james 9:01 AM (5 hours ago)

[redacted]
me

Patty could you get the info together for this please.

J

James Froebe
Service Director
Patriot Dealer Group
P. 610.367.2961 ext 139
O. 484.415.5775
F. 610.367.5885

From: GMCACUpdate@gm.com
Sent: Tuesday, September 25, 2018 8:52 AM
To: jfroebe@kingofgmc.com; [redacted]
Subject: Legal Assistance Alert – Documentation Request: Case # [redacted] VIN: 1GTG6CE31F1[redacted] Mileage: 8004

This is a request for documentation only. Please do not reach out to the customer at this time.

We have received a legal case that pertains to one of our mutual customers, Mr. [redacted]. Please provide the following documentation:

All sales, purchase and finance agreements, including a conversion invoice (if applicable)
The incentives acknowledgement form
Copy of the Title and Registration
The Actual Cash Value Statement of any trade
All service and body shop repair orders including all internal, customer pay, and warranty repair orders. (Please include copies of both front and back of the documents)
Please confirm if you are aware of any accidents or aftermarket modifications

Please provide the needed information within 24 hours. Please provide documentation by attaching through the DCM tool. Please be aware there is a 10MB limit so documents may need to be uploaded in multiple uploads. If you prefer you can fax to (866) 215-6750.

Your cooperation in this matter is greatly appreciated as we are under strict timelines to respond to this matter.

Sincerely,
Sonia-Business Resource Center
Alorica on behalf of General Motors LLC
Phone: (866) 790-5600 Ext: 5915501
Fax: (866) 215-6750

PATRIOT BUICK GMC INC. 955 E Philadelphia Avenue Boyertown PA 19512
(610) 616-4506 • www.patriotbgc.com

BUYER

Date 12/27/2017 Seller Name and Address MICHAEL S. HOLMWOOD

Buyer's Name	Co-Buyer's Name
[redacted]	N/A
Address (City, State and Zip Code)	Address (City, State and Zip Code)
[redacted] BOYERTOWN PA [redacted]	N/A
Residential Phone / Business Phone	Residential Phone / Business Phone
[redacted] /	N/A / N/A
Email Address / Mobile Phone	Email Address / Mobile Phone
[redacted] / [redacted]	N/A / N/A

THIS BUYER'S ORDER IS FOR THE FOLLOWING: ☐ NEW ☒ USED ☒ CAR ☒ TRUCK ☐ DEMO ☐ PRIOR USE: N/A

TO BE DELIVERED ON OR ABOUT 12/27/2017

Year	Make	Model	Type	Trim	Color	Mileage	Stock #
2015	GMC	CANYON	CREW CAB 14	4WD SLT		12106	7988X

VIN 1GTG6CE31F1[redacted]

TRADE IN RECORD 1

YR.	MAKE	MODEL	TYPE
N/A	N/A	N/A	N/A

COLOR	TRIM	MILEAGE
N/A	N/A	N/A

VIN: N/A

TITLE NO.	PLATE NO.	EXP. DATE
N/A	N/A	N/A

OWNER	LOAN #
N/A	N/A

LIENHOLDER	PHONE
N/A	N/A

ADDRESS	SPOKE WITH
N/A	N/A

AMOUNT	GOOD TILL	VERIFIED BY
N/A	N/A	N/A

TRADE IN RECORD 2

YR.	MAKE	MODEL	TYPE
N/A	N/A	N/A	N/A

COLOR	TRIM	MILEAGE
N/A	N/A	N/A

VIN: N/A

TITLE NO.	PLATE NO.	EXP. DATE
N/A	N/A	N/A

OWNER	LOAN #
N/A	N/A

LIENHOLDER	PHONE
N/A	N/A

ADDRESS	SPOKE WITH
N/A	N/A

AMOUNT	GOOD TILL	VERIFIED BY
N/A	N/A	N/A

COLLISION COVERAGE

NAME OF AGENT	PHONE
BODY-BORNEMAN INS	(610)367-1100

ADDRESS 17 E PHILA AVE
BOYERTOWN PA 19512

POLICY NUMBER	COLLISION DEDUCTIBLE
[redacted]	

INSURANCE CO.	SPOKE WITH
ERIE INS	

EFFECTIVE DATE	EXP. DATE	VERIFIED BY
11/15/2017	05/15/2018	

USED CAR BUYERS GUIDE: THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THE CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

If you cancel this buyer's order or refuse to take delivery of the vehicle ordered, except as permitted by law, you shall, at our option, forfeit as damages the amount of $ N/A

BUYER'S SIGNATURE X _____

Buyer hereby acknowledges to the above clause.

PRICE OF VEHICLE		25454.61
SELLER ACCESSORIES		
N/A		N/A
N/A		N/A
N/A		N/A
ALLSTATE VSC		2946.00
N/A		N/A
GAP INSURANCE		795.00
N/A		N/A
N/A		N/A
N/A		N/A
N/A		N/A
N/A		N/A
N/A		N/A
Cash Price of Vehicle & Accessories		29195.61
N/A		N/A
N/A		N/A
Sales Tax		1704.04
P.T.A. Fee ($1.00 PER TIRE)		N/A
County Fee		5.00
REGISTRATION 37.00 / TITLE 53.00 / TRANSFER 9.00 / ENCUMBRANCE 25.00		124.00
Temporary Registration Plate Fee		N/A
Documentary Fee		138.00
Notary Fee		N/A
On-Line Registration Fee		15.15
Messenger Fee		N/A
N/A		N/A
OTHER CHARGES N/A		N/A
OTHER CHARGES N/A		N/A
	Total Price	31181.80
TOTAL CREDIT — Trade-In	N/A	
*Payoff Amount Is Subject To Verification — Less Payoff *	N/A	
Net Trade In	N/A	
Deposit	N/A	
Cash on Delivery	N/A	
Net Trade + Deposit + Cash on Delivery = Total Down Payment		N/A
Unpaid Balance of Total Price		31181.80

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

SEP/26/2018/WED 10:19 AM FAX No. P. 003

1. These definitions apply to this Agreement:

   "Agreement" means this Buyer's Order.
   "Buyer" means the party or parties executing this Agreement as such.
   "Manufacturer" means the manufacturer of the Vehicle.
   "Seller" means the authorized Seller named on page 1 of this Agreement.
   "Trade-In" is the used vehicle that Buyer intends to use as part of the consideration for the purchase price of the Vehicle or otherwise is to be transferred to Seller.
   "Vehicle" is the vehicle or chassis that is the subject of this Agreement.

   Seller is not the Manufacturer's agent. Buyer and Seller are the sole parties to this Agreement. References in this Agreement to Manufacturer are for the purpose of describing certain contractual relationships between the Manufacturer and Seller relating to new vehicles.

2. The Manufacturer may change the design of any vehicle, chassis, accessories, or parts at any time without notice. The Manufacturer may also make the same or any similar change upon any vehicle, chassis, accessories, or parts already bought by or shipped to Seller or being manufactured or sold in accordance with Seller orders. If the Manufacturer makes such a change, Seller has no obligation to Buyer to notify Buyer or make the same or any similar change in the Vehicle or its parts either before or after Seller delivers the Vehicle to Buyer. The Manufacturer may change the price of new vehicles without notice. If the Manufacturer changes the price of the new vehicle of the series and body type of the Vehicle before Seller delivers it to Buyer, Seller may change the price of the Vehicle to Buyer accordingly. If Seller changes the price of the Vehicle, Buyer may cancel this Agreement and Seller shall return the Trade-In to Buyer if the Trade-In remains available. Buyer agrees to pay Seller reasonable storage and repair charges. If the Trade-In is unavailable, Seller shall pay Buyer the Trade-In allowance less a sales commission of 15% and any expense in storing, insuring, conditioning or advertising the Trade-In for sale unless prohibited by law.

3. If Buyer doesn't deliver the Trade-In to Seller until Seller delivers the Vehicle to Buyer, Seller will reappraise the Trade-In at that time, subject to applicable law. The reappraised value will be the allowance for the Trade-In. If the reappraised value is lower than the amount shown in this Agreement, Buyer may cancel this Agreement. Buyer must exercise Buyer's right to cancel before Seller delivers the Vehicle to Buyer and Buyer surrenders the Trade-In to Seller.

4. Buyer shall give Seller satisfactory evidence of title to any Trade-In upon delivery to Seller. Buyer warrants any Trade-In to be Buyer's property, free and clear of all liens and encumbrances unless otherwise noted in this Agreement, and that the Trade-In has never had a salvage or "branded" title, been reconstructed, rebuilt, flooded or had major mechanical damage that caused the reconstruction of the Trade-In. Buyer represents that the Trade-In's mileage shown in this Agreement is the actual mileage on the Trade-In. Buyer authorizes Seller to rely on this representation in entering into this Agreement. If Buyer provides false information related to the Trade-In Buyer agrees to repurchase the Trade-In for the full allowance given to Buyer plus all costs incurred by Seller in resolving the matter including but not limited to reconditioning costs, legal fees, court and collection costs.

5. Except as permitted under **Sections 2** or **3** above, if Buyer fails or refuses to accept delivery of the Vehicle or comply with this Agreement, without limiting any other rights Seller may have, Seller may keep as liquidated damages any deposit made by Buyer, to the extent not prohibited by law. Seller may also reimburse itself for any expenses and losses it incurs or suffers as a result of Buyer's failure or refusal to comply with this Agreement, including, without limitation, reasonable attorney's fees. Seller isn't liable for failure to deliver or delay in delivering the Vehicle where such failure or delay is due, in whole or in part, to any cause beyond Seller's control or without Seller's fault or negligence.

6. The Vehicle price doesn't include sales taxes, use taxes or occupational taxes (federal, state or local) unless expressly so stated. Buyer agrees to pay, unless prohibited by law, any such taxes imposed on or that apply to the transaction reflected by this Agreement, regardless of who has primary liability for the tax.

7. If this Agreement shows a charge for credit insurance, this paragraph applies. The credit insurance provisions in any retail installment sale contract Buyer may sign related to this Agreement will apply. If such credit insurance is wholly or partially unavailable under the designated policy, Seller will deduct the applicable part of the credit insurance charge shown in this Agreement and the related finance charge from the total time balance. If such credit insurance does not become effective, Seller will notify Buyer. This Agreement and any related retail installment sale contract Buyer may sign shall otherwise remain fully effective, to the extent provided by applicable law.

8. Buyer agrees to sign such agreements or documents as Seller may reasonably require to effect the terms and conditions of payment shown in this Agreement and to otherwise carry out the intent of this Agreement.

9. Buyer may arrange financing through Seller or a finance source of Buyer's choosing. Buyer may be able to obtain more favorable financing from a third party. Buyer understands the annual percentage rate (APR) quoted by Seller may be negotiable. If this Agreement shows that any part of the transaction is to be financed, Seller may assist in submitting credit applications to third parties, for which Buyer grants permission.

10. In the event that any of the terms and conditions of this Agreement are inconsistent with the terms and conditions of any retail installment sale contract between Buyer and Seller, the terms of such retail installment sale contract shall apply. Each provision of this Agreement shall be severable from every other provision of this Agreement for the purpose of determining the legal enforceability of any provision hereof.

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

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

12. **IT IS BUYER'S RESPONSIBILITY TO OBTAIN INSURANCE ON THE VEHICLE.** Seller may request insurance information from Buyer in order to register the Vehicle with the Division of Motor Vehicles (DMV) or for verifying insurance coverage. Seller's request for insurance information does not constitute an agreement to transfer or obtain insurance coverage on the Vehicle. By signing this agreement, Buyer covenants and agrees that Buyer has obtained, or will obtain, before the Vehicle is driven by anyone, insurance on the Vehicle.

13. **EACH PARTY HERETO HEREBY IRREVOCABLY, AND UNCONDITIONALLY WAIVES, TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRIAL BY JURY IN ANY LEGAL ACTION OR PROCEEDING RELATING TO THIS AGREEMENT AND ANY OTHER DOCUMENT RELATED HERETO.**

14. Buyer agrees that Seller may try to contact Buyer in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. Buyer also agrees that Seller may try to contact Buyer in these and other ways at any address or telephone number Buyer provides Seller, even if the telephone number is a cell phone number or the contact results in a charge to Buyer.

15. Payoff information shown on page 1 of this Agreement is provided by you and/or your lienholder. Should the actual payoff(s) be less, we will refund the difference to you. If the payoff(s) is more, you agree to remit the difference to us within three business days of notification of the difference.

BUYER

SEP/26/2018/WED 10:20 AM FAX No. P. 004

WID [redacted] 01/24/2018

Dealertrack On-Line Registration System
Pennsylvania Department of Transportation Applicant Summary Statement

Transaction: Transfer
Purchase Date: 01/08/2018
Prev Title No: 74076003

Processor: PATRIOT BUICK GMC/00859834
Process Date: 01/23/2018
Prev Dupe Title Count:

Processed By: LIGHKI02
Temp Reg Date: 01/08/2018
State of Origin: PA

VIN: 1GT6GCE31F[redacted]
YR/Make: 2015 / GMC
Odom Reading: 12106
Odom Qual: ACTUAL MILEAGE
Brands:

Condition: Good
Body: TK
Fuel: G
Purchase Price: $28,400.61

Stock No: 135435
Unladen Weight: 4393
GVWR: 6000
GCWR: 6000
No. of Axles: 0

Chassis Mfgr:
Body Make: TK
Seat Cap: 0

Owner Information

RANDY ALAN SMITH JR/S
65 LONGVIEW RD
BOYERTOWN/PA/06
19512

☐ Tenant in Survivorship?
☐ Tenant in Common
☐ Retired
☐ ODTF
☐ VTF

Lessee Information

Insurance Information

ERIE INS
Q051515709
11/15/2017 ~ 05/15/2018

Disabled Veteran:

☐ Daily Rental
Mail Code :

Trade In #1 Information

VIN:
YR:
Make:
Condition:
Allowance:

Trade In #2

Allowance :

Lien Holder #1 Information

03130912301
BB&T CREDIT SERVICES
PO BOX 1290
WHITEVILLE NC
28472

☑ Elt

Lien Holder #2

Fees & Sales Tax Information

Tax Exempt Reason :
Tax Exempt No:
Taxable Sale Price: $28,400.61
Sales Tax Credit:
Tax Override Code:
☐ Tax Override

PennDOT Fees

Sales/Use Tax:	1,704.04
Motor Veh. Fees:	215.00
Local Use Fees:	5.00
Other Fees:	0.00
Total:	1,824.04

Temp Agent No: 859834
Assigned Tag Type: 02
Assigned Tag No: [redacted]
Assigned Exp Date: 02/2019

Class: 02
Reg. GVW : 6000
Reg. GCW : 6000

Assigned Exp Sticker No:
Class Sticker No: [redacted]
Transferred Title No
Transferred Tag No: [redacted]
Relation to Applicant: Self
No of Dup Reg Cards: 0

☐ w/Renewal
☐ w/Tag Replacement
☐ w/Tag Exchange

Signature of Person from whom Tag is being Transferred:

Dealertrack Fees: 15.15

Request for Optional Registration At A Weight Exceeding the GVWR (MV-1005)

WARNING: The operation of a truck loaded beyond the manufacturer's Gross Vehicle Weight Rating (GVWR) may create unsafe conditions and also void the manufacturer's warranty if damage should result from such overloading. Check with your dealer or factory representative. You should also consult your insurer concerning possible adverse effects to your insurance coverage with respect to such overloading. I/we request that the above described vehicle be registered at the gross vehicle weight (RGVW or RGCW) listed above under the provisions of Section 1510(b) of the Vehicle Code as amended by Act No. 8 (1980). I/we acknowledge that I have been warned by the Department of Transportation that loading my truck beyond the manufacturer's gross weight rating may damage the truck and endanger its occupants, as well as other vehicles and their occupants and pedestrians; and I/we assume all risks connected with any such overloading of the truck.

I/We acknowledge that I/we may lose my/our operating privilege(s) or vehicle registration(s) for failure to maintain financial responsibility on the currently registered vehicle for the period of registration, I/we further acknowledge that I/we may be subject to a fine not exceeding $5,000 and imprisonment of not more than two (2) years for any false statement that I/ we make on this application and I/we certify that I/we have examined and signed this form after its completion; and that if an exemption from payment of sales tax is claimed, I am/we are authorized to claim this exemption. I/we further certify that all statements herein are true and correct and make application for certificate of title for the vehicle described above.

Date Subscribed and Sworn to:

Signature of Applicant or Authorized Signer:

Signature of Notary Administering Oath:

Signature of Co-Owner/Title of Authorized Signer:

S E A L

☐ VIN/GVWR Certification or Tracing is Required

Place Signature of Person Verifying VIN/GVWR or the Tracing Here:

I hereby certify that I have verified the VIN/GVWR of this vehicle and the VIN/GVWR listed above is correct.

SIGN:

DIN: [redacted]

Detach Here — 1 of 1 — Detach Here

[redacted]

COMMONWEALTH OF PENNSYLVANIA REGISTRATION CREDENTIAL

EXPIRY: Feb 28, 2019 **VALID: Jan 23, 2018**

PLATE: [redacted]
TITLE:
VIN: 1GT6GCE31F[redacted]
YR/MAKE: 2015 / GMC
TYPE: TK
WID: [redacted]
TITLE BRANDS:

REG GROSS WT: 6000
REG GROSS COMB WT: 6000
UNLADEN WEIGHT: 4393
CLASS: 02

SIGNATURE

I hereby acknowledge this day that I have received notice of the provisions of Section 3709 of the Vehicle Code.

