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

Alexander
OF OXNARD
BUICK GMC CADILLAC HYUNDAI
1600 Auto Center Drive. Oxnard, CA 93036
Phone: (805) 751-4680

SERVICE DEPARTMENT HOURS
7:30 a.m. to 6:00 p.m.
Monday - Friday
8:00 a.m. to 4:00 p.m. Saturday

R/O Open Date	[redacted]
1/30/20	
R/O Close Date	Status
3/30/20	Pre-Invoice
Mileage In	Mileage Out
177	181
Service Advisor / Tag #	
NIEVES SORIANO/2373	
Vehicle Identific[redacted]	
1GKKNKLA5[redacted]	
Delivery Date	In-Service Date
1/26/20	1/26/20
Color	License Number
SUMMIT WH	

[redacted]

Year	Make	Model	
2020	GMC	ACADIA	FWD 4DR SLE

LZ121847

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
DOOR STICKER Sub Total: .00	
#3 - MPI: PERFORM MULTI POINT INSPECTION Tech: Jose Lozano (367) PERFORMED MULTI POINT INSPECTION Sub Total: .00	
#4 - 15BUZ: MISCELLANEOUS CUSTOEMR STATES LEVER FOR DRIVER SIDE SEAT LEVER FOR MOVING FORWARD SEAT CAME OFF Tech: Jose Lozano (367) Installed 23505231 :N-HANDLE (11588-BCT) Qty: 1 INSTALLED MISSING LEVER	Warranty Warranty
#5 - ERENTAL: ENTERPRISE RENTAL VEHICLE Tech: Jose Lozano (367) Work performed by ENTERPRISE RENT A CAR :	Warranty Warranty
#6 * CTARENTAL: IN HOUSE CTA RENTAL VEHICLE ADDED OPERATION CTA228802 GMC YUKON Tech: Jose Lozano (367) PROVIDED ALTERNATE TRANSPORTATION Sub Total: .00	
**********	
* THANK YOU FOR CHOOSING US FOR YOUR SERVICE NEEDS. WE *	

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

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

All parts new unless specifically noted.

Non-GM parts and accessories are not covered under the GM New Vehicle Limited Warranty. They also may damage the vehicle, compromise its compliance with safety standards or void the GM Warranty on the vehicle itself. GM is not responsible for the consequences of installing any non-GM equipment, parts or accessories on the vehicle. A list of non-GM parts is available to you upon request.

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS.

X

© 2012 DEALERTRACK SYSTEMS, