECIATE YOU TAKING A FEW MOMENTS TO COMPLETE AND RETURN THIS SURVEY. THE INFORMATION IS VERY VALUABLE IN HELPING US TO IMPROVE THE SERVICE WE PROVIDE TO YOU.

::::::::: VISIT OUR WEB SITE AT WWW.LUTHERAUTO.COM :::::::::

CUSTOMER SIGNATURE

DUPLICATE INVOICE

[redacted]

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[redacted]

CELL [redacted]

[redacted]

JOSEPH FABECK 433 289 08/15/17

27,004 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

MILLTOWN, WI [redacted]

5 X X G T 4 L 3 5 G G [redacted]

08/10/17

[redacted]

MO: [redacted]

LABOR & PARTS----------

J# 1 22K1ZZDENL DIAG ENG NOISE/LEAK TECH(S):90056 INTERNAL

C/S: customer states the vehicle was sputtering at the stop light please check and advise
SEEMS TO LOSE POWER UPHILL.
UNABLE TO DUPLICATE
VEH HAS NO CODES IN SYSTEM. RUNNING AS DESIGNED

PARTS------QTY---FP-NUMBER-------------DESCRIPTION----------UNIT PRICE-

JOB # 1 TOTAL PARTS 0.00

JOB # 1 TOTAL LABOR & PARTS 0.00

J# 2 45K1ZZM1 MISC REPAIRS TECH(S):90056 INTERNAL

C/S: customer states that there are bad gas or burnt exhaust fumes in her garage every morning please check and advise
SMELL WILL COME INTO CAR AT TIMES.
CHECK PROPER READING FROM FUEL GAUGE
UNABLE TO DUPLICATE
NO SIGNS OF ANY LEAKAGE OF ANY FLUIDS. TRIED AND STARTED AND INSPECTED 3 TIMES

PARTS------QTY---FP-NUMBER-------------DESCRIPTION----------UNIT PRICE-

JOB # 2 TOTAL PARTS 0.00

JOB # 2 TOTAL LABOR & PARTS 0.00

J# 3 45K1ZZRENTAL RENTAL CAR TECH(S):90056 INTERNAL

CUSTOMER HAS BEEN SUPPLIED WITH A RENTAL VEHICLE
DONE

PARTS------QTY---FP-NUMBER-------------DESCRIPTION----------UNIT PRICE-

JOB # 3 TOTAL PARTS 0.00

JOB # 3 TOTAL LABOR & PARTS 0.00

J# 4 00K1ZZKCP2 KIA MULTI-POINT INSP TECH(S):90056 INTERNAL

KIA Multi Point Inspection
HAVE BODYSHOP EST. FRONT BUMPER.
PREVENTIVE MAINTENANCE.
INSPECTION COMPLETED.

PARTS------QTY---FP-NUMBER-------------DESCRIPTION----------UNIT PRICE-

JOB # 4 TOTAL PARTS 0.00

JOB # 4 TOTAL LABOR & PARTS 0.00

J# 5+50K1ZZSA294A SHIFT QUALITY IMPROV TECH(S):90056 WARRANTY

PLEASE VERIFY THAT KIA SERVICE ACTION SA294A APPLIES TO VEHICLE. IMPROVE THE LOGIC OF THE ELECTRONIC CONTROL UNIT (ECU) AND THE TRANSMISSION CONTROL UNIT (TCU) ON SOME VEHICLES, WHICH MAY EXPERIENCE A VIBRATION AND/OR HESITATION WHEN RELEASING THE BRAKE PEDAL AFTER COMING TO STOP, AND/OR A SHIFT QUALITY CONCERN, SUCH AS A HARSH DOWNSHIFT, UPSHIFT, AND/OR SHIFT DELAY

 [CONTINUED ON NEXT PAGE] 02:21pm

[redacted] 6 Q (05/15)

[redacted]

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[redacted]

CELL [redacted]

[redacted]

JOSEPH FABECK 433 289 08/15/17

27,004 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

MILLTOWN, WI [redacted]