EMISSIONS INSPECTION REQUIRED/DIESEL VEHICLES EXEMPT COUNTY : BERKS

[redacted]

BOYERTOWN PA

[redacted]

[redacted]

SEP/26/2018/WED 10:21 AM FAX No. P. 005

MV-4ST (10-14)

A. VEHICLE PURCHASED

PA TITLE NUMBER (AS SHOWN ON ATTACHED TITLE): [redacted]

MAKE OF VEHICLE: GMC

MODEL YEAR: 2015

VEHICLE IDENTIFICATION NUMBER: 1GTG6CE31F [redacted]

CONDITION: ☒ GOOD ☐ FAIR ☐ POOR

B. SELLER

LAST NAME (OR FULL BUSINESS NAME): PATRIOT BUICK GMC INC

FIRST NAME: MIDDLE NAME:

CO-SELLER:

C. 1ST PURCHASER (1ST ASSIGNMENT)

LAST NAME (OR FULL BUSINESS NAME): [redacted] FIRST NAME: MIDDLE NAME: PA DL/PHOTO ID# OR BUS. ID#: [redacted] DATE OF BIRTH: [redacted]

STREET: [redacted] COUNTY CODE: 06

CITY: BOYERTOWN STATE: PA [redacted] ZIP CODE: DATE ACQUIRED/ PURCHASED: 01/08/2018

REFER TO COUNTY CODES LISTING ON REVERSE SIDE OF YELLOW COPY

D. 2ND PURCHASER (2ND ASSIGNMENT)

LAST NAME (OR FULL BUSINESS NAME): FIRST NAME: MIDDLE NAME: PA DL/PHOTO ID# OR BUS. ID#: DATE OF BIRTH:

CO-PURCHASER LAST NAME: FIRST NAME: MIDDLE NAME: PA DL/PHOTO ID#: DATE OF BIRTH:

STREET: COUNTY CODE:

CITY: STATE: ZIP CODE: DATE ACQUIRED/ PURCHASED:

REFER TO COUNTY CODES LISTING ON REVERSE SIDE OF YELLOW COPY

E. VEHICLE TRADED

MAKE OF VEHICLE: VEHICLE IDENTIFICATION NUMBER:

MODEL YEAR: BODY TYPE (CP, YK, ETC.): CONDITION: ☐ GOOD ☐ FAIR ☐ POOR

F. APPLICATION FOR REGISTRATION

- ☐ PLATE TO BE ISSUED BY DEPARTMENT (PROOF OF INSURANCE MUST BE ATTACHED.)
- ☐ EXCHANGE PLATE TO BE ISSUED BY DEPARTMENT
- ☐ TEMPORARY PLATE ISSUED BY FULL AGENT (Note: This plate will expire 90 days from date of issuance.)
- ☐ TRANSFER OF PREVIOUSLY ISSUED PLATE
- ☐ TRANSFER & RENEWAL OF PLATE
- ☐ TRANSFER & REPLACEMENT OF PLATE
- ☐ TRANSFER OF PLATE & REPLACEMENT OF STICKER

PLATE NO.: GVE1[redacted] EXPIRES Month: 03 Year: 2019

REASON FOR REPLACEMENT: ☐ LOST ☐ DEFACED ☐ STOLEN ☐ NEVER RECEIVED (Lost in Mail)

NOTE: If "NEVER RECEIVED" block is checked, applicant must complete Form MV-44.

TEMP. PLATE NO.

TRANSFERRED FROM TITLE NO.: [redacted] VIN: 1GTG6CE31F1 [redacted]

SIGNATURE OF PERSON TO WHOM PLATE IS BEING TRANSFERRED (IF OTHER THAN APPLICANT): SIGN HERE ▶ RELATIONSHIP TO APPLICANT:

VEHICLE PURCHASED WEIGHT INFORMATION (IF APPLICABLE): GVWR: UNLADEN WEIGHT: REQ. REG. GROSS WT. INCLUDING LOAD: REQ. REG. GROSS COMB. WT. (IF APPLICABLE):

INSURANCE COMPANY NAME: ERIE INS POLICY NO. (OR ATTACH BINDER): [redacted] POLICY EFFECTIVE DATE: 11/15/20[redacted] POLICY EXPIRATION DATE: 05/15/201[redacted]

ISSUING AGENT INFORMATION: I CERTIFY THAT ON MONTH [redacted] DAY [redacted] YEAR [redacted] I HAVE CHECKED TO DETERMINE THAT THE VEHICLE IS INSURED AND ISSUED TEMPORARY REGISTRATION TO THE ABOVE APPLICANT, IN COMPLIANCE WITH ALL APPLICABLE PROVISIONS OF THE VEHICLE CODE AND DEPARTMENT REGULATIONS. [redacted] AGENT NO.: [redacted] TELEPHONE NO.: [redacted]

G. CERTIFICATION

I/WE CERTIFY THAT I/WE HAVE EXAMINED AND SIGNED THIS APPLICATION AFTER ITS COMPL[redacted] MAKE APPLICATION FOR CERTIFICATE OF TITLE FOR THE VEHICLE DESCRIBED IN SECTION [redacted] AUTHORIZED TO CLAIM THIS EXEMPTION. I/WE ACKNOWLEDGE THAT I/WE MAY LOSE MY/OU[redacted] RESPONSIBILITY ON THE CURRENTLY REGISTERED VEHICLE FOR THE PERIOD OF REGISTRA[redacted] IMPRISONM[redacted] FALSE STATEMENT THAT I/WE M[redacted] [redacted] ENTS HEREIN [redacted] ER FURTHER CERTIFIES THAT HE/SHE IS [redacted] RATION FOR FAILURE TO MAINTAIN FINANCIAL [redacted] UBJECT TO A FINE NOT EXCEEDING $5,000 AND

1ST ASSIGNMENT: [redacted] Telephone No.: [redacted]

2ND ASSIGNMENT: Signature of Second Purchaser or Authorized Signer: Telephone No.:

Signature of Co-Purchaser/Title of Authorized Signer:

I. ADDITIONAL TITLE INFORMATION

NOTE: IF A CO-PURCHASER OTHER THAN YOUR SPOUSE IS LISTED AND YOU WANT THE TITLE TO BE LISTED AS "JOINT TENANTS WITH RIGHT OF SURVIVORSHIP" (ON DEATH OF ONE OWNER, TITLE GOES TO SURVIVING OWNER,) CHECK HERE ☐. OTHERWISE, THE TITLE WILL BE ISSUED AS "TENANTS IN COMMON" (ON DEATH OF ONE OWNER, INTEREST OF DECEASED OWNER GOES TO HIS/HER HEIRS OR ESTATE.)

NOTE: IF THE VEHICLE IS TO BE USED AS A DAILY RENTAL OR LEASED VEHICLE, CHECK THIS BLOCK ☐. IF BLOCK IS CHECKED, COMPLETE AND ATTACH FORM MV-1L.

H. TAX/FEES

	1ST ASSIGNMENT	2ND ASSIGNMENT
PURCHASE PRICE (See Note on Reverse.)	28400.[redacted]	
LESS TRADE-IN	0.00	
TAXABLE AMOUNT	28400.[redacted]	
1. SALES TAX DUE X 5% (.06), X 7% (.07) OR X 8% (.08) * (See Note on Reverse.)	1704.[redacted]	
1A. EXEMPTION REASON CODE (must be a number from 1 to 23 or 0)		
1B. FIRST ASSIGNMENT EXEMPTION NO.	1B. SECOND ASSIGNMENT EXEMPTION NO.	
2. TITLE FEE	53.00	
3. LIEN FEE	25.00	
4. REGISTRATION OR PROCESSING FEE	N/A	
FEE EXEMPT NUMBER AS ASSIGNED BY THE DEPARTMENT		
5. COUNTY FEE * (See Note on Reverse.)	5.00	
6. DUPLICATE REG. FEE NO. OF CARDS ____	N/A	
7. TRANSFER FEE	0.00	
8. INCREASE FEE	28.00	
9. REPLACEMENT FEE	N/A	
TOTAL PAID (ADD 1 THRU 9)	10. N/A	11.
12. GRAND TOTAL (ADD 10 & 11)	1824.00	
SEND ONE CHECK IN THIS AMOUNT ➔	1824.00	

1. BUREAU OF MOTOR VEHICLES

MESSENGER NO.: N/A

COMMONWEALTH OF PENNSYLVANIA

CERTIFICATE OF TITLE FOR A VEHICLE

FUEL TYPE: GASOLINE

162

[redacted]

1GTG6CE31F1 [redacted] | 2015 YEAR | GMC MAKE OF VEHICLE | [redacted] TITLE NUMBER

VEHICLE IDENTIFICATION

TK	D			11/28/14	000022	0	
BODY TYPE	DUP.	SEAT CAP.	PRIOR TITLE STATE	ODOM. PROCD. DATE	ODOM. MILES	ODOM. STATUS	
11/28/14	11/28/14	4353	6000				TITLE BRANDS
DATE PA TITLED	DATE OF ISSUE	UNLADEN WEIGHT	GVWR	GCWR			

ODOMETER STATUS
0 = ACTUAL MILEAGE
1 = MILEAGE EXCEEDS THE MECHANICAL LIMITS
2 = NOT THE ACTUAL MILEAGE
3 = NOT THE ACTUAL MILEAGE-ODOMETER TAMPERING VERIFIED
4 = EXEMPT FROM ODOMETER DISCLOSURE

TITLE BRANDS
A = ANTIQUE VEHICLE
B = CLASSIC VEHICLE
C = COLLECTIBLE VEHICLE
E = OUT OF COUNTRY
G = ORIGINALLY MFGD. FOR NON-U.S. DISTRIBUTION
H = AGRICULTURAL VEHICLE
L = LOGGING VEHICLE
P = IS/WAS A POLICE VEHICLE
R = RECONSTRUCTED
S = STREET ROD
T = RECOVERED THEFT VEHICLE
V = VEHICLE CONTAINS REISSUED VIN
W = FLOOD VEHICLE
X = IS/WAS A TAXI

REGISTERED OWNER(S)

[redacted]

HUNT VALLEY MD [redacted]

FIRST LIEN FAVOR OF:

ALLY BANK

ALLY BANK

SECOND LIEN FAVOR OF:

If a second lienholder is listed upon satisfaction of the first lien, the first lienholder must forward this Certificate of Title to the Bureau of Motor Vehicles with the appropriate form and fee.

FIRST LIEN [redacted]

SECOND LIEN RELEASED _____ DATE _____

MAILING [redacted]

BY _____ AUTHORIZED REPRESENTATIVE

[redacted]

HUNT VALLEY MD [redacted]

pennsylvania
DEPARTMENT OF TRANSPORTATION

LESLIE S. RICHARDS
Secretary of Transportation

I certify as of the date of issue, the official records of the Pennsylvania Department of Transportation reflect that the person(s) or company named herein is the lawful owner of the said vehicle.

DO NOT ACCEPT DOCUMENT WITHOUT VERIFYING THE PRESENCE OF THE LIBERTY BELL WATERMARK

D. APPLICATION FOR TITLE AND LIEN INFORMATION

TO BE COMPLETED BY PURCHASER WHEN VEHICLE IS SOLD AND THE APPROPRIATE SECTIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE COMPLETED.

SUBSCRIBED AND SWORN TO BE [redacted] 03 2018

STAMP OR SEAL [redacted] PA [redacted] 85-9834

If a co-purchaser other than your spouse is listed and you want the title to be listed as "Joint Tenants With Right of Survivorship" (on death of one owner, title goes to surviving owner) CHECK HERE ☐. Otherwise, the title will be issued as "Tenants in Common" (on death of one owner, interest of deceased owner goes to his/her heirs or estate).

IF NO LIEN, CHECK ☐ IS THIS AN ELT? (IF YES, FIN REQUIRED) YES ☒ NO ☐

1ST LIENHOLDER FINANCIAL INSTITUTION NUMBER [redacted]

1ST LIENHOLDER NAME BB&T Credit Service

STREET PO Box 1250

CITY Whiteville STATE NC ZIP 28472

IF NO 2ND LIEN, CHECK ☒ IS THIS AN ELT? (IF YES, FIN REQUIRED) YES ☐ NO ☐

2ND LIENHOLDER FINANCIAL INSTITUTION NUMBER

2ND LIENHOLDER NAME

STREET

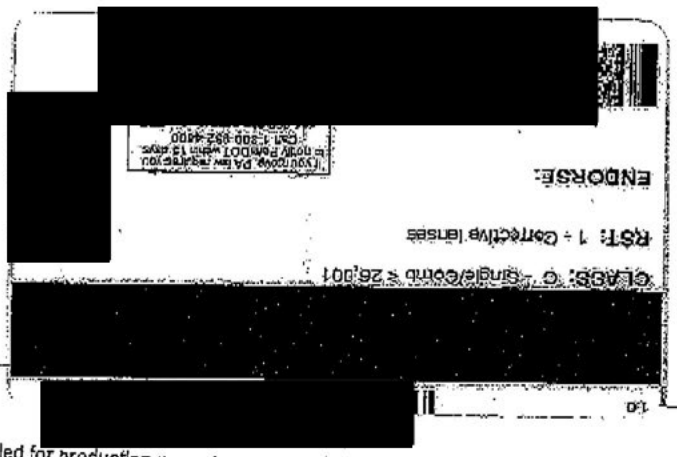
CITY STATE ZIP

The undersigned hereby makes application for Certificate of Title to the vehicle described above, subject to the encumbrances and other facts stated set forth here.

[redacted]

SIGNATURE OF CO-APPLICANT/TITLE OF AUTHORIZED SIGNER

STORE IN A SAFE PLACE - IF LOST APPLY FOR A DUPLICATE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE



This card must be carried for production upon demand. It is suggested that you carry this card in the insured vehicle.

WARNING: Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in this State without the required financial responsibility may have his/her registration suspended or revoked.

NOTE: THIS CARD IS REQUIRED WHEN:

1. You are involved in an auto accident.
2. You are convicted of a traffic offense other than a parking offense that requires a court appearance.
3. You are stopped for violating any provision of 75 Pa.C.S. (relating to the Vehicle Code) and requested to produce it by a police officer.

You must provide a copy of this card to the Department of Transportation when you request restoration of your operating privilege and/or registration privilege which has been previously suspended or revoked.

IMPORTANT NOTICE Regarding Your Financial Responsibility Insurance Identification Card

- Erie Insurance Group is required by Pennsylvania law to send you an I.D. card. The card shows that an insurance policy has been issued for the vehicle(s) described satisfying the financial responsibility requirements of the law.
- If you lose the card, contact your insurance agent or company for a replacement.
- The I.D. card information may be used for vehicle registration and replacing license plates. If your liability insurance policy is not in effect, the I.D. card is no longer valid.

[illegible]'S LITTERING LAW - Section 3709 of the Vehicle Code [illegible]ne of up to $300 for dropping, throwing or depositing, upon [illegible] upon any other public or private property without the [illegible]wner thereof or into or on the waters of this Commonwealth [illegible]ny waste paper, sweepings, ashes, household waste, glass, [illegible]ubbish or any dangerous or detrimental substance, or [illegible] the preceding without immediately removing such items or [illegible]oval.

[illegible] of Section 3709, I may be subject to a fine of up to $300 including any violation resulting from the conduct of any [illegible]rating, in possession of or present within this vehicle with [illegible]I do not with reasonable certainty identify the driver of the [illegible] the violation occurred.

COMMONWEALTH OF PENNSYLVANIA REGISTRATION CREDENTIA

EXPIRY: FEB 28 2018 VALID: 01/10/17

PLATE: [redacted]
TITLE: [redacted]
VIN: [redacted]
YR/MAKE: 2015 GMC
TYPE: TK
WID: [redacted]

REG. GROSS WT: 05000
UNLADEN WEIGHT: 04393
CLASS: 01

SIGNATURE

I hereby acknowledge this day that I have received notice of the provisions of Section 3709 of the Vehicle Code.

[redacted]
BOYERTOWN PA [redacted]
[redacted]

[redacted]

Pennsylvania
visitPA.com
DRIVER'S LICENSE

[redacted]
BOYERTOWN PA
[redacted]
DD#
Class C
Endorsements
Restrictions
Iss: 11/17/2014
Exp: 01/20/2019
Sex
Eyes BRO
Height
Weight
DL

Erie Insurance

Financial Responsibility Identification Card

Erie Insurance Exchange
NAIC Code [redacted]

Coverage provided by:
Erie Insurance Exchange
100 Erie Insurance Place Erie, PA 16530

Named Insured
[redacted]
BOYERTOWN, PA [redacted]

Policy Number
[redacted]

Effective
11/15/2017 until 05/15/2018
NOT VALID MORE THAN SIX MONTHS FROM EFFECTIVE DATE.

Vehicle
2015 GMC CANYON

VIN
1GTG6CE31F1[redacted]

DP80 PA 04/13

SEE IMPORTANT MESSAGES ON REVERSE SIDE

LAW® ODOM-103-N_e

[redacted] CUSTOMER'S NAME

7988X STOCK NO.

ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, PATRIOT BUICK GMC INC (transferor's name, Print)

state that the odometer now reads 12106 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

☒ (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

☒ (2) I hereby certify that the odometer reading is NOT the actual mileage. WARNING - ODOMETER DISCREPANCY.

MAKE	MODEL	BODY TYPE
GMC	CANYON	CREW CAB 140

VEHICLE IDENTIFICATION NUMBER: 1GTG6CE31F1[redacted]

YEAR: 2015

X [redacted]
TRANSFEROR'S

PATRIOT BUICK GMC INC
PRINTED NAME

933 E. PHILADELPHIA AVE.
TRANSFEROR'S ADDRESS (STREET)

BOYERTOWN — PA — 19512
CITY — STATE — ZIP CODE

12/27/2017

[redacted]

[redacted]
TRANSFEREE'S ADDRESS (STREET)

BOYERTOWN — PA — [redacted]
CITY — STATE — ZIP CODE

LAW® FORM NO. ODOM-103-N_e (REV. 3/13)
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THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

[redacted]

BUYER

DT ID: 118537 - Patriot Buick GMC - Lender ID: PA42377



BB&T Dealer Finance Application Status

BB&T

Customer Information

Applicant Name:	[redacted]
APS #:	
Status:	Approved
eContract Status:	Not Available

Financing Information

Approved Product:	Retail
Amount Approved: (incl TT&L)	$28,030.00
Term:	72
Acquisition Fee:	
Buy Rate:	6.15%
Risk Grade:	B3
Fico Score:	
LTV Ratio:	91.3
Dealer Reserve:	$1,121.20

Vehicle Information

N/U/D-Year:	Used 2015
Make:	GMC LIGHT DUTY
Model:	CANYON
Trim:	CREW CAB SLT 4WD
VIN #	1GTG6CE31F[redacted]
Mileage:	12106

Bureau Information

TransUnion

Stipulations

No rate mark up. Customer rate must equal buy rate
COPY OF LICENSE

Comments From Credit Analyst

12/27/2017 00:00:00	This pending reserve is based upon the loan amount you requested or the loan amount approved by your lender. Your final reserve payment will be based upon the final total amount financed as disclosed on the contract.