5 X X G T 4 L 3 5 G G [redacted]

08/10/17

[redacted]

MO: [redacted]

KIA SERVICE ACTION SA294A
IDLE STABILITY & SHIFT QUALITY IMPROVEMENT
MODEL: OPTIMA (JFa) 2.4L, CLAIM TYPE: V, CAUSAL P/N:
39108 2GTK5, LABOR OP CODE: 170A36R0, OP TIME: 0.5 M/H.
REPLACEMENT P/N: N/A

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
				JOB # 5 TOTAL PARTS	0.00
				JOB # 5 TOTAL LABOR & PARTS	0.00

J# 6+01K1ZZOF OIL CHANGE SERVICE TECH(S):90056 12.95

PERFORM LUBE, OIL AND FILTER SERVICE PER CUSTOMER REQUEST.
PREVENTITIVE MAINTENANCE
COMPLETED OIL, LUBE AND FILTER SERVICE.

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 6	1	26300-35503X	OILFILTER	7.95	7.95
				JOB # 6 TOTAL PARTS	7.95
				JOB # 6 TOTAL LABOR & PARTS	20.90

G.O.G. & SUPPLIES

JOB # 6	1.0	MOTOR OIL BY SERVICE	@ 10.500 /UNIT		10.50
				TOTAL - GOG	10.50

MISC	CODE	DESCRIPTION	CONTROL NO	
JOB # A	SS	SHOP SUPPLIES/HAZARDOUS WASTE FEE		1.54
			TOTAL - MISC	1.54

ESTIMATE
CUSTOMER HEREBY ACKNOWLEDGES RECEIVING
ORIGINAL ESTIMATE OF $34.29 (+TAX)
COMMENTS
[redacted] CUSTOMER HAS BEEN SUPPLIED WITH A RENTAL VEHICLE CCC Appointment created 2017-07-31 09:26:00am taken by Alisia Perez

[redacted]

Luther | Kia of Bloomington

1701 American Blvd. W. • Bloomington, MN 55431
952-258-8400 • Fax 952-258-8401
www.lutherauto.com

[redacted]

CELL [redacted]

JOSEPH FABECK 433 289 08/15/17

27,004 CHARCOAL/

16/KIA/OPTIMA/4DR SDN LX AUTO

5 X X G T 4 L 3 5 G G [redacted]

MILLTOWN, WI [redacted]

08/10/17

[redacted] MO: [redacted]

TOTALS----------

****

THANK YOU FOR SELECTING LUTHER KIA OF BLOOMINGTON FOR YOUR SERVICE NEEDS. YOU MAY BE RECEIVING A SURVEY FROM THE MANUFACTURER IN THE NEAR FUTURE. WE WOULD APPRECIATE YOU TAKING A FEW MOMENTS TO COMPLETE AND RETURN THIS SURVEY. THE INFORMATION IS VERY VALUABLE IN HELPING US TO IMPROVE THE SERVICE WE PROVIDE TO YOU.

****

TOTAL LABOR....	12.95
TOTAL PARTS....	7.95
TOTAL SUBLET...	0.00
TOTAL G.O.G....	10.50
TOTAL MISC CHG.	1.54
TOTAL MISC DISC	0.00
TOTAL TAX.....	1.35
TOTAL INVOICE $	**34.29**

::::::::: VISIT OUR WEB SITE AT WWW.LUTHERAUTO.COM :::::::::

_____
CUSTOMER SIGNATURE

********** DUPLICATE INVOICE **********

[redacted]

Luther | Kia of Bloomington

KIA

1701 American Blvd. W.
Bloomington, MN 55431
952-258-8400

[redacted]

RECOMMENDED SERVICES

OPERATION	OPERATION DESCRIPTION	MO/MI	TOTAL	OPERATION	OPERATION DESCRIPTION	MO/MI	TOTAL
01K1ZZWB	WHEEL BALANCE	MI	0.00	02K1ZZBS	BATTERY SERVICE	MI	0.00
01K1ZZRWI	WIPER BLADES	MI	0.00	42K1ZZRRWI	REAR WIPER BLADE/INS	MI	0.00
05K1ZZCAB	BRAKE CLEAN & ADJUST	MI	0.00	34K1ZZACPS	A/C PERFORMANCE SVC	MI	0.00
04K1ZZ4WA	4 WHEEL ALIGNMENT	MI	0.00				

SERVICE HISTORY

DATE	REPAIR ORDER	MILEAGE	ADVISOR	TECHNICIAN	TYPE	OPERATION	OPERATION DESCRIPTION
08/10/17	[redacted]	27004	433	90056	I	22K1ZZDENL	DIAG ENG NOISE/LEAK
				90056	I	45K1ZZM1	MISC REPAIRS
				90056	I	45K1ZZRENTAL	RENTAL CAR
				90056	I	00K1ZZKCP2	KIA MULTI-POINT INSP
				90056	W	50K1ZZSA294A	SHIFT QUALITY IMPROV
				90056	C	01K1ZZOF	OIL CHANGE SERVICE

SALESPERSON NO.

SERVICE

VEHICLE I.D. NO.: 5XXGT4L35GG[redacted]
YEAR/MAKE/MODEL: 16/KIA/OPTIMA/4DR SDN LX AUTO
PRODUCTION DATE | STOCK NO. | LICENSE NO. | R.O. NO. [redacted]
CUSTOMER NO. [redacted] | SERVICE CONTRACT | DELIVERY DATE | DELIVERY MILES | SELLING DEALER NO. | R.O. DATE 11/06/17
[redacted]
MILLTOWN, WI [redacted]
COLOR: CHARCOAL/ | CONTRACT NO. | EXPIRATION DATE | EXPIRATION MILES | TAG NO. 933

TURBO	MMC	AIR COND.	P.S.	TRANS	MILEAGE	ADVISOR NO.	ADVISOR
N	K1ZZ	Y	Y	A	33,513	526	DANIEL KARA

RESIDENCE PHONE [redacted] | BUSINESS PHONE

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

TIME RECEIVED: 10:12am | DATE/TIME PROMISED: 11/06/17 01:12pm | PRIORITY: 1

APPOINTMENT: [X] Yes [ ] No

LABOR RATE

CELL: [redacted]

X _____

TERMS: STRICTLY CASH OR APPROVED CREDIT CARD

JOB

ORIGINAL CUSTOMER ESTIMATE: TOTAL 0.00

X _____

1 QT oil refill
unintended Accel
30-40 times

No Heat
Low MPG
20 5/65/16
NPRZ

COMMENTS :
X0166VC50B:CUSTOMER HAS BEEN SUPPLIED WITH A RENTAL VEHICLE CCC Appointment created 2017-11-02 02:59:00pm taken by Scott Sullivan

1 C 20K1ZZDAT **TRANSMISSION DIAGNOS**
Customer said not shifting correctly. When going uphill accelerates suddenly at times. Check and advise. Also when accelerating really fast it feels like the power goes out for a few seconds then kicks in really hard. Customer states that it feels like the vehicle is vibrating around turns and highway speeds

2 C * 45K1ZZM1 **MISC REPAIRS**
Customer said has white smoke coming from underneath the engine area 3 days ago.

Prestige

Rental [redacted]

PARTS ORDERED
Desc. _____
SHO DLY STK

PARTS RETURNED
☐ YES ☐ NO

The Reynolds and Reynolds Company ERAINTWOSE CC686663 Q (03/13)

[redacted] OUNTING COPY

[CONTINUED ON NEX[redacted] 43

5/22/18 Kia Motors America GUROCAKK
7:40:20 **Vehicle Repurchase Information I** CSD03001

Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 27004
Luther Kia of Bloomington Warranty Start Date: 9/19/16

Repurchase Type?: **RG** Settled by Region (no attorney involved)
Date Decision Made: / /00 Dlr Cost(Inv) $ 22,350.00
Date Regn C/A Rcvd Pkg: / /00 Book Value $ 9,408.00
CE:(Y/N) Y New VIN?: 5XXGT4L3XJG[redacted] Gr Repr Exp $ 18,684.50
Credit $
RCA Representative: GUROCAKK ACV Recovry Amt $
Current KMA Expense $ 18,684.50