Analyst Information

Name:	ROBERT ARCARO II	Fax:	(609)495-0743
Phone Number:	(609)495-0743	Lender Cust. Service Number:	

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[redacted]

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

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] BOYERTOWN PA [redacted]	N/A	PATRIOT BUICK GMC INC 933 E. PHILADELPHIA AVE. BOYERTOWN PA 19512

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

New/Used	Year	Make and Model	Mfg Gross Vehicular Weight	Vehicle Identification Number	Primary Use For Which Purchased
USED	2015	GMC CANYON	N/A	1GTG6CE31F[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 $ 0.00
6.15 %	$ 6280.52	$ 31181.80	$ 37462.32	$ 37462.32

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	520.31	Monthly beginning 02/10/2018
N/A	N/A	N/A

Or As Follows: N/A

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.
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.

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

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

[redacted]

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

1 Cash Price

Vehicle		$ 25454.61
Accessories and Installation		$ N/A
Government Taxes		$ 1704.04
Vehicle Delivery		$ 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
		$ 27158.65 (1)

2 Total Downpayment =

Trade-In N/A		
Trade-In N/A (Make) (Model) (VIN)		
Gross Trade-In Allowance		$ N/A
Less Pay Off Made By Seller		$ N/A
Equals Net Trade In		$ N/A
+ Cash		$ N/A
+ Other N/A		$ N/A
(If total downpayment is negative, enter "0" and see 4H below)		$ N/A (2)
3 Unpaid Balance of Cash Price (1 minus 2)		$ 27158.65 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies		
Life Term N/A	$ N/A	
Disability Term N/A	$ N/A	$ N/A
B Other Optional Insurance Paid to Insurance Company or Companies		
(Describe) N/A Term N/A		$ N/A
(Describe) N/A Term N/A		$ N/A
C Official Fees Paid to Government Agencies		
to STATE OF PA for TRANS FEE		$ 9.00
to N/A for N/A		$ N/A
to STATE OF PA for LOCAL COUNTY FEE		$ 5.00
D Optional Gap Contract		$ 795.00
E Government Taxes Not Included in Cash Price		$ N/A
F Government License and/or Registration Fees REG		$ 37.00
G Government Certificate of Title Fees /ENCUMB FEE		
(includes $ 25.00 security interest recording fee)		$ 78.00
H Other Charges (Seller must identify who is paid and describe purpose)		
to N/A for Prior Credit or Lease Balance		$ N/A
to PATRIOT BUICK GM for DOC FEE		$ 139.00
to ALLSTATE VSC for PREMIER CARE - NE		$ 2946.00
to CVR for ONLINE REG FEE		$ 15.15
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		$ 4023.15 (4)
5 Amount Financed (3 + 4)		$ 31181.80 (5)
6 Finance Charge		$ 6280.52 (6)
7 Total of Payments-Time Balance (5 + 6)		$ 37462.32 (7)

If you do not meet your contract obligations, you may lose the vehicle.

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

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 72 Mos. ALLSTATE GAP Name of Gap Contract

I want to buy a gap contract.

Buyer Signature [redacted]

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

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

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

Premium:
Credit Life $ N/A
Credit Disability $ N/A

Insurance Company Name N/A
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. This 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 insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

Other Optional Insurance

☐ N/A — Type of Insurance: N/A — Term: N/A
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: N/A — Term: N/A
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 insurance checked above.

X N/A — Buyer Signature — N/A — Date

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

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

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1. **FINANCE CHARGE AND PAYMENTS**

a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.

b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.

c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.

d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. **YOUR OTHER PROMISES TO US**

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

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

c. **Security Interest.** You give us a security interest in:
- The vehicle and all parts or goods put on it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

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

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

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

3. **IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES**

a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1. The term "heavy commercial motor vehicle" means any new or used motor vehicle, excluding a recreational vehicle, which is (i) a truck or truck tractor having a manufacturer's gross vehicular weight of thirteen thousand (13,000) pounds or more, or (ii) a semi-trailer or trailer designed for use in combination with a truck or truck tractor. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.
If you pay late, we may also take the steps described below.

b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
- You do not pay any payment on time;
- You give false or misleading information on a credit application;
- You start a proceeding in bankruptcy or one is started against you or your property; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

c. **You may have to pay collection costs.** If you default and we have to go to court to recover the vehicle, you will pay the reasonable attorney's fees and court costs as the law permits. You will also pay any attorney's fees and court costs a court awards us.

d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.

e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may get it back by paying the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any other amounts lawfully due under the contract (redeem). Your right to redeem ends when we sell the vehicle. We will tell you how much to pay to redeem.
If we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and any other amounts due because you defaulted (reinstate). We will tell you if you may reinstate and how much to pay if you may.
If you are in default for more than 15 days when we take the vehicle, the amount you must pay to redeem or reinstate will also include the expenses of taking the vehicle, holding it, and preparing it for sale.

f. **We will sell the vehicle if you do not get it back.** If you do not redeem, or, at our option, reinstate, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.
We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it, as the law allows. Reasonable attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you may have to pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

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maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

h. **Summary Notice Regarding Prepayment, Rebate of Finance Charge and Reinstatement: You may prepay all or part of the amount you owe under this contract without penalty. If you do so, you only have to pay the earned and unpaid part of the finance charge and all other amounts due up to the date of your payment. Unearned finance charges will not be rebated under this contract because there will never be any unearned finance charges to rebate. If you default and we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and expenses (reinstate).**

4. **WARRANTIES SELLER DISCLAIMS**
The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. The following paragraph also does not apply at all if you bought the vehicle primarily for personal, family, or household use.
Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

5. **Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.**
Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. **SERVICING AND COLLECTION CONTACTS**
You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. **RIGHT TO RECEIVE STATEMENT OF ACCOUNT**
Upon your request, we will provide you a statement of account that shows information about your payment history including any charges and credits to your account. It will also show amounts that are due at the time of your request and information regarding future payments. We will provide you one statement of account at no cost. We may charge you our reasonable costs for any additional statements requested, as the law allows. Your right to receive a statement of account ends one year after termination of the contract.

8. **ADDITIONAL RIGHTS**
If you encounter a problem, you may have additional rights under the Unfair Trade Practices and Consumer Protection Law, which is enforced by the Pennsylvania Office of Attorney General, Bureau of Consumer Protection.

9. **APPLICABLE LAW**
Federal law and the law of the state of the Seller's address shown on page 1 of this contract apply to this contract.

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.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains th[redacted]ng to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Co-Buyer Signs X N/A
If any part of this contract is not valid, all other parts stay valid. We m[redacted] rights under this contract without losing them. For example, we may extend the time for making some payments without extending the [redacted]
You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.
See the rest of this contract for other important agreements.

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.

NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER [redacted] XCEED AMOUNTS PAID BY THE BUYER HEREUNDER.

Buyer Signs X [redacted] Date 12/27/17 Co-Buyer Signs X N/A Date N/A

You agree to [redacted] 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.

Buyer Signs X [redacted] Date 12/27/17 Co-Buyer Signs X N/A Date N/A
Co-Buyers and Oth[redacted] nsible 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 deb[redacted] agrees to the security interest in the vehicle given to us in this contract.
Other owner signs here X N/A
Seller Signs _____ Date 12/27/17 Address N/A [redacted]
By X _____ Title _____

Seller assigns its interest in this contract to BB&T CREDIT SERVICES INC [redacted] (Assignee) under the terms of Seller's agreement(s) with Assignee.
☐ Assigned with recourse ☒ Assigned wit[redacted] ☐ Assigned with limited recourse
Seller PATRIOT BUICK GMC INC
By [redacted] Title

Patriot Buick GMC
933 E Philadelphia Ave
Boyertown, PA 19512
Phone: (610)367-2961

dealertrack technologies

NADA® Retail Value (Retail) Details

Bookout Date: 12/27/2017 12:14:58 PM

Guide: NADA December 2017, EASTERN Edition

Vehicle Information

2015 GMC LIGHT DUTY CANYON CREW CAB SLT 4WD

VIN: 1GTG6CE31F[redacted] Stock No: N/A

Optional Equipment

3.6L V6 Engine	$28,300
Bed Liner	Included
Bose Premium Stereo	$75
Navigation System	$425
Towing/Camper Pkg	$650
Retail Value with Options	$400
Mileage Adjustment (012106 miles)	$29,850
NADA ® Retail Value	$2,350
	$32,200

Printed On: 12/27/2017

Last Modified By: RODNEY SHOULTES

Last Modified: 12/27/2017 12:14:58 PM

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Patriot Buick GMC
933 E Philadelphia Ave
Boyertown, PA 19512
Phone: (610)367-2961

dealertrack technologies

NADA® Wholesale Value (Trade) Details

Bookout Date: 12/27/2017 12:14:58 PM

Guide: NADA December 2017, EASTERN Edition

Vehicle Information

2015 GMC LIGHT DUTY CANYON CREW CAB SLT 4WD

VIN: 1GTG6CE31F1[redacted] Stock No: N/A Condition: Clean $27,000

Optional Equipment

3.6L V6 Engine	included
Bed Liner	$50
Bose Premium Stereo	$375
Navigation System	$575
Towing/Camper Pkg	$350
Wholesale Value with Options	$28,350
Mileage Adjustment (012106 miles)	$2,350
NADA ® Wholesale Value	$30,700

Printed On: 12/27/2017

Last Modified By: RODNEY SHOULTES

Last Modified: 12/27/2017 12:14:58 PM

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Dealer Name: Patriot Buick GMC

Dealer Phone #: 610-367-2961
Dealer Fax #: 610-367-1710

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

INSTRUCTIONS:
You may apply for credit in your name alone, whether or not you are married.
(1) Please indicate whether you are applying for ☒ Individual Credit ☐ Joint Credit ☐ Community Property State ☐ Business Application
(2) ☒ If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A.
(3) ☐ If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.

RAS
Applicant

Co-Applicant

* If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant.

A. APPLICANT INFORMATION

[redacted] | First Name [redacted] | Middle Initial A | Social [redacted] [redacted]

Address [redacted] | Apt #/ Suite # | P.O. Box | Rural Route | City BOYERTOWN | State PA [redacted]

[redacted] Cell Phone | Residential Status ☐ Homeowner ☐ Rent ☐ Family ☒ Other | Time at Address 10 Yrs. ___ Mos. | Rent/Mtg. Pmt. $ 0.00

E-Mail Address | Driver's License No [redacted] | Driver's License State PA | Time at Previous Address ___ Yrs. ___ Mos.

Previous Full Address (if less than 2 years) | Apt # / Suite # | P.O. Box | Rural Route | City | State | Zip

Employer Name [redacted] | Employment Type ☒ Employed ☐ Unemployed ☐ Self-employed ☐ Military ☐ Retired ☐ Student ☐ Other

Salary 24,000.00 | Salary Type ☐ Weekly ☐ Bi-Weekly ☐ Monthly ☒ Annually | Occupation FACTORY | Length of Employment 7 Yrs. ___ Mos. | Work Phone Number [redacted]

Previous Employer Name | Previous Employment Type ☐ Employed ☐ Unemployed ☐ Self-employed ☐ Military ☐ Retired ☐ Student ☐ Other

Previous Occupation | Length of Employment ___ Yrs. ___ Mos. | Previous Work Phone Number

Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this credit. [redacted]

Other Income (Monthly) 0.00 | Source of Other Income [redacted] | [redacted] this Credit Application is accurate.

Comments

~~Other Fees: $287~~

AGREEMENT

The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers; in addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by the dealer and such financial institutions.
You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time during the term of your financing.. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that the dealer and the financial institutions may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide such dealer and financial institutions with such information. You further authorize the dealer and the financial institutions to gather whatever credit and employment history each considers necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. The dealer and the financial institutions may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

You consent to receive autodialed, prerecorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

You consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the following telephone number(s) (610) 656-0831 including any cell phone numbers. You understand that this consent is not a condition of purchase or credit.

Please select one: You opt in ☐ You do not opt in ☐

Signature of Applicant for election above: _____

Your dealer will inform you of the name and address of the financing sources to which this application shall be sent.

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON ALL PAGES OF THIS APPLICATION.

[redacted] 12/27/17
DATE

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OT 6/17
Printed on 12/27/2017 at 12:42 PM

SEP/26/2018/WED 10:28 AM FAX No. P. 018

FEDERAL NOTICES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT If applicable to your credit transaction, to help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver's license or other identifying documents.

STATE NOTICES

California Residents: An applicant, if married, may apply for a separate account.

Maine and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

New York Residents: In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained.

Ohio Residents: 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.

Rhode Island Residents: Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law.

Vermont Residents: You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: No provision of any marital property agreement, any unilateral statement under Wis. Stat § 766.59 or any court decree under § 766.70 applied to marital property adversely affects our interest unless you furnish a copy of the agreement, statement, or court decree or we have actual knowledge of such adverse provision before credit is granted. If you are making this credit application individually and not jointly with your spouse, complete Section A about yourself and Section B about your non-applicant spouse. Your non-applicant spouse should not sign the credit application if you are applying for individual credit.

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SEP/26/2018/WED 10:29 AM FAX No. P. 019

DEALER SECTION

Dealer #	Vehicle Type	Mileage	Product Type	Stock Number	Source	Certified Pre Owned
118537	Used	012106	Retail		NADA	☐

Year	Make	Model	Trim	VIN
2015	GMC LIGHT DUTY	CANYON	CREW CAB SLT 4WD	1GTG6CE31F1[redacted]

Term	Cash Selling Price	Sales Tax	T & L	Cash Down	Front-End Fees	Rebate	Net Trade	Acq Fee	Unpaid Balance
72	26,173.00	1,570.00	287.00	0.00		0.00			28,030.00

Accident/Health Ins.	Credit Life Insurance	Gap	Service Plan	Back-End Fees	Est. Amt. Financed
0.00	0.00	0.00	0.00		28,030.00

MSRP	Invoice/Wholesale Value	Wholesale Source	Retail Value	Retail Source	Estimated Payment	Requested APR
26,173.00	30,700.00	NADA	32,200.00	NADA	466.00	

Vehicle Bookout	Bookout Date	Lender Program
☒	12/27/2017	

Vehicle Options

3.6L V6 ENGINE,BED LINER,BOSE PREMIUM STEREO,NAVIGATION SYSTEM,TOWING/CAMPER PKG

TRADE IN Information

Year	Make	Model	Trim

Lienholder	Monthly Payment

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SEP/26/2018/WED 10:30 AM FAX No. P. 020

Patriot Buick GMC
Your Credit Score and the Price You Pay for Credit

Credit Score [redacted] R a S

Your Credit S[redacted] rce: Transunion Date: 27-DEC-17

Understand [redacted]ore

What you should know about credit scores

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

How we use your credit score

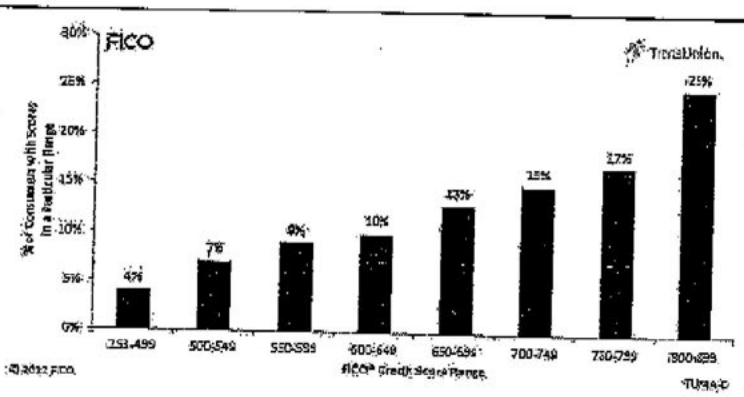
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

The range of scores

Scores range from a low of 253 to a high of 893.

Generally, the higher your score, the more likely you are to be offered better credit terms.

How your score compares to the scores of other consumers



Checking Your Credit Report

What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.
To order your free annual credit report:

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/ bcp/conline/include/requestformfinal.pdf) to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under Federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov or the Federal Trade Commission's web site at www.ftc.gov

Signature [redacted] Date: 12/22/17

SEP/26/2018/WED 10:30 AM FAX No. P. 021

Allstate® Paint and Fabric Defense with SCOTCHGARD PROTECTOR 3M
DECLARATIONS PAGE

Limited Warranty Number: [redacted]

ISSUING DEALER ("Issuing Dealer") INFORMATION

Dealer Name: PATRIOT BUICK GMC	Dealer Number: DTD11619
Street Address: 933 EAST PHILADELPHIA AVE	City: BOYERTOWN
State/ZIP: PA 19512	Phone: (610) 367-8800

WARRANTY HOLDER ("You", "Your") INFORMATION

Last Name: [redacted]	First Name: [redacted]	M.I. A
Address: [redacted]	City: BOYERTOWN	
State / ZIP: PA [redacted]	Phone: [redacted]	

VEHICLE ("Vehicle") & SALE INFORMATION

Year	Make	Model	VIN
2015	GMC	CANYON SLT	1GTG6CE31F1[redacted]

☐ Lease / ☒ Purchase	Term of Loan or Lease:	Vehicle Purchase Date:	Product Purchase Date:	Product Purchase Price:
	72/999,999	12/27/2017	12/27/2017	$995.00

Term: ☐ 1 Year ☐ 2 Years ☐ 3 Years ☐ 4 Years ☐ 5 Years ☒ 6 Years

This **Limited Warranty** contains the warranties for the Scotchgard™ Protector Products and applies to all of the treated surfaces where the Scotchgard™ Protector Products have been properly and professionally applied to **Your Vehicle**.

ELIGIBILITY: Vehicles eligible for this **Limited Warranty** are new private passenger previously untitled vehicles, not designed for or being used in a business or for a commercial purpose; or pre-owned private passenger vehicles no older than the current calendar year minus five (5) years, not designed for or being used in a business or for a commercial purpose. Any vehicle reconstructed from salvage, declared a total loss, declared a lemon, that is a manufacturer's buyback, or has had the original manufacturer's warranty voided for any reason is not eligible for this **Limited Warranty**.

EXTERIOR: We hereby guarantee that the treated exterior painted surface of **Your Vehicle** will remain free of weather-induced or ultraviolet-induced cracking, peeling, or loss of gloss, in addition to damage caused by bird waste, road salt, de-icing agents, insects, exposure to the sun, hard water etching, tree sap, acid rain, or industrial fallout from the Product Purchase Date and for the term of this **Limited Warranty**. Should the treated exterior painted surface be damaged by any of the causes described in this section, such damage will be repaired free of charge and the surface retreated. **We** reserve the right to attempt to repair any such damage through professional detailing prior to determining whether repainting is necessary to repair the damage.

INTERIOR: We hereby guarantee that the treated interior fabric/leather/vinyl surfaces of **Your Vehicle** will remain free of permanent staining due to food, drink, vomit, urine, feces, baby diaper contents, pet stains, topical oils or lotions, gum, crayons, ink, dyes, lipstick, makeup or blood, from the Product Purchase Date and for the term of this **Limited Warranty**. Should permanent staining due to any of the causes described in this section occur to any treated interior fabric/leather/vinyl surfaces, then the damaged area will be repaired or replaced free of charge and the surface retreated. **We** reserve the right to attempt to remove any such stain through professional cleaning prior to the replacement of any treated interior fabric/leather/vinyl surfaces.

RIP & TEAR PROTECTION: We hereby guarantee that the treated interior fabric/leather/vinyl surfaces of **Your Vehicle** will remain free of weather-induced or ultraviolet-induced weakening, resulting in fading, cracking, loose stitching, rips or tears less than two (2) inches, or punctures less than one-quarter (¼) inch in diameter from the Product Purchase date and for the term of this **Limited Warranty**. Should the treated interior fabric/leather/vinyl surfaces of **Your Vehicle** be damaged as described in this section, such damage will be repaired or replaced free of charge and the surface retreated. **We** reserve the right to attempt to repair any such damage prior to the replacement of any treated interior fabric/leather/vinyl surfaces.

RENTAL VEHICLE: In the event **Your Vehicle** is undergoing repairs covered by this **Limited Warranty, You** shall be eligible for reimbursement of actual rental vehicle expenses incurred up to thirty-five dollars ($35.00) per day for a maximum of three (3) days. In order to receive reimbursement, **You** must submit printed receipt(s) from a valid licensed rental agency to **Us** showing **Your** name and the dates upon which the vehicle was rented.

OWNER'S OBLIGATIONS: **You** are responsible for regular cleaning and maintenance of **Your Vehicle's** treated exterior painted surfaces and treated interior fabric/leather/vinyl surfaces according to the manufacturer's recommendations. **You** are also responsible for removing any spills, items or substances that could cause staining or permanent damage to **Your Vehicle's** treated exterior painted surfaces and treated interior fabric/leather/vinyl surfaces.

IMPORTANT INFORMATION

This Limited Warranty is a product warranty and is not insurance. It is not subject to state insurance laws but is subject to state laws concerning warranties. There is no warranty, written or spoken, that extends beyond the description herein. **We** are not liable or responsible for any incidental, consequential or commercial losses or damages. All implied warranties, including without limitation, implied warranties of merchantability and fitness for a particular purpose, are limited to the duration of this **Limited Warranty**. Some states do not allow the limitation on implied warranties or the exclusion of incidental or consequential damages, so the above limitation or exclusion may not apply to **You**. This **Limited Warranty** gives **You** specific legal rights and **You** may also have other rights which vary from state to state.

This **Limited Warranty** contains the only agreement between **Us** and **You** regarding **Limited Warranty** coverage. **Our** representatives, employees, and agents are not authorized to alter, amend or modify the terms of this **Limited Warranty**.

The purchase of Scotchgard™ Protector Products is not required in order to purchase or obtain financing on Your Vehicle.

By signing below, **You** acknowledge that **You** have received a copy of this **Limited Warranty** and have read, understand and agree to the coverage, terms, conditions, and claim procedures contained herein; and **You** and the **Issuing Dealer** affirm that the information contained on this Declarations Page is accurate and complete.

[redacted] 12/27/2017
Date

Signat[redacted]esentative 12/27/2017
Date

Administrator/Obligor: Pablo Creek
1776 American Heritage Life Drive, Jacksonville, FL 32224 (877) 204-2242

FP1864

(02/15)

SEP/26/2018/WED 10:30 AM FAX No. P. 022

Star Preferred

GAP Addendum - Standard 150 ML FE

Contract Number
GPR862295

This Guaranteed Asset Protection (GAP) Addendum (Addendum) dated 12/27/2017 amends Your Financing Contract. This Addendum is between the Customer/Borrower (I, You, Your) and the Dealer/Creditor (We, Us, Our) or if assigned, with the assignee.

Customer/Borrower [redacted]	Dealer/Creditor Patriot Buick Pontiac GMC
Address [redacted]	Address 933 E. PHILADELPHIA AVE
City, State, Zip BOYERTOWN, PA [redacted]	City, State, Zip BOYERTOWN, PA 19512-8554
Vehicle Make/Model/Year GMC CANYON 2015	VIN 1GTG6CE31F1 [redacted]
Date of Financing Contract 12/27/2017	Term of GAP 72 Monthly Pymt. 520.31
Email Address [redacted]	Term of Financing Contract 72 Maximum Term of GAP: 84 Mos
Lender/Financial Institution BB&T	MSRP/NADA 26,173.00 Finance Benefit Limit % 150%
Address PO BOX 1290 MC 200-98-01-00	Amount Financed 31,101.80 Interest Rate 6.15 %
City WHITEVILLE	State NC Zip 28472-1290
☐ Balloon ☐ Lease ☒ Installment Sales Contract ☐ New ☒ Used Mileage 12,108	For Administrative Purposes CLASS:

You have voluntarily elected to purchase this Addendum which amends Your Financing Contract. This Addendum is not considered insurance and does not take the place of insurance on the Covered Vehicle. You are responsible for insurance required by the Financing Contract or applicable state law. You are responsible for handling all notifications or insurance claims that are required to be filed with Your Primary Carrier.

The charge to You for this GAP Addendum is $ 795.00

In the event of a Constructive Total Loss to the Covered Vehicle, the GAP Amount will be Waived pursuant to all of the terms and conditions of this Addendum. You will remain responsible for payment of any items not included in the GAP Amount.

ASSIGNMENT: This Addendum will remain a part of the Financing Contract if the Financing Contract or lease is assigned, sold or transferred by the Dealer/Creditor.

REPORT YOUR CONSTRUCTIVE TOTAL LOSS TO THE GAP ADMINISTRATOR:
E.R.J. Insurance Group, Inc. d/b/a American Heritage Insurance Services (AHIS)
PO BOX 260098, MIAMI, FL 33126-0098 • Phone (305) 267-4344 • Toll Free (800) 741-4216 • Fax 866-378-6409
WEBSITE: http://www.allstatecarcare.com

All Benefit requests must be submitted and required documentation provided to the GAP Administrator within ninety (90) days of settlement from an insurance carrier; or if no insurance coverage is in effect on the Date of Loss within ninety (90) days of the accident, theft or discovery of loss. No GAP Amount will be Waived if the Benefit request is not submitted and required documentation provided within these stated time periods. BENEFIT REQUEST PROCEDURES: In the event of a Constructive Total Loss, You must provide a copy of all the following, if applicable, to the GAP Administrator shown above: 1. Vehicle valuation statement; 2. Estimate of damage; 3. Insurance settlement check; 4. Automobile insurance policy declaration page; 5. Original Financing Contract including this Addendum; 6. Payoff from the Lender as of the Date of Loss; 7. Loan history; 8. Accident/police report; 9. Fire report (if applicable); and/or 10. Any additional reasonable documentation requested by the Dealer/Creditor or the GAP Administrator to include, but not limited to, a sworn proof of loss, and/or examination under oath.

YOU MAY PURCHASE THIS ADDENDUM ONLY AT THE TIME THE FINANCING CONTRACT IS ORIGINALLY EXECUTED. BY YOUR SIGNATURE BELOW, YOU ACKNOWLEDGE AND AGREE THAT YOUR ACCEPTANCE OF THIS GAP ADDENDUM IS VOLUNTARY AND IS NOT REQUIRED IN ORDER FOR YOU TO OBTAIN CREDIT, DOES NOT IMPACT YOUR ABILITY TO OBTAIN ANY PARTICULAR OR MORE FAVORABLE CREDIT TERMS, AND HAS NO EFFECT ON THE TERMS OF THE RELATED SALE OF THIS COVERED VEHICLE. The GAP Amount may decrease over the term of Your Financing Contract and may not extend for the full term of Your Financing Contract. You may wish to consult an alternative source to determine whether similar Benefits may be obtained and at what cost. You acknowledge that this Addendum supersedes any other representations made. If You purchase this Addendum from this Dealer/Creditor, You understand that the Dealer/Creditor may retain all or a portion of the charge paid by You. This Addendum includes a binding arbitration clause. You acknowledge that you have read and understand the entire Addendum and its terms and conditions which may reduce or prevent you from receiving all or part of the Benefits due under this Addendum.

TERMINATION OF ADDENDUM: This Addendum will terminate on the date Your Financing Contract is scheduled to terminate and no refund will be due. A refund may be due if the Addendum terminates for reasons including but not limited to: 1. Payment in full of the Financing Contract; 2. Expiration of any redemption period following the repossession or surrender of the Covered Vehicle; 3. In the event of a Constructive Total Loss or theft of the Covered Vehicle; or 4. The date the Financing Contract is refinanced. You must request a refund, in writing, except where prohibited by law, from the Dealer/Creditor for any terminating event.

Customer/Borrower [redacted] 12/27/2017
PRINT NAME DATE

Dealer/Cred[redacted]MC
BY 12/27/2017
DATE

TERMS AND CONDITION[redacted]

YOUR RIGHT TO CANCEL You have the unconditional right to cancel this optional Addendum for a refund/credit of the unearned portion of the charge for this Addendum at any time. If any cancellation occurs within thirty (30) days of the Addendum purchase You will receive a full refund/credit of the Addendum cost. After thirty (30) days, a refund/credit of the Addendum cost will be calculated by the pro rata method, or by the refund method as may be required by state or federal law, less a $50.00 cancellation fee. All refund amounts will be returned to the Lender, unless proof of total payoff of the Financing Contract is provided by You. If You choose to cancel this Addendum, You must request a refund/credit, from the Dealer/Creditor, in writing, at the address shown above. If You do not receive the refund/credit within sixty (60) days of notice of cancellation/termination, contact the GAP Administrator shown above to assist You in obtaining any refund due. However, in the event of Constructive Total Loss and a GAP Benefit is waived, the Addendum will be deemed as fully earned and no refund will be due.

DEFINITIONS

- **Actual Cash Value (ACV):** The retail value of the Covered Vehicle, on the Date of Loss, as listed in a national or regional guide, such as National Automobile Dealers Association (NADA) or, at the GAP Administrator's discretion, the GAP Administrator may use an equivalent national or regional guide for the Territory in which the Covered Vehicle is principally garaged. For a Covered Vehicle which has no retail value available, or is located in territories where NADA or an equivalent national or regional guide is not customarily used, ACV will be determined using the best information available to the GAP Administrator, which accurately reflects the retail value of the Covered Vehicle and is customarily used as the basis for establishing ACV for Covered Vehicle in the territory of the Covered Vehicle location.
- **Benefit:** The amount which the Dealer/Creditor is obligated to Waive under the definition of GAP Amount and pursuant to all of the terms and conditions of this Addendum.
- **Constructive Total Loss:** A direct and accidental loss of or damage to Covered Vehicle, which meets one of these criteria: 1. the total cost to repair the Covered Vehicle is greater than or equal to the ACV of the Covered Vehicle immediately prior to the Date of Loss; or 2. the Covered Vehicle is stolen and is not recovered within thirty (30) days from the date a police report was filed, and an insurance carrier declares the Covered Vehicle a Constructive Total Loss. In the case there is no primary insurance coverage, the Covered Vehicle must be available for the GAP Administrator's inspection or appraisal to determine if the Covered Vehicle is a Constructive Total Loss. You will not be held responsible for

SEP/26/2018/WED 10:31 AM FAX No. P. 023

Allstate.
You're in good hands.

Vehicle Service Contract

Contract Number: [redacted]

SELLER INFORMATION

Seller Name: PATRIOT BUICK GMC	Seller Number: DTD11619
Address: 933 EAST PHILADELPHIA AVE	Phone: (610) 367-8800
City, State, ZIP: BOYERTOWN, PA 19512	Fax:

VEHICLE & SALE INFORMATION

☒ New ☐ Pre-Owned	Vehicle Sale Price: $24,459.61	Contract Sale Price: $2,946.00	
Original In-Service Date: 12/27/2017	Contract Sale Date: 12/27/2017	Sale Mileage: 12,106	
Year: 2018	Make: GMC	Model: CANYON SLT	VIN: 1GTG6CE31F1[redacted]

☐ Turbocharger or Supercharger ☐ 2WD ☐ 4WD ☐ AWD ☒ Gas ☐ Diesel ☐ Hybrid

CONTRACT HOLDER INFORMATION

Last Name: [redacted]	First Name: [redacted]	M.I.: A
Address: [redacted]	Home Phone: [redacted]	
City, State, ZIP: BOYERTOWN, PA [redacted]	Email: [redacted]	

LENDER INFORMATION

Name: BB&T	Phone:
Address: PO BOX 1290 MC 200-98-01-00	Fax:
City, State, ZIP: WHITEVILLE, NC 28472-1290	☐ VSC Financed Separately

TERM	COVERAGE OPTIONS	DEDUCTIBLE*		SURCHARGES**
		Standard	Disappearing	
Plan Months: 72	☐ Basic Care	☒ $ 0	☐ $100 to $0	☐ Commercial Use
Plan Mileage: 85,000	☐ Standard Care	☐ $ 50		☐ Snow Plow
	☐ Preferred Care	☐ $100		☐ Lift Kit/Tire Modifications
	☒ Premier Care	☐ $200		
	☐ Wrap Premier Care			

Instructions to Seller: Please refer to your rate chart or approved electronic enrollment application for available term and mileage combinations.
**If a Deductible is not selected, it will be $100.*
***Surcharges are mandatory for vehicles equipped for Commercial Use, Snow Plow, or Lift Kit/Tire Modifications.*

CONTRACT ACKNOWLEDGEMENT

1) This Vehicle Service Contract ("Contract") is between the Contract Holder ("You", "Your") named above and Pablo Creek Services, Inc. as Administrator ("We", "Us", "Our") identified below.
2) By signing below, You agree that You have read, understand and agree to all terms and conditions within this Contract and this Contract is not an insurance policy or product warranty, implied or otherwise.
3) ***THE PURCHASE OF THIS VEHICLE SERVICE CONTRACT IS NOT REQUIRED IN ORDER TO PURCHASE OR OBTAIN FINANCING FOR THIS VEHICLE.***
4) You and the Seller ("Seller") named above confirm that the information stated above is accurate and complete and that the Vehicle is eligible for coverage. If this application cannot be accepted as written, You will be notified within forty-five (45) days of Contract Sale Date and offered a revised Vehicle Service Contract, if possible. If You do not choose to accept the revised Vehicle Service Contract or the vehicle does not qualify, the Contract Sale Price will be refunded by the Seller.
5) In the event you do not receive the Contract at the time of sale, You understand that, upon acceptance of this application, the Contract will be mailed to the address indicated above. If You do not receive the Contract within forty-five (45) days of the Contract Sale Date, please call Us at (877) 204-2242. Additionally, You acknowledge Your understanding of the Arbitration provision in se[redacted]

[redacted] 12/27/2017

[redacted] Date 12/27/2017

☐ Washington Residents Only: By initialing this box, You acknowledge You have reviewed with the Seller the sections of this Contract titled: YOUR RESPONSIBILITIES FOR SERVICE AND MAINTENANCE, GENERAL PROVISIONS, CANCELLATION OF CONTRACT, YOUR RESPONSIBILITIES IN CASE OF A BREAKDOWN, SCHEDULE OF COVERAGE and EXCLUSIONS. The implied warranty of merchantability on the Vehicle is not waived if this Contract has been purchased within ninety (90) days of the sale date of the Vehicle from the Seller.

PABLO CREEK SERVICES, INC. is the Obligor and Administrator for this Vehicle Service Contract
P.O. Box 40525 Jacksonville, FL 32203-0525

All Claims must be authorized by Us prior to repairs being started.
Any repairs completed prior to such authorization may not be covered.