Initial Dlr to Buy/Other DLR to by veh: N KMC Recovry Amt $
Sold by Auct:(Y/N) Y KMA Nt Repr Exp $ 18,684.50
Date sent to NAT: / /00
Date NAT Request Rcvd: / /00
KMA Chk Issue Date: / /00 Check #: 0000000 Last Mod By GUROCAKK
Date KMA Check Mailed to Region: / /00 Last Mod date 05/22/18
Date Region Rcvd KMA Chk: / /00
Date ACV Recovery Chk/Crd Sent to NAT: / /00
Date ACV Recovery Chk/Crd Rcvd: / /00 Vendor Claim:
Date Closed Region: Date Closed National:

[redacted]

5/22/18 Kia Motors America GUROCAKK
7:40:20 **Vehicle Repurchase Information II** CSD03002
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 27004
Luther Kia of Bloomington Warranty Start Date: 9/19/16

Is delivering dealer buying trade:
USED CAR GUIDE (Mon/Yr): / 00 Book Value (WBV) $
Date Avail for Sale: /00/00 Floor Amount (Auct) $
Floor Amt to Book Value: % Actual Sold Date: /00/00
Gross Sales Price: $ Grss Sls Prc to Bk Value: %
Owner State?: WI
Title Branding Required:(Y/N) Y Date Title Received: / /00
Date Disclosure Received: / /00
Date Release Received: / /00
State Provisions for Subsequent Buyer:(Y/N) N
Current Location?: Arrived: 00 / 00 / 00 Sts?: Updt: 00 / 00 / 00
Auction Location: Arrived: 00 / 00 / 00 Sts?: Updt: 00 / 00 / 00
Salvage Yard: Arrived: 00 / 00 / 00 Sts?: Updt: 00 / 00 / 00
Disposition Comments:

[redacted]

5/22/18 Kia Motors America GUROCAKK
7:40:20 **Vehicle Repurchase Question/Answer I** CSD03003
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 27004
Luther Kia of Bloomington Warranty Start Date: 9/19/16

YEAR: 2016
2. USED CAR GUIDE Book Name: KBB Dlr Cost(Inv) $ 22,350.00
Month/Year: 12/17 Page: Book Value(Base Book) $ 9,408.00

DESCRIPTION		DESCRIPTION			
ADD	$		$		
	$		$		
	$		$		
	$		$	Add $	
DED	$		$		
	$		$	Ded $	
			Book Value (WBV)	$	9,408.00

[redacted]

5/22/18 Kia Motors America GUROCAKK
7:40:20 **Vehicle Repurchase Question/Answer II** CSD03004
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 27004
Luther Kia of Bloomington Warranty Start Date: 9/19/16

(7A) CASH PRICE ORIGINAL VEHICLE

				Sales Price	$ 23,120.00
				Sales Tax	$ 1,279.25
				License/State Fees	$ 174.00
				Dlr Document Fees	$ 139.00
Other				Interest Paid to Date	$ 1,995.17
DESCRIPTION	ADD	DESCRIPTION	ADD		
	$		$		
	$		$		
	$		$	Sub Tot	$
DLR or Cust Owe KIA	$				
				Gross Repurchase Value =	$ 26,707.42

(7B) DEDUCTIONS

				Mileage	$
Other				Dealer Contribution	$
DESCRIPTION	DEDUCT	DESCRIPTION	DEDUCT		
	$		$		
	$		$	Sub Tot	$
DEALER REBATE:	$			Total Deductions =	$
	(7A MINUS 7B = 7C)		(7C)	Net Repurchase Value	$ 26,707.42

[redacted]

5/22/18 Kia Motors America GUROCAKK
7:40:20 **Vehicle Repurchase Disposition** CSD03005

Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]

Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 27004

Luther Kia of Bloomington Warranty Start Date: 9/19/16

(8A) CASH PRICE NEW VEHICLE
Vin# 5XXGT4L3XJG[redacted]