FOR CLAIM SERVICE CALL: (877) 204-2242
FOR TOWING, LOCKOUT, OR EMERGENCY ROAD SERVICES CALL ALLSTATE MOTOR CLUB: (800) 487-3166

CA Lic No. 0G38908; FL Lic. No. 60141; OK Lic. No. 862522; TX Lic. No. 986 © 2012 Allstate

RCMPR028 VEHICLE EVENT SELECTION 01/09/16
PROCESSING SOURCE: GMC TRUCK 08:43:05
PAGE: 1

VIN: 1GTG6CE31 F1[redacted] SELLG SCE: 48 MDL YR: 15 ORD NO: [redacted]
VIN TYPE: N

EVENT DESC	SS/ SITE	CD	DOCUMENT NUMBER	I S	EVENT DT	INC CD	AMOUNT	
INCENTIVE MEMO	48	03588	[redacted]		02/24/15	FFC	55.11	
INCTV PAYMENT	48	03588			02/24/15	FFC	55.11	
INCTV APPLICATN	48	03588			02/11/15	FFC	55.11	
INCENTIVE MEMO	48	03588			12/09/14	GCU	755.11	
INCTV PAYMENT	48	03588			12/09/14	GCU	755.11	
INCENTIVE MEMO	48	03588			11/25/14	XJE	2,301.26	
INCTV PAYMENT	48	03588			11/25/14	XJE	2,301.26	
INCTV APPLICATN	48	03588			[redacted]		[redacted]	
[redacted]					11/22/14	GCU	755.11	
DELIVERY D.O.E.	48	03588			11/21/14		0.00	
DELIVERY TO CUS	48	03588			11/14/14		0.00	
SETTLEMENT DATE	48	03588	[redacted]		10/25/14		38,124.00	CR
EXPIRATION TRAN	48	03588			10/24/14		0.00	
ORIGINAL INVOIC	48	03588			10/10/14		38,124.00	
COV/NVIS DATE	48	03588			10/10/14		0.00	
BAILMENT RELEAS	48	03588		B	10/10/14		38,124.00	CR
BAILMENT DATE	48	03588		B	10/09/14		38,124.00	
SHIPMENT DATE	48	03588			10/09/14		0.00	
PRODUCTION (BUI	48	03588			10/08/14		0.00	
PREFERENCE TO P	48	03588			08/19/14		0.00	
GM ORDER ACCEPT	48	03588			08/15/14		0.00	
GM ORDER ACCEPT					08/15/14		0.00	

RCMPR028 VEHICLE EVENT SELECTION 01/09/16
PROCESSING SOURCE: GMC TRUCK 08:43:05
PAGE: 1

VIN: 1GTG6CE31 F1[redacted] SELLG SCE: 48 MDL YR: 15 ORD NO: RZGDM9
VIN TYPE: N

EVENT DESC	SS/ SITE CD	DOCUMENT NUMBER	I S	EVENT DT	INC CD	AMOUNT	
INCENTIVE MEMO	48 03588	[redacted]		02/24/15	FFC	55.11	
INCTV PAYMENT	48 03588	[redacted]9		02/24/15	FFC	55.11	
INCTV APPLICATN	48 03588	[redacted]		02/11/15	FFC	55.11	
INCENTIVE MEMO	48 03588	[redacted]		12/09/14	GCU	755.11	
INCTV PAYMENT	48 03588	[redacted]		12/09/14	GCU	755.11	
INCENTIVE MEMO	48 03588	[redacted]		11/25/14	XJE	2,301.26	
INCTV PAYMENT	48 03588	[redacted]		11/25/14	XJE	2,301.26	
INCTV APPLICATN	48 03588	[redacted]		11/25/14	XJE	2,301.26	
INCTV APPLICATN	48 03588	[redacted]		11/22/14	GCU	755.11	
DELIVERY D.O.E.	48 03588			11/21/14		0.00	
DELIVERY TO CUS	48 03588			11/14/14		0.00	
SETTLEMENT DATE	48 03588	[redacted]		10/25/14		38,124.00	CR
EXPIRATION TRAN	48 03588	[redacted]		10/24/14		0.00	
ORIGINAL INVOIC	48 03588	[redacted]		10/10/14		38,124.00	
COV/NVIS DATE	48 03588	[redacted]		10/10/14		0.00	
BAILMENT RELEAS	48 03588	[redacted]	B	10/10/14		38,124.00	CR
BAILMENT DATE	48 03588	[redacted]	B	10/09/14		38,124.00	
SHIPMENT DATE	48 03588	[redacted]		10/09/14		0.00	
PRODUCTION (BUI	48 03588	[redacted]		10/08/14		0.00	
PREFERENCE TO P	48 03588	[redacted]		08/19/14		0.00	
GM ORDER ACCEPT	48 03588	[redacted]		08/15/14		0.00	
GM ORDER ACCEPT		[redacted]		08/15/14		0.00	

RCMPR010 VEHICLE DELIVERY/INCENTIVE HISTORY 01/09/16
PROCESSING SOURCE: GMC TRUCK 08:42:14
PAGE: 1

VIN: 1GTG6CE31 F1[redacted] SELLG SCE: 48 MDL YR: 15 ORD NO: [redacted]

ODATE: 08/15/14 ORDER FAN: OTYPE: 070 DLVY SS/SITE CD: 48 03588
DDATE: 11/14/14 DLVY FAN: DTYPE: 015 SRVC TYPE: MILEAGE:

DLVY DOE: 11/21/14 ORDER BY:
CANC:
CANC DOE:
TRADE: DLVY TO: [redacted]
TRD DOE: [redacted]
SRVC IN: BOYERTOWN PA [redacted]
SRVC OUT: CANC SRVC IN:
BFSO ORD DT: BFSO CUST:
PRICE ASSUR DT: PRICE ASSUR RT:

--INCENTIVES--

CODE	PAY	SS/SITE	INV/INC NO	DATE	AMOUNT	MTHD	DLR SHR	STAT
FFC	01	48 03588	[redacted]	02/24/15	55.11	OA	0.00	9

PROCESS TYPE: 001 CHECK NO: SSN:
DATA SCE: HOU INC MEMO NO: [redacted] AUTH PUR CD:
MISC DATE: MISC:
POLICY PYMT CMNT: ACTV TYPE: 6

CODE	PAY	SS/SITE	INV/INC NO	DATE	AMOUNT	MTHD	DLR SHR	STAT
GCU	01	48 03588	[redacted]	12/09/14	755.11	OA	0.00	9

PROCESS TYPE: 001 CHECK NO: SSN:
DATA SCE: DLR INC MEMO NO: [redacted] AUTH PUR CD:
MISC DATE: 11/14/14 MISC:
POLICY PYMT CMNT: ACTV TYPE: 6

CODE	PAY	SS/SITE	INV/INC NO	DATE	AMOUNT	MTHD	DLR SHR	STAT
XJE	01	48 03588	[redacted]	11/25/14	2,301.26	OP	0.00	9

PROCESS TYPE: 004 CHECK NO: SSN:
DATA SCE: GMAC INC MEMO NO: [redacted] AUTH PUR CD:
MISC DATE: 11/14/14 MISC: [redacted] A1
POLICY PYMT CMNT: ACTV TYPE: 6

2015 CANYON 4WD SLT CREW SHORT BOX GENERAL MOTORS LLC
G7J EMERALD GREEN METALLIC /V6G
H0K COCOA / DUNE RENAISSANCE CENTER
ORDER NO. RZGDM9/TRE STOCK NO. DETROIT MI 48243-1114
VIN 1GT G6CE 31 F1[redacted] VEHICLE INVOICE 5[redacted]
**********9475*****48*03588S

MODEL & FACTORY OPTIONS	MSRP	INV AMT	RETAIL - STOCK
T2P43 CANYON 4WD SLT CREW SHORT B	36950.00	35102.50	INVOICE 10/10/14
GU6 REAR AXLE - 3.42 RATIO	N/C	N/C	SHIPPED 10/09/14
G7J EMERALD GREEN METALLIC	495.00	435.60	EXP I/T 10/24/14
IO6 AUDIO SYSTEM, 8" DIAGONAL COLOR TOUCH W/ NAVIGATION & INTELLILINK	495.00	435.60	INT COM 10/24/14
			PRC EFF 10/08/14
			KEYS Z1599 Z1599
LFX ENGINE, 3.6L DI DOHC V6 VVT * TOW/HAUL MODE	N/C	N/C	WFP-S QTR OPT-1
			BANK: ALLY - 020
MYB TRANSMISSION, 6-SPD AUTOMATIC	N/C	N/C	CHG-TO 03-588
NE1 50-STATE EMISSIONS	N/C	N/C	
R6J CUSTOMER DIALOG NETWORK	0.00	16.50	SHIP WT: 4393
UQA AUDIO SYSTEM- PREMIUM BOSE	500.00	440.00	HP: 32.9
			GVWR: 6000
			GAWR.FT: 3200
			GAWR.RR: 3500
			EMPLOY: 36097.99
			SUPPLR: 37555.20
			NTR: 1/2
			DAN: LTCRS
			EMPINC: 2212.31
			SUPINC: 755.11

TOTAL MODEL & OPTIONS	38440.00	36430.20	ACT 237 36202.00
DESTINATION CHARGE	925.00	925.00	H/B 261 1153.20
DEALER IMR CONTRIBUTION		384.40	ADV 261 384.40
LMA GROUP CONTRIBUTION		384.40	EXP 65A 384.40
TOTAL	39365.00	38124.00	PAY 310 38124.00

MEMO: TOTAL LESS HOLDBACK AND
APPROX WHOLESALE FINANCE CREDIT 36416.55

****

INVOICE DOES NOT REFLECT DEALER'S ULTIMATE COST BECAUSE OF MANUFACTURER REBATES, ALLOWANCES, INCENTIVES, HOLDBACK, FINANCE CREDIT AND RETURN TO DEALER OF ADVERTISING MONIES, ALL OF WHICH MAY APPLY TO VEHICLE.

****

THIS MOTOR VEHICLE IS SUBJECT TO A SECURITY INTEREST HELD BY ALLY.

PATRIOT BUICK GMC

REMIT TO ALLY NO. [redacted]
VIN 1GTG6CE31F1[redacted]
$ 38124.00 INV [redacted]
DUE 10/24/14 DEALER 03-588



December 3, 2018

Robert Silverman, Esq.
Kimmel & Silverman
30 E. Butler Pike
Ambler, PA 19002

RE: [redacted]
Service Request: [redacted]
2015 GMC Canyon
Vehicle Identification Number: 1GTG6CE31F[redacted]
Customer Relationship Specialist: Crystal

Dear Mr. Silverman:

We regret that your client is dissatisfied with his 2015 GMC Canyon and that several attempts by the dealer to resolve the concerns have not met your client expectations. General Motors takes great pride in the service we provide to our customers, and we apologize for any inconvenience and frustration experienced by your client.

After careful review of this case, General Motors would like to make the following voluntary settlement offer for all defendants. This offer is being made in an effort to reach an early resolution that will be equitable to your client and reinforce General Motors' commitment to its customers. General Motors requests you make this offer available to your client at the earliest possible opportunity.

A cash settlement of $6,500.00 + $2,000.00 Attorney Fees.

The above offer is inclusive of any and all costs, fees, expenses, and attorney's fees, known or unknown, that are associated with the above-referenced vehicle and is contingent upon receipt of a copy of the current registration (valid for at least 30 days beyond the date this letter is signed by your client) to show proof of ownership.

Your client would retain the vehicle.

If this offer is acceptable to your client, please have your client sign this offer letter as well as the attached release and return them to us at the fax number shown on the fax cover sheet. This offer is good for 10 calendar days from the date of this letter. If your client does not agree with the terms of this offer, we ask that you contact us immediately to further discuss resolution of this matter.

Furthermore, this settlement offer is contingent upon General Motors receiving a completed W-9 containing your Federal Tax ID. Failure to return the W-9 will result in a delay of processing this offer. To assist in ensuring the security of this information, the W-9 form needs to be faxed back to GM separately from all other settlement documents. The W-9 form can be downloaded from the IRS website at www.irs.gov. In addition, the IRS website will provide instructions for completing the W-9.

Please refer to the service request number above when contacting our Business Resource Center at 1-800-231-1841 Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time.

Sincerely,

General Motors

Attach.

20309

[redacted]

Client's Signature

Client's Signature

12-6-18

Date

Date

RELEASE OF CLAIM

I, Randy A. Smith , (hereinafter referred to as "Releasor"), on behalf of myself and my assigns, heirs and executors, in consideration of $ 8500.00 paid by General Motors LLC, hereby release and discharge General Motors LLC, General Motors Company, their subsidiaries, their authorized independent dealers, any designers and suppliers of vehicles, parts and components that are distributed by them, and their respective agents and employees (hereinafter referred to as "Releasees") from any and all claims, causes of action, demands, damages, and claims for attorney's fees and costs which directly or indirectly arise from, are related to, or are in any way associated with the purchase, repair, maintenance, operation, alteration, or use of Releasor 2015 GMC Canyon bearing Vehicle Identification Number 1GTG6CE31F1127988 ("Subject Vehicle"), including but not limited to any claims based on any alleged defects in the subject vehicle. This Release of Claim shall not be construed to release any of the above named persons or entities from any liability regarding claims of personal injury or products liability arising out of the use or operation of the Subject Vehicle after the date of execution of this release. Notwithstanding the above, General Motors LLC agrees to honor the remaining term of the manufacturer's express limited warranty, which accompanied the sale of the subject vehicle. If Releasor has initiated any court, arbitration or other proceeding against Releasees, Releasor immediately will dismiss the proceeding with prejudice.

The subject vehicle's mileage is 20309 on the date of the signing of this release.

Releasor has carefully read and understand this release. Releasor agree and acknowledge that this Release constitutes the entire agreement between Releasor and Releasees, and Releasor is not relying on any representations, promises or inducements other than those stated in this release.

PLEASE READ CAREFULLY BEFORE SIGNING. BY SIGNING THIS RELEASE, YOU ARE SIGNIFYING THAT YOU HAVE READ IT, UNDERSTAND IT, AND AGREE TO ITS TERMS.

I agree to the terms of this Release of All Claims

DATE SIGNED: 12-6-18

[redacted]

Claimant's Signature

[redacted]

Address

Address

Boyertown PA [redacted]

City, State, Zip Code

City, State, Zip Code

STATE OF PA

COUNTY OF Berks

Sworn to (or affirmed) and subscribed before me this 10 day of Dec, 2018.
by Randy A. Smith.

[redacted]

[redacted]

Print, type or stamp Commissioned Name of Notary Public

Personally Known ___ OR Produced identification ✓

Type of identification PA drivers license

My commission expires: 12/22/18

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
RACHEL L. WHITMAN, Notary Public
Boyertown Boro., Berks County
My Commission Expires December 22, 2018

Form **W-9**
(Rev. December 2014)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

Print or type
See Specific Instructions on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above
Kimmel & Silverman, P.C.

3 Check appropriate box for federal tax classification; check only one of the following seven boxes:
☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☑ S Corporation ☐ Partnership ☐ Trust/estate
☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶
Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.
☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any)
Exemption from FATCA reporting code (if any)
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.)
30 East Butler Pike

Requester's name and address (optional)

6 City, state, and ZIP code
Ambler, PA 19002

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number
[redacted]

or

Employer identification number
[redacted]

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cr[redacted]e if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all inte[redacted]on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonmen[redacted]ty, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest a[redacted]re not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶ [redacted]	Date ▶ 06/13/2018

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at *www.irs.gov/fw9*.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

General Motors LLC
General Motors Holdings LLC
PO BOX 62530
Phoenix, AZ 85082-2530

CHECK NO. [redacted]

DATE	U.S FUNDS		AMOUNT
12/14/18	8,500 DOLLARS	00 CENTS	$ 8,500.00

NOT VALID AFTER
180 DAYS FROM DATE

PAY TO THE ORDER OF [redacted] KIMMEL & SILVERMAN, P.C.
Ambler PA [redacted]

JP Morgan Chase Bank N.A.
Syracuse NEW YORK 13201

AUDIT

[redacted]

SIGNATURE

[redacted]

VENDOR
DUNS NO
VENDOR NAME [redacted] 1

General Motors LLC
General Motors Holdings LLC
PO BOX 62530
Phoenix, AZ 85082-2530

DETACH BEFORE DEPOSITING CHECK
CHECK NO [redacted]
PAYMENT DATE 12/14/18

REGISTER NO. / DESCRIPTION	INVOICE DATE	DOC. REFERENCE NUMBER	% DISC	INVOICE AMOUNT	DISC. AMOUNT	NET AMOUNT
[redacted]			0.000	8,500.00	0.00	8,500.00
				U/P: 8,500.00	EXT:	8,500.00
			TOTAL	8,500.00	0.00	8,500.00

For payment inquiries, please use GM Supplier Portal via GM Supply Power or contact the Service Desk at gmnar2phelp@gm.com or 1-888-376-6115

November 9, 2018

Robert Silverman, Esq.
Kimmel & Silverman
30 E. Butler Pike
Ambler, PA 19002

RE: [redacted]
Service Request: [redacted]
2015 GMC Canyon
Vehicle Identification Number: 1GTG6CE31F1[redacted]
Customer Relationship Specialist: Crystal

Dear Mr. Silverman:

On October 29, 2018 we communicated to you General Motors' offer to resolve the above-referenced matter. To date, we have not received a response from you or your client to this offer.

For your convenience, enclosed with this letter is another copy of General Motors' offer. We ask that you discuss General Motors' offer with your client at your earliest opportunity. If your client agrees with the terms of the offer, please have the offer letter and release executed where indicated and faxed to the number on the fax cover sheet. If your client does not agree with the terms of the offer, we ask that you contact us immediately via facsimile using the number on the fax cover sheet regarding the resolution of this matter.

Our primary goal is to maintain and promote customer satisfaction by promptly resolving your client concerns. With that in mind, we are hopeful that we can resolve this matter within the next ten (10) calendar days. We look forward to hearing from you within this time frame. If your client has not accepted our offer within this time frame, this offer will be withdrawn and the matter will be considered closed.

Please refer to the service request number above when contacting our Business Resource Center at 1-800-231-1841 Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time.

Sincerely,

General Motors

Close Window

View Field Action Details

This screen allows IVH users to view the detail information for the selected VIN on Filed Action.

Vehicle Information

VIN: 1GTG6CE31F1[redacted] Model: T2P43-2015 CANYON SLT/ALL TERRAIN/DENALI CREW CAB
Service Contract: No Branded Title: No Warranty Block: No PDI Status: Yes
Order Type: 70 - RETAIL - STOCK
Field Actions: 0 Open

Field Action Details

Type	Number	Description	Release Date
Customer Satisfaction Program	N172115610	Power Steering Loss of Assist	06/21/2018

Status: Closed
Group:
Sub-Group: 20333
Expires: 06/30/2020
Original Number: 18027
Labour Ops: 9103709 18027 - Electric Belt Drive Rack & Pinion Steering Gear Replacement (2WD)
9103710 18027 - Electric Belt Drive Rack & Pinion Steering Gear Replacement (4WD)
9103711 18027 - Customer Reimbursement Approved - For USA and Canada dealers only
9103712 18027 - Customer Reimbursement Denied – For USA dealers only
Government Agency #:
Field Action Description: Certain 2015 model year Chevrolet Colorado and GMC Canyon vehicles may have been built with a connector between the electric power steering motor and torque sensor that has a potential for fretting corrosion. If this condition exists, power steering may be lost, and the driver may experience unanticipated increased steering effort as the vehicle reverts to manual steering. A chime will also sound in the vehicle, and a “Service Power Steering” message will appear on the Driver Information Center (DIC). Manual steering functionality will be maintained but will require additional effort, particularly at lower speeds.
Safety Risk Description:
Repair Description: Dealers are to replace the complete power steering rack assembly.

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November 28, 2018

Robert Silverman, Esq.
Kimmel & Silverman
30 E. Butler Pike
Ambler, PA 19002

RE: [redacted]
Service Request: [redacted]
2015 GMC Canyon
Vehicle Identification Number: 1GTG6CE31F1[redacted]
Customer Relationship Specialist: Crystal

Dear Mr. Silverman:

We regret that your client is dissatisfied with his 2015 GMC Canyon and that several attempts by the dealer to resolve the concerns have not met your client expectations. General Motors takes great pride in the service we provide to our customers, and we apologize for any inconvenience and frustration experienced by your client.

After careful review of this case, General Motors would like to make the following voluntary settlement offer for all defendants. This offer is being made in an effort to reach an early resolution that will be equitable to your client and reinforce General Motors' commitment to its customers. General Motors requests you make this offer available to your client at the earliest possible opportunity.

A cash settlement of $ 5,000.00 + $2,000.00 Attorney Fees.