		Dealer Cost(Inv)	$ 24,004.00
		Dealer Admin Fee	$ 100.00
		Sales Tax	$ 85.53
		License/State Fees	$ 99.50
Other ADD DESCRIPTIONS	DESCRIPTIONS	Dlr Document Fees	$
OLD LOAN PAYOFF $ 16949.77	$		
$	$		
$	$	Sub Tot	$ 16,949.77
DLR or Cust Owe KIA $			
		Gross New Vehicle Value =	$ 41,238.80
(8B) DEDUCTIONS		Customer Contribution	$ 1,640.53
		Dealer Contribution	$
		Dealer Contribution	$
		Owner Loyalty	$
		Dealer Rebate	$ 3,250.00
		Other NEW LOAN	$ 16,949.77
Hold Back Amount:	714.00	Total Deductions =	$ 22,554.30
(8A MINUS 8B = 8C)		(8C) Net New Vehicle Value	$ 18,684.50
		Net Repurchase Value (7C)	$ 26,707.42
(LESS)		Net New Vehicle Value (8C)	$ 18,684.50
(EQUALS)		Savings to KMA	$ 8,022.92

[redacted]

5/22/18 Kia Motors America GUROCAKK
7:40:20 **Vehicle Repurchase Book Information** CSD03006
Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 27004
Luther Kia of Bloomington Warranty Start Date: 9/19/16

ITEMIZED DISBURSEMENT AMOUNTS (must be completed)

Amount being paid by dealer to purchase buyback		$
Amount of Check Payable Dealer	Dealer Code?:	$ 18,684.50
Check Payable Lienholder		$
Check Payable Customer		$
Check Payable to Other		$
= Gross Repurchase Expense		$ 18,684.50
- Credit Amount		$
- LESS ACV Recovery Amount		$
= Current KMA Expense		$ 18,684.50
- LESS KMC Recovery Amount	KMA Sbm Date: / / 00	$
= KMA Net Repurchase Expense		$ 18,684.50

The Gross Repurchase Expense is the "Net Repurchase Value" from the Repurchase Calculation Section (Scr 7) or the "Net New Vehicle Value" from the Exchange of Collateral Section (Scr 8).
Nt Repr Value $ 26,707.42 Nt New Veh Value $ 18,684.50

[redacted]

5/22/18 Kia Motors America GUROCAKK
7:40:20 **Manual Check/Wire Request** CSD03007

Case: [redacted] Clrfy: [redacted] 5XXGT4L35GG[redacted]
Resp DLR: MN014 Dist: 08 Region: CE Model: 2016 OPTIMA LX Mile: 27004
Luther Kia of Bloomington Warranty Start Date: 9/19/16

==========

Repurchase Type?: **RG** Settled by Region (no attorney involved)
Reason for Repur: **FT** FUEL TANK Part#: 31150 D5500
# of Complaints for above reason: **05** times TANK ASSY-FUEL
Total Days Down: **231** DTC(if any):
Main Issue of Repur: **PQ** - PRODUCT QUALITY ISSUE

==========

REPURCHASE COMMENTS(KCR) **(Include All Payee's Name and Address)**

IN 33,513 MILES AND 14 MONTHS OF SUBSEQUENT OWNERSHIP VEHICLE PRESENTED TO DEALER A TOTAL OF 4 TIMES FOR DIFFICULTY FUELING. ON FINAL RO[redacted] DLR CONFIRMED ADDITIONAL KNOWN HVAC-NOT-HEATING ISSUE THAT KEPT VEHICLE DOWN FOR A TOTAL OF 184 DAYS BEFORE REPLACEMENT COULD BE PROCESSED AS CUSTOMER REFUSED TO TAKE OWNERSHIP OF VEHICLE AND DELAY IN SELECTING REPLACEMENT. ECA NEGOTIATED REPLACEMENT DUE TO DAYS DOWN. MULTIPLE TECH LINE CASES OPENED [redacted] AS WELL AS FTS VISIT [redacted].