The above offer is inclusive of any and all costs, fees, expenses, and attorney's fees, known or unknown, that are associated with the above-referenced vehicle and is contingent upon receipt of a copy of the current registration (valid for at least 30 days beyond the date this letter is signed by your client) to show proof of ownership.

Your client would retain the vehicle.

If this offer is acceptable to your client, please have your client sign this offer letter as well as the attached release and return them to us at the fax number shown on the fax cover sheet. This offer is good for 10 calendar days from the date of this letter. If your client does not agree with the terms of this offer, we ask that you contact us immediately to further discuss resolution of this matter.

Furthermore, this settlement offer is contingent upon General Motors receiving a completed W-9 containing your Federal Tax ID. Failure to return the W-9 will result in a delay of processing this offer. To assist in ensuring the security of this information, the W-9 form needs to be faxed back to GM separately from all other settlement documents. The W-9 form can be downloaded from the IRS website at www.irs.gov. In addition, the IRS website will provide instructions for completing the W-9.

Please refer to the service request number above when contacting our Business Resource Center at 1-800-231-1841 Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time.

Sincerely,

General Motors

Attach.

_____
Odometer

_____	_____
Client's Signature	Client's Signature
_____	_____
Date	Date

December 3, 2018

Robert Silverman, Esq.
Kimmel & Silverman
30 E. Butler Pike
Ambler, PA 19002

RE: [redacted]
Service Request: [redacted]
2015 GMC Canyon
Vehicle Identification Number: 1GTG6CE31F1[redacted]
Customer Relationship Specialist: Crystal

Dear Mr. Silverman:

We regret that your client is dissatisfied with his 2015 GMC Canyon and that several attempts by the dealer to resolve the concerns have not met your client expectations. General Motors takes great pride in the service we provide to our customers, and we apologize for any inconvenience and frustration experienced by your client.

After careful review of this case, General Motors would like to make the following voluntary settlement offer for all defendants. This offer is being made in an effort to reach an early resolution that will be equitable to your client and reinforce General Motors' commitment to its customers. General Motors requests you make this offer available to your client at the earliest possible opportunity.

A cash settlement of $6,500.00 + $2,000.00 Attorney Fees.

The above offer is inclusive of any and all costs, fees, expenses, and attorney's fees, known or unknown, that are associated with the above-referenced vehicle and is contingent upon receipt of a copy of the current registration (valid for at least 30 days beyond the date this letter is signed by your client) to show proof of ownership.

Your client would retain the vehicle.

If this offer is acceptable to your client, please have your client sign this offer letter as well as the attached release and return them to us at the fax number shown on the fax cover sheet. This offer is good for 10 calendar days from the date of this letter. If your client does not agree with the terms of this offer, we ask that you contact us immediately to further discuss resolution of this matter.

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Please refer to the service request number above when contacting our Business Resource Center at 1-800-231-1841 Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time.

Sincerely,

General Motors

Attach.

_____
Odometer

_____	_____
Client's Signature	Client's Signature
_____	_____
Date	Date

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2015 GMC Canyon - What Your Car is Worth

Use Edmunds.com to accurately appraise your used car.

Zip Code & Style | Colors & Options | Condition & Mileage | True Market Value®



Current Pricing

	Rough	Average	Clean	Outstanding
TRADE-IN	$16,533	$18,267	$21,787	$23,055
PRIVATE PARTY	$18,348	$20,341	$24,217	$25,575

Where can I find my VIN?

edmunds | MyAppraise

Skip the Hassle, Sell Smarter

- Dealers compete for your vehicle by sending offers by e-mail or text
- Easier and safer than selling your car to private buyers
- Absolutely no obligation to sell or buy



Enter Your VIN

e.g. 2FMDK3KCXBBB1 Get Started

2015 GMC Canyon

SLT 4dr Truck 6.2 ft. Bed

TMV® Pricing Details

	Trade-In	Private Party	Dealer Retail
National Base Price	$19,922	$22,367	$24,534
Optional Equipment	$0	$0	$0
Color Adjustment - Emerald Green Metallic	$-60	$-67	$-74
Regional Adjustment - for Zip Code 19512	$-62	$-70	$-77
Mileage Adjustment - 18,879 miles	$1,987	$1,987	$1,987
Condition Adjustment - Clean	$0	$0	$0
Total	$21,787	$24,217	$26,370

Buying a Certified Used Vehicle	Dealer Retail
Certified Used Price	$27,219

Buy this car on Edmunds

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3 of 15 For Sale | 1 Certified Pre-Owned Near Boyertown, PA [redacted]

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AD

ROBERT M. SILVERMAN[1,2]
CRAIG THOR KIMMEL[1,3]

[1] Member, PA Bar
[2] Member, NJ Bar
[3] Member, DE Bar
[4] Member, NY Bar
[5] Member, MA Bar
[6] Member, MD Bar
[7] Member, OH Bar
[8] Member, NH Bar
[9] Member, CT Bar
[10] Member, TN Bar
[11] Member, WY Bar
[12] Member, DC Bar
[13] Member, CA Bar
[14] Member, WI Bar
[15] Member FL Bar
[16] Member, AZ Bar
[17] Member, TX Bar

KIMMEL & SILVERMAN
P.C.

1-800-LEMON LAW
www.lemonlaw.com

CORPORATE HEADQUARTERS
30 E. Butler Pike
Ambler, PA 19002
P (215) 540-8888
F (215) 540-8817

WESTERN PA OFFICE, 100 Ross Street, Suite 330, Pittsburgh, PA 15219, P (412) 566-1001, F (412) 566-1005
NEW JERSEY OFFICE, Executive Quarters, 1930 E. Marlton Pike, Suite Q29, Cherry Hill, NJ 08003, P (856) 751-4152, F (856) 216-7344
DELAWARE OFFICE, 501 Silverside Road, Suite 118, Wilmington, DE 19809, P (302) 791-9373, F (302) 791-9476
NEW ENGLAND OFFICE, 5 Village Plaza Way, Box 2, North Scituate, RI 02857, P (401) 764-5566, F (401) 764-5567
NEW YORK OFFICE, 1001 Avenue of the Americas, 12th Floor, New York, NY 10018, P (212) 719-7543, F (877) 617-2515
BUFFALO, NY OFFICE, 1207 Delaware Avenue, Suite 440, Buffalo, NY 14209, P (716) 332-6112, F (800) 863-1689
CALIFORNIA OFFICE, 388 Market Street, Suite 1300, San Francisco, CA 94111, P (415) 947-7827, F (215) 540-8817
OHIO OFFICE, 4031 Colonel Glenn Highway, Beavercreek, OH 45431, P (937) 306-7220, F (215) 540-8817
PLEASE REMIT ALL CORRESPONDENCE TO THE AMBLER OFFICE

JACQUELINE C. HERRITT[1,2,4,5]
ROBERT A. RAPKIN[1]
ANGELA K. TROCCOLI[1,2]
AMY L. BENNECOFF GINSBURG[1,2,4,5,6,7,8,9,10,11,12,13,14,15,16,17]
W. CHRISTOPHER COMPONOVO[1,2,4]
JASON L. GRESHES[1,2,4]
SHANNON R. HAWKINS[1,2]
CHAD P. DOMAN[1]
RACHEL R. STEVENS[1,2]
JOSEPH C. HOEFFEL[1,2]
RICHARD J. ALBANESE[1,2]
KAREEM R. SEIFELDIN[1,2]
ZACHARY A. ZAWADZKI[1]
STEPHEN D. SILVERMAN[1,2]

December 3, 2018

VIA TELEFAX ONLY (866-215-6750)

Crystal Griffin, Esquire
BRC Legal Case Manager
GM Business Resource Center

RE: Randy Smith v. GM

Dear Ms. Griffin:

Please be advised our client hereby accepts GM's most gracious offer to settle his underlying claims against GM for $6,500.00. This will further confirm our separate settlement of my firm's bill of fees and costs for $2,000.00. The vehicle has about 22000 miles on the odometer and attached is the Registration Card. I will have David Kelly of my office telephone you tomorrow to touch base on consummating the settlement. Once again, thank you for all of your help in getting this matter expeditiously resolved and I look forward to discussing more cases with you as soon as you are ready.

[redacted]

[redacted]

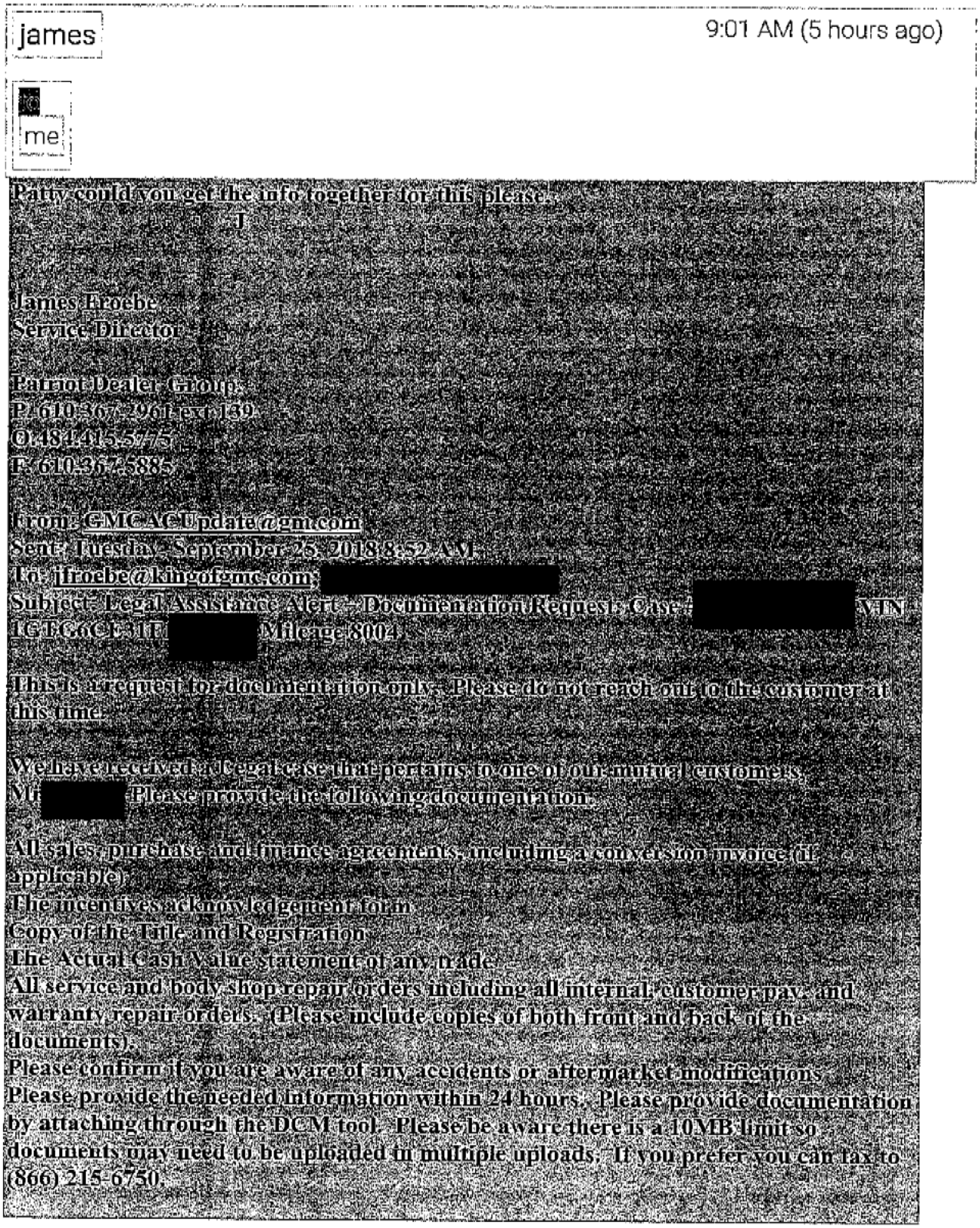
EXPIRY: FEB 28, 2019 VALID: 01/03/18

PLATE: [redacted]
TITLE: [redacted]
VIN: 1GTG6CE31F1[redacted]
YR/MAKE: 2015 GMC
TYPE: PK
MID: 18003 3902 1(40121-401

REG. GROSS WT: 05000
UNLADEN WEIGHT: 04593
CLASS: 01

[redacted]
BUYERTOWN PA

[redacted]


james
9:01 AM (5 hours ago)
me
Patty could you get the info together for this please.
J
James Froebe
Service Director
Patriot Dealer Group
P: 610-367-2961 ext 139
C: 484.415.5775
F: 610.367.5885
From: GMC AC Update@gm.com
Sent: Tuesday, September 25, 2018 8:52 AM
To: jfroebe@kingofgmc.com;
Subject: Legal Assistance Alert – Documentation Request: Case #
VIN:
1GTG6CEN1H
Mileage: 8004
This is a request for documentation only. Please do not reach out to the customer at this time.
We have received a legal case that pertains to one of our mutual customers,
Mr
Please provide the following documentation:
All sales, purchase and finance agreements, including a conversion invoice (if applicable)
The incentives acknowledgement form
Copy of the Title and Registration
The Actual Cash Value statement of any trade
All service and body shop repair orders including all internal, customer pay, and warranty repair orders. (Please include copies of both front and back of the documents).
Please confirm if you are aware of any accidents or aftermarket modifications
Please provide the needed information within 24 hours. Please provide documentation by attaching through the DCM tool. Please be aware there is a 10MB limit so documents may need to be uploaded in multiple uploads. If you prefer you can fax to (866) 215-6750

Your cooperation in this matter is greatly appreciated as we are under strict timelines to respond to this matter.

Sincerely,
Sonia-Business Resource Center
Alorica on behalf of General Motors LLC
Phone: (866) 790-5600 Ext: 5915501
Fax: (866) 215-6750

PATRIOT BUICK GMC INC. 933 E Philadelphia Avenue Boyertown PA 19512 BUYER
(610) 616-4506 • www.patriotbpg.com

Date 12/27/2017 Seller Name and Address MICHAEL S. HOLMWOOD

Buyer's Name	Co-Buyer's Name
[redacted]	N/A
Address (City, State and Zip Code)	Address (City, State and Zip Code)
[redacted] BOYERTOWN PA [redacted]	N/A
Residential Phone: [redacted]	Residential Phone: N/A
Business Phone:	Business Phone: N/A
Email Address: [redacted]	Email Address: N/A
Mobile Phone: [redacted]	Mobile Phone: N/A

THIS BUYER'S ORDER IS FOR THE FOLLOWING: ☐ NEW ☒ USED ☒ CAR ☒ TRUCK ☐ DEMO ☐ PRIOR USE: N/A

TO BE DELIVERED ON OR ABOUT 12/27/2017

Year	Make	Model	Type	Trim	Color	Mileage	Stock #
2015	GMC	CANYON	CREW CAB 14	4WD SLT		12106	7988X

VIN 1GTG6CE31F1 [redacted]

TRADE IN RECORD 1

YR.	MAKE	MODEL	TYPE
N/A	N/A	N/A	N/A

COLOR	TRIM	MILEAGE
N/A	N/A	N/A

VIN: N/A

TITLE NO.	PLATE NO.	EXP. DATE
N/A	N/A	N/A

OWNER	LOAN #
N/A	N/A

LIENHOLDER	PHONE
N/A	N/A

ADDRESS	SPOKE WITH
N/A	N/A

AMOUNT	GOOD TIL	VERIFIED BY
N/A	N/A	N/A

TRADE IN RECORD 2

YR.	MAKE	MODEL	TYPE
N/A	N/A	N/A	N/A

COLOR	TRIM	MILEAGE
N/A	N/A	N/A

VIN: N/A

TITLE NO.	PLATE NO.	EXP. DATE
N/A	N/A	N/A

OWNER	LOAN #
N/A	N/A

LIENHOLDER	PHONE
N/A	N/A

ADDRESS	SPOKE WITH
N/A	N/A

AMOUNT	GOOD TIL	VERIFIED BY
N/A	N/A	N/A

COLLISION COVERAGE

NAME OF AGENT	PHONE
BODY-BORNEMAN INS	(610)367-1100

ADDRESS: 17 E PHILA AVE BOYERTOWN PA 19512

POLICY NUMBER	COLLISION DEDUCTIBLE
[redacted]	

INSURANCE CO.	SPOKE WITH
ERIE INS	

EFFECTIVE DATE	EXP. DATE	VERIFIED BY
11/15/2017	05/15/2018	

VIN 1GTG6CE31F1 [redacted]	
PRICE OF VEHICLE	25454.61
SELLER ACCESSORIES	
N/A	N/A
N/A	N/A
N/A	N/A
ALLSTATE VSC	2946.00
N/A	N/A
GAP INSURANCE	795.00
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
Cash Price of Vehicle & Accessories	29195.61
N/A	N/A
N/A	N/A
Sales Tax	1704.04
P.T.A. Fee ($1.00 PER TIRE)	N/A
County Fee	5.00
REGISTRATION 37.00 TITLE 53.00 TRANSFER 9.00 ENCUMBRANCE 25.00	124.00
Temporary Registration Plate Fee	N/A
Documentary Fee	138.00
Notary Fee	N/A
On-Line Registration Fee	15.15
Messenger Fee	N/A
N/A	N/A
OTHER CHARGES N/A	N/A
OTHER CHARGES N/A	N/A
Total Price	31181.80
Trade-In	N/A
*Payoff Amount Is Subject To Verification — Less Payoff *	N/A
Net Trade In	N/A
Deposit	N/A
Cash on Delivery	N/A
Net Trade + Deposit + Cash on Delivery = **Total Down Payment**	N/A
Unpaid Balance of Total Price	31181.80

USED CAR BUYERS GUIDE: THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THE CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

If you cancel this buyer's order or refuse to take delivery of the vehicle ordered, except as permitted by law, you shall, at our option, forfeit as damages the amount of $ N/A

BUYER'S SIGNATURE X _____
Buyer hereby acknowledges to the above clause.

SEP/26/2018/WED 10:19 AM FAX No. P. 003

1. These definitions apply to this Agreement:

   "Agreement" means this Buyer's Order.
   "Buyer" means the party or parties executing this Agreement as such.
   "Manufacturer" means the manufacturer of the Vehicle.
   "Seller" means the authorized Seller named on page 1 of this Agreement.
   "Trade-In" is the used vehicle that Buyer intends to use as part of the consideration for the purchase price of the Vehicle or otherwise is to be transferred to Seller.
   "Vehicle" is the vehicle or chassis that is the subject of this Agreement.

   Seller is not the Manufacturer's agent. Buyer and Seller are the sole parties to this Agreement. References in this Agreement to Manufacturer are for the purpose of describing certain contractual relationships between the Manufacturer and Seller relating to new vehicles.

2. The Manufacturer may change the design of any vehicle, chassis, accessories, or parts at any time without notice. The Manufacturer may also make the same or any similar change upon any vehicle, chassis, accessories, or parts already bought by or shipped to Seller or being manufactured or sold in accordance with Seller orders. If the Manufacturer makes such a change, Seller has no obligation to Buyer to notify Buyer or make the same or any similar change in the Vehicle or its parts either before or after Seller delivers the Vehicle to Buyer. The Manufacturer may change the price of new vehicles without notice. If the Manufacturer changes the price of the new vehicle of the series and body type of the Vehicle before Seller delivers it to Buyer, Seller may change the price of the Vehicle to Buyer accordingly. If Seller changes the price of the Vehicle, Buyer may cancel this Agreement and Seller shall return the Trade-In to Buyer if the Trade-In remains available. Buyer agrees to pay Seller reasonable storage and repair charges. If the Trade-In is unavailable, Seller shall pay Buyer the Trade-In allowance less a sales commission of 15% and any expense in storing, insuring, conditioning or advertising the Trade-In for sale unless prohibited by law.

3. If Buyer doesn't deliver the Trade-In to Seller until Seller delivers the Vehicle to Buyer, Seller will reappraise the Trade-In at that time, subject to applicable law. The reappraised value will be the allowance for the Trade-In. If the reappraised value is lower than the amount shown in this Agreement, Buyer may cancel this Agreement. Buyer must exercise Buyer's right to cancel before Seller delivers the Vehicle to Buyer and Buyer surrenders the Trade-In to Seller.

4. Buyer shall give Seller satisfactory evidence of title to any Trade-In upon delivery to Seller. Buyer warrants any Trade-In to be Buyer's property, free and clear of all liens and encumbrances unless otherwise noted in this Agreement, and that the Trade-In has never had a salvage or "branded" title, been reconstructed, rebuilt, flooded or had major mechanical damage that caused the reconstruction of the Trade-In. Buyer represents that the Trade-In's mileage shown in this Agreement is the actual mileage on the Trade-In. Buyer authorizes Seller to rely on this representation in entering into this Agreement. If Buyer provides false information related to the Trade-In Buyer agrees to repurchase the Trade-In for the full allowance given to Buyer plus all costs incurred by Seller in resolving the matter including but not limited to reconditioning costs, legal fees, court and collection costs.

5. Except as permitted under **Sections 2** or **3** above, if Buyer fails or refuses to accept delivery of the Vehicle or comply with this Agreement, without limiting any other rights Seller may have, Seller may keep as liquidated damages any deposit made by Buyer, to the extent not prohibited by law. Seller may also reimburse itself for any expenses and losses it incurs or suffers as a result of Buyer's failure or refusal to comply with this Agreement, including, without limitation, reasonable attorney's fees. Seller isn't liable for failure to deliver or delay in delivering the Vehicle where such failure or delay is due, in whole or in part, to any cause beyond Seller's control or without Seller's fault or negligence.

6. The Vehicle price doesn't include sales taxes, use taxes or occupational taxes (federal, state or local) unless expressly so stated. Buyer agrees to pay, unless prohibited by law, any such taxes imposed on or that apply to the transaction reflected by this Agreement, regardless of who has primary liability for the tax.

7. If this Agreement shows a charge for credit insurance, this paragraph applies. The credit insurance provisions in any retail installment sale contract Buyer may sign related to this Agreement will apply. If such credit insurance is wholly or partially unavailable under the designated policy, Seller will deduct the applicable part of the credit insurance charge shown in this Agreement and the related finance charge from the total time balance. If such credit insurance does not become effective, Seller will notify Buyer. This Agreement and any related retail installment sale contract Buyer may sign shall otherwise remain fully effective, to the extent provided by applicable law.

8. Buyer agrees to sign such agreements or documents as Seller may reasonably require to effect the terms and conditions of payment shown in this Agreement and to otherwise carry out the intent of this Agreement.

9. Buyer may arrange financing through Seller or a finance source of Buyer's choosing. Buyer may be able to obtain more favorable financing from a third party. Buyer understands the annual percentage rate (APR) quoted by Seller may be negotiable. If this Agreement shows that any part of the transaction is to be financed, Seller may assist in submitting credit applications to third parties, for which Buyer grants permission.

10. In the event that any of the terms and conditions of this Agreement are inconsistent with the terms and conditions of any retail installment sale contract between Buyer and Seller, the terms of such retail installment sale contract shall apply. Each provision of this Agreement shall be severable from every other provision of this Agreement for the purpose of determining the legal enforceability of any provision hereof.

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

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

12. **IT IS BUYER'S RESPONSIBILITY TO OBTAIN INSURANCE ON THE VEHICLE.** Seller may request insurance information from Buyer in order to register the Vehicle with the Division of Motor Vehicles (DMV) or for verifying insurance coverage. Seller's request for insurance information does not constitute an agreement to transfer or obtain insurance coverage on the Vehicle. By signing this agreement, Buyer covenants and agrees that Buyer has obtained, or will obtain, before the Vehicle is driven by anyone, insurance on the Vehicle.

13. **EACH PARTY HERETO HEREBY IRREVOCABLY, AND UNCONDITIONALLY WAIVES, TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRIAL BY JURY IN ANY LEGAL ACTION OR PROCEEDING RELATING TO THIS AGREEMENT AND ANY OTHER DOCUMENT RELATED HERETO.**

14. Buyer agrees that Seller may try to contact Buyer in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. Buyer also agrees that Seller may try to contact Buyer in these and other ways at any address or telephone number Buyer provides Seller, even if the telephone number is a cell phone number or the contact results in a charge to Buyer.

15. Payoff information shown on page 1 of this Agreement is provided by you and/or your lienholder. Should the actual payoff(s) be less, we will refund the difference to you. If the payoff(s) is more, you agree to remit the difference to us within three business days of notification of the difference.

BUYER

SEP/26/2018/WED 10:20 AM FAX No. P. 004

[redacted]

Dealertrack On-Line Registration System
Pennsylvania Department of Transportation Applicant Summary Statement

Transaction: Transfer
Purchase Date: 01/08/2018
Prev Title No: 74076003

Processor: PATRIOT BUICK GMC/00859834
Process Date: 01/23/2018
Prev Dupe Title Count:

Processed By: LIGHKI02
Temp Reg Date: 01/08/2018
State of Origin: PA

VIN: 1GTG6CE31F1[redacted]
YR/Make: 2015 / GMC
Odom Reading: 12106
Odom Qual: ACTUAL MILEAGE
Brands:

Condition: Good
Body: TK
Fuel: G
Purchase Price: $28,400.61

Stock No: 135435
Unladen Weight: 4393
GVWR: 6000
GCWR: 6000
No. of Axles: 0

Chassis Mfr:
Body Make: TK
Seat Cap: 0

Owner Information

[redacted]
BOYERTOWN PA 19512

Lessee Information

☐ Tenant in Survivorship?
☐ Tenant in Common
☐ Retired
☐ ODTF
☐ VTF

Insurance Information

ERIE INS
[redacted]
11/15/2017 ~ 05/15/2018

☐ Daily Rental
Mail Code :

Disabled Veteran:

Trade In #1 Information

VIN:
YR:
Make:
Condition:
Allowance:

Trade In #2

Allowance :

Lien Holder #1 Information

03130912301
BB&T CREDIT SERVICES
PO BOX 1290
WHITEVILLE NC
28472

☑ Elt

Lien Holder #2

Fees & Sales Tax Information

Tax Exempt Reason :
Tax Exempt No:
Taxable Sale Price: $28,400.61
Sales Tax Credit:
Tax Override Code:
☐ Tax Override

PennDOT Fees

Sales/Use Tax:	1,704.04
Motor Veh. Fees:	115.00
Local Use Fees:	5.00
Other Fees:	0.00
Total:	1,824.04

Temp Agent No: 859834
Assigned Tag Type: 02
Assigned Tag No: ZKZ5526
Assigned Exp Date: 02/2019

Class: 02
Reg. GVW : 6000
Reg. GCW : 6000

Assigned Exp Sticker No:
Class Sticker No: T2-3600128
Transferred Title No: 74076003
Transferred Tag No: ZKZ5526 ☐ w/Renewal
Relation to Applicant: Self ☐ w/Tag Replacement
No of Dup Reg Cards: 0 ☐ w/Tag Exchange

Signature of Person from whom Tag is being Transferred:

Dealertrack Fees: 15.15

Request for Optional Registration At A Weight Exceeding the GVWR (MV-1005)

WARNING: The operation of a truck loaded beyond the manufacturer's Gross Vehicle Weight Rating (GVWR) may create unsafe conditions and also void the manufacturer's warranty if damage should result from such overloading. Check with your dealer or factory representative. You should also consult your insurer concerning possible adverse effects to your insurance coverage with respect to such overloading. I/we request that the above described vehicle be registered at the gross vehicle weight (RGVW or RRGVW) listed above under the provisions of Section 1516(b) of the Vehicle Code as amended by Act No. 8 (1980). I/we acknowledge that I have been warned by the Department of Transportation that loading my truck beyond the manufacturer's gross weight rating may damage the truck and endanger its occupants, as well as other vehicles and their occupants and pedestrians; and I/we assume all risks connected with any such overloading of the truck.

I/we acknowledge that I/we may lose my/our operating privilege(s) or vehicle registration(s) for failure to maintain financial responsibility on the currently registered vehicle for the period of registration. I/We further acknowledge that I/we may be subject to a fine not exceeding $5,000 and imprisonment of not more than two (2) years for any false statement that I/ we make on this application and I/we certify that I/we have examined and signed this form after its completion; and that if an exemption from payment of sales tax is claimed, I am/we are authorized to claim this exemption. I/We further certify that all statements herein are true and correct and make application for certificate of title for the vehicle described above.

Date Subscribed and Sworn to:

Signature of Applicant or Authorized Signer:

Signature of Notary Administering Oath:

Signature of Co-Owner/Title of Authorized Signer:

SEAL

☐ VIN/GVWR Certification or Tracing is Required

Place Signature of Person Verifying VIN/GVWR or the Tracing Here:

I hereby certify that I have verified the VIN/GVWR of this vehicle and the VIN/GVWR listed above is correct.

SIGN:

DIN: 00859834

Detach Here — 1 of 1 — Detach Here

COMMONWEALTH OF PENNSYLVANIA REGISTRATION CREDENTIAL

EXPIRY: Feb 28, 2019 **VALID: Jan 23, 2018**

PLATE: [redacted]
TITLE:
VIN: 1GTG6CE31F1[redacted]
YR/MAKE: 2015 / GMC
TYPE: TK
WID:
TITLE BRANDS: [redacted]

REG GROSS WT: 6000
REG GROSS COMB WT: 6000
UNLADEN WEIGHT: 4393
CLASS: 02

SIGNATURE

I hereby acknowledge this day that I have received notice of the provisions of Section 3709 of the Vehicle Code.

EMISSIONS INSPECTION REQUIRED/DIESEL VEHICLES EXEMPT COUNTY : BERKS

[redacted]
BOYERTOWN PA
[redacted]

SEP/26/2018/WED 10:21 AM FAX No. P. 005

[redacted]

MV-4ST (10-14)

	1ST ASSIGNMENT	2ND ASSIGNMENT
PURCHASE PRICE (See Note on Reverse.)	35400.61	
LESS TRADE-IN	0.00	
TAXABLE AMOUNT	28400.61	
1. SALES TAX DUE. X 5% (.05), X 7% (.07) OR X 6% (.06) * (See Note on Reverse.)	1704.03	
1A. EXEMPTION REASON CODE (must be a number from 1 to 23 or 0)		
1B. FIRST ASSIGNMENT EXEMPTION NO.		1B. SECOND ASSIGNMENT EXEMPTION NO.
2. TITLE FEE	53.00	
3. LIEN FEE	25.00	
4. REGISTRATION OR PROCESSING FEE	N/A	
FEE EXEMPT NUMBER AS ASSIGNED BY THE DEPARTMENT		
5. COUNTY FEE * (See Note on Reverse.)	5.00	
6. DUPLICATE REG. FEE NO. OF CARDS ____	N/A	
7. TRANSFER FEE	0.00	
8. INCREASE FEE	35.00	
9. REPLACEMENT FEE	N/A	
TOTAL PAID (ADD 1 THRU 9)	10. 1824.03	11.
12. GRAND TOTAL (ADD 10 & 11)	SEND ONE CHECK IN THIS AMOUNT → 1824.03	

A. VEHICLE PURCHASED

PA TITLE NUMBER (AS SHOWN ON ATTACHED TITLE): [redacted]

MAKE OF VEHICLE: GMC

MODEL YEAR: 2015

VEHICLE IDENTIFICATION NUMBER: 1GTG6CE31F1[redacted]

CONDITION: ☒ GOOD ☐ FAIR ☐ POOR

B. SELLER

LAST NAME (OR FULL BUSINESS NAME): PATRIOT BUICK GMC INC

FIRST NAME: MIDDLE NAME:

CO-SELLER:

C. 1ST PURCHASER (1ST ASSIGNMENT)

LAST NAME (OR FULL BUSINESS NAME): [redacted] FIRST NAME: MIDDLE NAME: PA DL/PHOTO ID# OR BUS. ID#: [redacted] DATE OF BIRTH:

CO [redacted] FIRST NAME: MIDDLE NAME: PA DL/PHOTO ID#: DATE OF BIRTH:

STREET: [redacted]

CITY: BOYERTOWN STATE: PA [redacted] ZIP CODE: DATE ACQUIRED/ PURCHASED: 01/08/2018

COUNTY CODE: 06

REFER TO COUNTY CODES LISTING ON REVERSE SIDE OF YELLOW COPY

D. 2ND PURCHASER (2ND ASSIGNMENT)

LAST NAME (OR FULL BUSINESS [redacted] NAME: MIDDLE NAME: PA DL/PHOTO ID# OR BUS. ID#: DATE OF BIRTH:

CO-PURCHASER LAST NAME: FIRST NAME: MIDDLE NAME: PA DL/PHOTO ID#: DATE OF BIRTH:

STREET:

CITY: STATE: ZIP CODE: DATE ACQUIRED/ PURCHASED:

COUNTY CODE:

REFER TO COUNTY CODES LISTING ON REVERSE SIDE OF YELLOW COPY

E. VEHICLE TRADED

MAKE OF VEHICLE:

VEHICLE IDENTIFICATION NUMBER:

MODEL YEAR:

BODY TYPE (CP, TK, ETC.):

CONDITION: ☐ GOOD ☐ FAIR ☐ POOR

F. APPLICATION FOR REGISTRATION

☐ PLATE TO BE ISSUED BY DEPARTMENT (PROOF OF INSURANCE MUST BE ATTACHED.)
☐ EXCHANGE PLATE TO BE ISSUED BY DEPARTMENT
☐ TEMPORARY PLATE ISSUED BY FULL AGENT (Note: This plate will expire 90 days from date of issuance.)

☒ TRANSFER OF PREVIOUSLY ISSUED PLATE
☐ TRANSFER & RENEWAL OF PLATE
☐ TRANSFER & REPLACEMENT OF PLATE
☐ TRANSFER OF PLATE & REPLACEMENT OF STICKER

PLATE NO.: [redacted] EXPIRES: Year 2019

REASON FOR REPLACEMENT: ☐ LOST ☐ DEFACED ☐ STOLEN ☐ NEVER RECEIVED (Lost in Mail)
NOTE: If "NEVER RECEIVED" block is checked, applicant must complete Form MV-44.

TEMP. PLATE NO.:

TRANSFERRED FROM TITLE NO.: [redacted]

VIN: 1GTG6CE31F[redacted]

PERSON BEING TRANSFERRED (IF OTHER THAN APPLICANT):

SIGN HERE ▶

RELATIONSHIP TO APPLICANT:

VEHICLE PURCHASED WEIGHT INFORMATION (IF APPLICABLE): GVWR | UNLADEN WEIGHT | REQ. REG. GROSS WT. INCLUDING LOAD | REQ. REG. GROSS COMB. WT. (IF APPLICABLE)

INSURANCE COMPANY NAME: ERIE INS

POLICY NO. (OR ATTACH BINDER): 0051515709

POLICY EFFECTIVE DATE: 11/15/2017

POLICY EXPIRATION DATE: 05/15/2018

ISSUING AGENT INFORMATION: I CERTIFY THAT ON MONTH ___ DAY ___ YEAR ___ I HAVE CHECKED TO DETERMINE THAT THE VEHICLE IS INSURED AND ISSUED TEMPORARY REGISTRATION TO THE ABOVE APPLICANT, IN COMPLIANCE WITH ALL APPLICABLE PROVISIONS OF THE VEHICLE CODE AND DEPARTMENT REGULATIONS.

ISSU[redacted]

AGENT NO.:

TELEPHONE NO.: [redacted]

G. CERTIFICATION

I/WE CERTIFY THAT I/WE HAVE EXAMINED AND SIGNED THIS APPLICATION AFTER ITS COMPLE[redacted] MAKE APPLICATION FOR CERTIFICATE OF TITLE FOR THE VEHICLE DESCRIBED IN SECTION A[redacted] AUTHORIZED TO CLAIM THIS EXEMPTION. I/WE ACKNOWLEDGE THAT I/WE MAY LOSE MY/OUR[redacted] RESPONSIBILITY ON THE CURRENTLY REGISTERED VEHICLE FOR THE PERIOD OF REGISTRA[redacted] IMPRISONME[redacted] FALSE STATEMENT THAT I/WE MA[redacted]

[redacted]MENTS HEREIN A[redacted] ER FURTHER CERTIFIES THAT HE/SHE IS [redacted]RATION FOR FAILURE TO MAINTAIN FINANCIAL [redacted]UBJECT TO A FINE NOT EXCEEDING $5,000 AND

1ST ASSIGNMENT	[redacted]	Telephone No. [redacted]
2ND ASSIGNMENT	Signature of Second Purchaser or Authorized Signer Signature of Co-Purchaser/Title of Authorized Signer	Tele[redacted]

I. ADDITIONAL TITLE INFORMATION

NOTE: IF A CO-PURCHASER OTHER THAN YOUR SPOUSE IS LISTED AND YOU WANT THE TITLE TO BE LISTED AS "JOINT TENANTS WITH RIGHT OF SURVIVORSHIP" (ON DEATH OF ONE OWNER, TITLE GOES TO SURVIVING OWNER,) CHECK HERE ☐. OTHERWISE, THE TITLE WILL BE ISSUED AS "TENANTS IN COMMON" (ON DEATH OF ONE OWNER, INTEREST OF DECEASED OWNER GOES TO HIS/HER HEIRS OR ESTATE.)