****

CHECKS PAYABLE AS FOLLOWS:

SECOND RICHFIELD MOTORS, LLC $18,684.50
Luther Kia of Bloomington
1701 AMERICAN BLVD.
1701 AMERICAN BLVD.
BLOOMINGTON, MN 55431

==========

[redacted] Date Date

GUROCAKK _____ 5/22/18

BRAD HOLT _____ MICHELE CAMERON _____

_____ _____

[redacted]

WISCONSIN

Certificate of Vehicle Registration

0000000

Plate Number	Registration	Chassis	Gross Weight	Period	Product Number	Registration Number
[redacted]	AUT AUT	AUTO		A	19037162675	[redacted]

Vehicle Identification Number	Year	Make	Color	Fleet No.
5XXGT4L35GG[redacted]	2016	KIA	SILVER/ALUMINUM	

Expiration Date	Amount Received
09/18/2018	$ 75.00
YEAR	

This Registration Certificate is not a Title. Not Valid for Transfer of Ownership.

Contact the Division of Motor Vehicles at: wisconsindmv.gov
414-266-1000
608-266-1466

[redacted]

MILLTOWN, WI [redacted]

[redacted]



"Since 1988"

Prestige Kia Mitsubishi 3525 Hwy 93 * Eau Claire WI 54703 Phone (715)833-0177* Fax (715)833-1569

prestigeautocorp.com

Fax Cover Sheet

Attention:

Fax Number:

From:

Fax Number:

Re: [redacted]

Date:

Pages:

Comments:

[redacted]

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Dealer Number 3769 Contract Number N/A

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
[redacted] MILLTOWN, WI [redacted] POLK	N/A N/A N/A	PRESTIGE AUTO CORPORATION 3525 State Road 93 Eau Claire, WI 54701

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2016	KIA OPTIMA	5XXGT4L3586[redacted]	Personal, family, or household unless otherwise indicated below ☐ business ☐ agricultural ☐ 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 $ 4,500.00 is
15.50 %	$ 11,154.55	$ 20,212.25	$ 31,366.80	$ 35,866.80

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	435.65	Monthly beginning 11/03/16
N/A	N/A	N/A

Or As Follows: 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. The charge will not exceed $ 10 if you bought the vehicle for personal, family or household use and the amount financed is $25,000 or less.

Prepayment. If you pay off all your debt 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.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including accessories, services, taxes N/A $ N/A, N/A $ N/A, and N/A $ N/A) SALES TAX 1279.25 $ 24,399.25 (1)

2 Total Downpayment = N/A

Trade-in N/A (Year) (Make) (Model)

Gross Trade-In Allowance	$ N/A	
Less Pay Off Made By Seller	$ N/A	
Equals Net Trade In	$ N/A	
+ Cash	$ 2,000.00	
+ Other REBATE	$ 2,500.00	
(If total downpayment is negative, enter "0" and see 4I below)	$ 4,500.00	(2)
3 Unpaid Balance of Cash Price (1 minus 2)	$ 19,899.25	(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 Other Optional Insurance Paid to Insurance Company or Companies $ N/A

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

Insurance Company Name N/A N/A

Home Office Address N/A 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 and 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 pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. Credit disability insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life or credit disability insurance provides. See the policies or certificates for coverage limits and other terms and conditions. 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.

Premium:

Credit Life $ N/A

Credit Disability $ N/A

I want the Optional Credit Life Insurance checked above.

X N/A Buyer Signature N/A Date

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

I want the Optional Credit Disability Insurance checked above.