NOTE: IF THE VEHICLE IS TO BE USED AS A DAILY RENTAL OR LEASED VEHICLE, CHECK THIS BLOCK ☐. IF BLOCK IS CHECKED, COMPLETE AND ATTACH FORM MV-1L

1. BUREAU OF MOTOR VEHICLES

MESSENGER NO.: N/A

CERTIFICATE OF TITLE FOR A VEHICLE

FUEL TYPE: GASOLINE

162

[redacted] VA

1GTG6CE31F1[redacted] | 2015 | GMC | [redacted]

VEHICLE IDENTIFICATION | YEAR | MAKE OF VEHICLE

BODY TYPE	DUP	SEAT CAP	PRIOR TITLE STATE	ODOM. PROCD. DATE	ODOM. MILES	ODOM. STATUS
TK	D			11/28/14	000022	0

DATE PA TITLED	DATE OF ISSUE	UNLADEN WEIGHT	GVWR	GCWR	TITLE BRANDS
11/28/14	11/28/14	4,353	6,000		

ODOMETER STATUS
0 = ACTUAL MILEAGE
1 = MILEAGE EXCEEDS THE MECHANICAL LIMITS
2 = NOT THE ACTUAL MILEAGE
3 = NOT THE ACTUAL MILEAGE-ODOMETER TAMPERING VERIFIED
4 = EXEMPT FROM ODOMETER DISCLOSURE

TITLE BRANDS
A = ANTIQUE VEHICLE
C = CLASSIC VEHICLE
E = COLLECTIBLE VEHICLE
F = OUT OF COUNTRY
G = ORIGINALLY MFGD. FOR NON-U.S. DISTRIBUTION
H = AGRICULTURAL VEHICLE
L = LOGGING VEHICLE
P = IS/WAS A POLICE VEHICLE
R = RECONSTRUCTED
S = STREET ROD
T = RECOVERED THEFT VEHICLE
V = VEHICLE CONTAINS REISSUED VIN
W = FLOOD VEHICLE
X = IS/WAS A TAXI

Commonwealth of Pennsylvania
Department of Transportation

REGISTERED OWNER(S)

[redacted]

HUNT VALLEY MD [redacted]

FIRST LIEN FAVOR OF:

ALLY BANK

ALLY BANK

[redacted]

MAILING ADDRESS

ALLY BANK
10909 MCCORMICK RD
HUNT VALLEY MD 21031

SECOND LIEN FAVOR OF

If a second lienholder is listed upon satisfaction of the first lien, the first lienholder must forward the Certificate of Title to the Bureau of Motor Vehicles with the appropriate form and fee.

SECOND LIEN RELEASED _____ DATE _____

BY _____ AUTHORIZED REPRESENTATIVE

pennsylvania
DEPARTMENT OF TRANSPORTATION

LESLIE S. RICHARDS
Secretary of Transportation

I certify as of the date of issue, the official records of the Pennsylvania Department of Transportation reflect that the person(s) or company named herein is the lawful owner of the said Vehicle.

DO NOT ACCEPT DOCUMENT WITHOUT VERIFYING THE PRESENCE OF THE LIBERTY BELL WATERMARK

D. APPLICATION FOR TITLE AND LIEN INFORMATION

TO BE COMPLETED BY PURCHASER WHEN VEHICLE IS SOLD AND THE APPROPRIATE SECTIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE COMPLETED.

SUBSC[redacted]
TO BE

[redacted]

STAMP OR SEAL

PATRIOT BUICK GMC
85-9834

If a co-purchaser other than your spouse is listed and you want the title to be listed as "Joint Tenants With Right of Survivorship" (on death of one owner, title goes to surviving owner) CHECK HERE ☐. Otherwise, the title will be issued as "Tenants in Common" (on death of one owner, interest of deceased owner goes to his/her heirs or estate).

IF NO LIEN, CHECK ☐ IS THIS AN ELT? (IF YES, FIN REQUIRED) YES ☒ NO ☐

1ST LIENHOLDER FINANCIAL INSTITUTION NUMBER: [redacted]

1ST LIENHOLDER NAME BB & T Credit Servic

STREET PO Box 1250

CITY Whiteville STATE NC ZIP 28472

IF NO 2ND LIEN, CHECK ☐ IS THIS AN ELT? (IF YES, FIN REQUIRED) YES ☐ NO ☐

2ND LIENHOLDER FINANCIAL INSTITUTION NUMBER:

2ND LIENHOLDER NAME

STREET

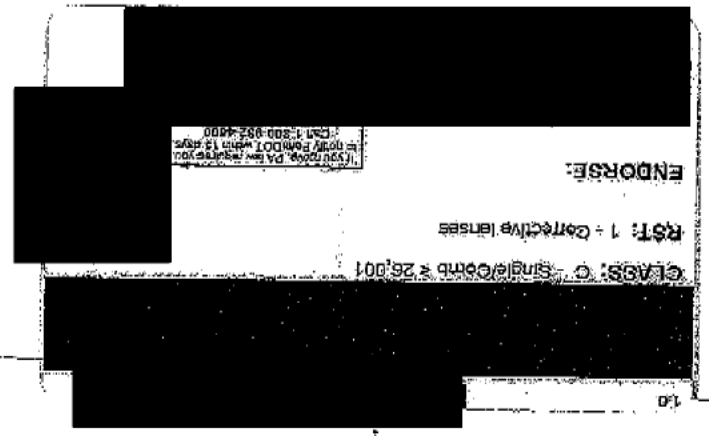
CITY STATE ZIP

This undersigned hereby makes application for Certificate of Title to the vehicle described above, subject to the encumbrances and other legal claims set forth here.

[redacted]

STORE IN A SAFE PLACE - IF LOST APPLY FOR A DUPLICATE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE

68182691



This card must be carried for production upon demand. It is suggested that you carry this card in the insured vehicle.

WARNING: Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in this State without the required financial responsibility may have his/her registration suspended or revoked.

NOTE: THIS CARD IS REQUIRED WHEN:

1. You are involved in an auto accident.
2. You are convicted of a traffic offense other than a parking offense that requires a court appearance.
3. You are stopped for violating any provision of 75 Pa.C.S. (relating to the Vehicle Code) and requested to produce it by a police officer.

You must provide a copy of this card to the Department of Transportation when you request restoration of your operating privilege and/or registration privilege which has been previously suspended or revoked.

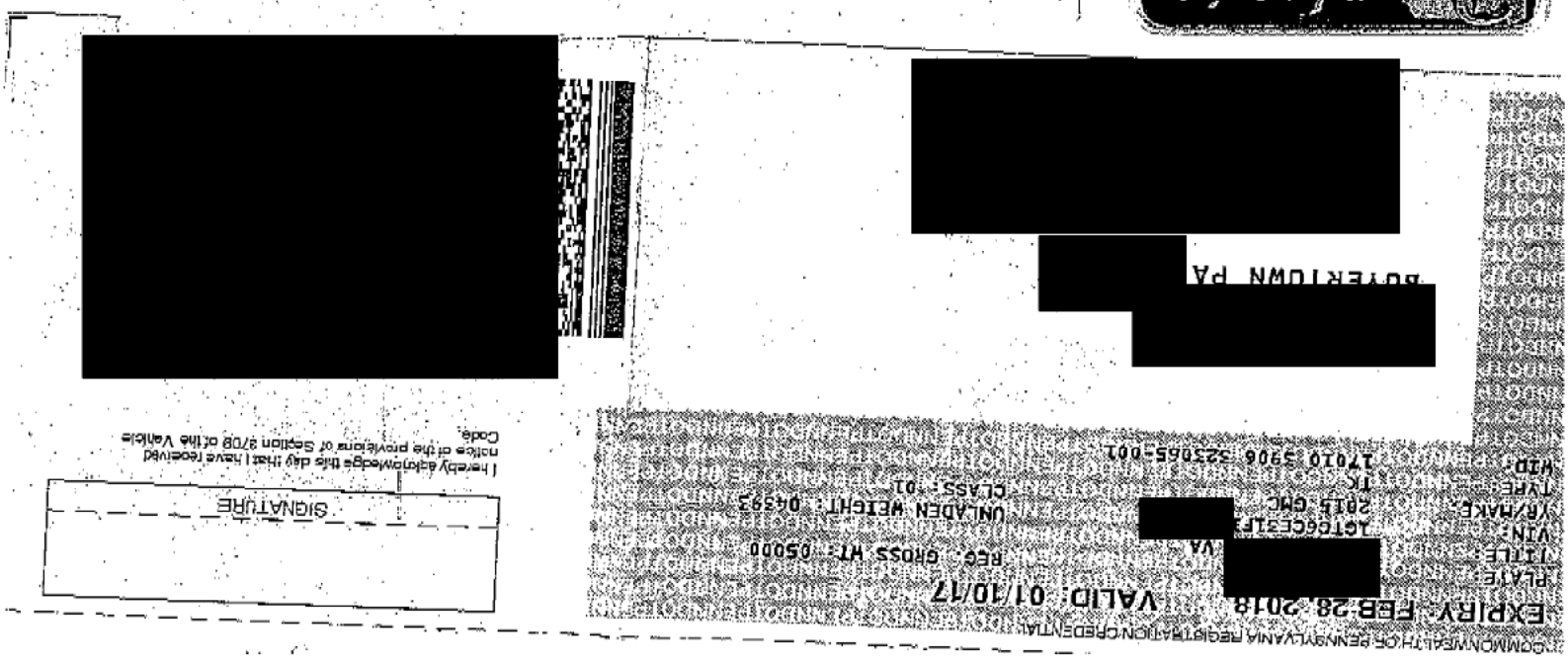
IMPORTANT NOTICE Regarding Your Financial Responsibility Insurance Identification Card

- Erie Insurance Group is required by Pennsylvania law to send you an I.D. card. The card shows that an insurance policy has been issued for the vehicle(s) described satisfying the financial responsibility requirements of the law.
- If you lose the card, contact your insurance agent or company for a replacement.
- The I.D. card information may be used for vehicle registration and replacing license plates. If your liability insurance policy is not in effect, the I.D. card is an improper [illegible]

[redacted]

[illegible]'S LITTERING LAW - Section 3709 of the Vehicle Code
[illegible]ne of up to $300 for dropping, throwing or depositing, upon
upon any other public or private property without the
[illegible]wner thereof or into or on the waters of this Commonwealth
[illegible]ny waste paper, sweepings, ashes, household waste, glass,
[illegible]ubbish or any dangerous or detrimental substance, or
the preceding without immediately removing such items or
[illegible]oval.

[illegible] of Section 3709, I may be subject to a fine of up to $300
including any violation resulting from the conduct of any
[illegible]rating, in possession of or present within this vehicle with
I do not with reasonable certainty identify the driver of the
the violation occurred.


COMMONWEALTH OF PENNSYLVANIA REGISTRATION CREDENTIAL
EXPIRY: FEB 28 2018 VALID: 01/10/17
PLATE:
TITLE: VA
VIN: 2015 GMC
TYPE: YR/MAKE
MID: 17010 5906 52506S-001
GROSS WT: 05000
UNLADEN WEIGHT: 04393
CLASS: 01
Financial Responsibility Identification Card
Erie Insurance Exchange
NAIC Code: 26271
Erie Insurance
Coverage provided by:
Erie Insurance Exchange
100 Erie Insurance Place Erie, PA 16530
Named Insured
BOYERTOWN, PA
Effective
11/15/2017 until 05/15/2018
NOT VALID MORE THAN SIX MONTHS FROM EFFECTIVE DATE
Vehicle
2015 GMC CANYON
VIN
1GTG6CE31F1
SEE IMPORTANT MESSAGES ON REVERSE SIDE
DP80 PA 04/13
Pennsylvania
visitPA.com
DRIVER'S LICENSE
BOYERTOWN PA
Class: C
Endorsements: M1
Restrictions: B
Eyes: BRO
Height: 5'-11"
Weight: 180 lb
Sex: M
Date of Birth: 01/20/1973
Issue Date: 11/17/2014
Expires: 01/20/2019
DL
SIGNATURE
I hereby acknowledge this day that I have received notice of the provisions of Section 9708 of the Vehicle Code.

LAW® ODOM-103-N_e

[redacted] CUSTOMER'S NAME

7988X STOCK NO.

ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, PATRIOT BUICK GMC INC (transferor's name, Print)

state that the odometer now reads 12106 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

☒ (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

☒ (2) I hereby certify that the odometer reading is NOT the actual mileage. WARNING - ODOMETER DISCREPANCY.

MAKE	MODEL	BODY TYPE
GMC	CANYON	CREW CAB 140

VEHICLE IDENTIFICATION NUMBER: 1GTG6CE31F1[redacted]

YEAR: 2015

X [redacted] TRANSFEROR'S

PATRIOT BUICK GMC INC
PRINTED NAME

933 E. PHILADELPHIA AVE.
TRANSFEROR'S ADDRESS (STREET)

BOYERTOWN CITY | PA STATE | 19512 ZIP CODE

12/27/2017

X [redacted]

[redacted]

[redacted]

[redacted]

[redacted]ET)

BOYERTOWN CITY | PA STATE | [redacted] ODE

LAW® FORM NO. ODOM-103-N_e (REV. 3/13)
©2013 The Reynolds and Reynolds Company
THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

[redacted]

BUYER

DT ID: 118537 - Patriot Buick GMC - Lender ID: PA42377

[redacted]

BB&T Dealer Finance Application Status

BB&T

Customer Information

Applicant Name:	[redacted]
APS #:	
Status:	Approved
eContract Status:	Not Available

Financing Information

Approved Product:	Retail
Amount Approved: (incl TT&L)	$28,030.00
Term:	72
Acquisition Fee:	
Buy Rate:	6.15%
Risk Grade:	B3
Fico Score:	
LTV Ratio:	91.3
Dealer Reserve:	$1,121.20

Vehicle Information

N/U/D-Year:	Used 2015
Make:	GMC LIGHT DUTY
Model:	CANYON
Trim:	CREW CAB SLT 4WD
VIN #	1GTG6CE31F[redacted]
Mileage:	12108

Bureau Information

TransUnion

Stipulations

No rate mark up. Customer rate must equal buy rate
COPY OF LICENSE

Comments From Credit Analyst

12/27/2017 00:00:00	This pending reserve is based upon the loan amount you requested or the loan amount approved by your lender. Your final reserve payment will be based upon the final total amount financed as disclosed on the contract.

Analyst Information

Name:	ROBERT ARCARO II	Fax:	(609)495-0743
Phone Number:	(609)495-0743	Lender Cust. Service Number:	

SEP/26/2018/WED 10:25 AM FAX No. P. 011

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
RANDY A SMITH 65 LONGVIEW RD. BOYERTOWN PA 19512	N/A	PATRIOT BUICK GMC INC. 933 E. PHILADELPHIA AVE. BOYERTOWN PA 19512

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

New/Used	Year	Make and Model	Mfg Gross Vehicular Weight	Vehicle Identification Number	Primary Use For Which Purchased
USED	2015	GMC CANYON	N/A	1GTG6CE31F[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 $ 0.00
6.15 %	$ 6280.52	$ 31181.80	$ 37462.32	$ 37462.32

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	520.31	Monthly beginning 02/10/2018
N/A	N/A	N/A

Or As Follows: N/A

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.
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.

[redacted]

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

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

Buyer Initials X R.A.S Co-Buyer Initials X N/A

SEP/26/2018/WED 10:25 AM FAX No. P. 012

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

1 Cash Price		
Vehicle		$ 25454.61
Accessories and Installation		$ N/A
Government Taxes		$ 1704.04
Vehicle Delivery		$ 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
to N/A	for N/A	$ N/A
		$ 27158.65 (1)
2 Total Downpayment =		
Trade-In N/A		
Trade-In N/A (Make) (Model) (VIN)		
Gross Trade-In Allowance		$ N/A
Less Pay Off Made By Seller		$ N/A
Equals Net Trade In		$ N/A
+ Cash		$ N/A
+ Other N/A		$ N/A
(If total downpayment is negative, enter "0" and see 4H below)		$ N/A (2)
3 Unpaid Balance of Cash Price (1 minus 2)		$ 27158.65 (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf		
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies		
Life Term N/A	$ N/A	
Disability Term N/A	$ N/A	$ N/A
B Other Optional Insurance Paid to Insurance Company or Companies		
(Describe) N/A Term N/A		$ N/A
(Describe) N/A Term N/A		$ N/A
C Official Fees Paid to Government Agencies		
to STATE OF PA for TRANS FEE		$ 9.00
to N/A for N/A		$ N/A
to STATE OF PA for LOCAL COUNTY FEE		$ 5.00
D Optional Gap Contract		$ 795.00
E Government Taxes Not Included in Cash Price		$ N/A
F Government License and/or Registration Fees REG		$ 37.00
G Government Certificate of Title Fees / ENCUMB FEE		
(includes $ 25.00 security interest recording fee)		$ 78.00
H Other Charges (Seller must identify who is paid and describe purpose)		
to N/A for Prior Credit or Lease Balance		$ N/A
to PATRIOT BUICK GM for DOC FEE		$ 138.00
to ALLSTATE VSC for PREMIER CARE NE		$ 2946.00
to CVR for ONLINE REG FEE		$ 15.15
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		$ 4023.15 (4)
5 Amount Financed (3 + 4)		$ 31181.80 (5)
6 Finance Charge		$ 6280.52 (6)
7 Total of Payments-Time Balance (5 + 6)		$ 37462.32 (7)

If you do not meet your contract obligations, you may lose the vehicle.

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

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 72 Mos. ALLSTATE GAP
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs [redacted]

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

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:
Credit Life $ N/A
Credit Disability $ N/A
Insurance Company Name N/A
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. This 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 insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

Other Optional Insurance

☐ N/A — Type of Insurance — N/A — 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 — N/A — 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 insurance checked above.

X N/A — Buyer Signature — N/A — Date

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

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

SEP/26/2018/WED 10:26 AM FAX No. P. 013