X N/A Buyer Signature N/A Date

X N/A Co-Buyer Signature [redacted] N/A Date

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	Other Optional Insurance Paid to Insurance Company or Companies		$ N/A
C	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
D	Optional Gap Contract		$ N/A
E	Government Taxes Not Included in Cash Price		$ N/A
F	Government License and/or Registration Fees LICENSE/REG FEES		$ 85.00
G	Government Certificate of Title Fees		$ 69.50
H	DMV Automated Processing Partnership System Fee Paid to STATE OF WI		$ 19.50
I	Other Charges (Seller must identify who is paid and describe purpose.)		
	to N/A for Prior Credit or Lease Balance		$ N/A
	to PRESTIGE AUTO CORP for SERVICES FEE		$ 139.00
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	to N/A for N/A		$ N/A
	Total Other Charges and Amounts Paid to Others on Your Behalf		$ 313.00 (4)
5	Amount Financed (3 + 4)		$ 20,212.25 (5)

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

Returned Check Charge: You agree to pay a charge of $ 15 if any check you give us is returned unsatisfied because you do not have an account with the financial institution on which the check is drawn or do not have sufficient funds or credit with the financial institution.

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. N/A
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X N/A

I want the Optional Credit Disability Insurance checked above.

X N/A N/A
Buyer Signature Date

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

Other Optional Insurance

☐ N/A N/A
Type of Insurance Term

Premium $ N/A

Description of Coverage N/A
N/A

Insurance Company Name N/A
N/A

Home Office Address N/A

☐ N/A N/A
Type of Insurance Term

Premium $ N/A

Description of Coverage N/A
N/A

Insurance Company Name N/A
N/A

Home Office Address N/A
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 Other Optional Insurance checked above.

X N/A N/A
Buyer Signature Date

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

ANY INSURANCE REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR PUBLIC LIABILITY PROTECTING THE DRIVER AGAINST DAMAGES RESULTING FROM NEGLIGENT USE OF THE VEHICLE.

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.

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 the [redacted] this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X [redacted] Buyer Signs X N/A
If any part of this contract is not valid, all other parts stay valid unless the law provides otherwise. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

FOR MARRIED WISCONSIN CONSUMERS:
YOU RECOGNIZE THAT THIS RETAIL INSTALLMENT CONTRACT IS INCURRED AS A FAMILY [redacted]N UNDER WISCONSIN LAW AND THAT YOUR MARITAL PROPERTY MAY BE SUBJECT TO LIABILITY UNDER [redacted]GATION.

N/A N/A

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

Returned Check Charge: You agree to pay a charge of $ 15 if any check you give us is returned unsatisfied because you do not have an account with the financial institution on which the check is drawn or do not have sufficient funds or credit with the financial institution.

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. N/A
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X N/A

X N/A N/A
Buyer Signature Date

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

ANY INSURANCE REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR PUBLIC LIABILITY PROTECTING THE DRIVER AGAINST DAMAGES RESULTING FROM NEGLIGENT USE OF THE VEHICLE.

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.

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 the e[redacted] this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X [redacted] Co-Buyer Signs X N/A
If any part of this contract is not valid, all other parts stay valid unless the law provides otherwise. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

FOR MARRIED WISCONSIN CONSUMERS:

YOU RECOGNIZE THAT THIS RETAIL INSTALLMENT CONTRACT IS INCURRED AS A FAMILY OBLIGATION UNDER WISCONSIN LAW AND THAT YOUR MARITAL PROPERTY MAY BE SUBJECT TO LIABILITY UNDER THIS OBLIGATION.

X N/A
Buyer's Signature

X N/A
Co-Buyer's Signature

If you are married and your spouse is not a buyer, co-buyer, or other owner, please complete the following:

Name of Buyer's Spouse: N/A Address N/A

Name of Co-Buyer's Spouse: N/A Address N/A

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

NOTICE TO CUSTOMER

(a) DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE, EVEN IF OTHERWISE ADVISED.
(b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
(c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
(d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE[redacted]

Buyer Signs X [redacted] Co-Buyer Signs X N/A Date N/A

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

Other owner signs here: X N/A Address [redacted]

Seller signs PRESTIGE AUTO CORPORATION Date 09/19/16 By X [redacted] Title FINANCE MANA

Seller assigns its interest in this contract to SANTANDER CONSUMER USA (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☐ Assigned without recourse ☐ Assigned with limited recourse

Seller PRESTIGE AUTO CORPORATION By [redacted] Title FINANCE MANAGER

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DEALER COPY [redacted]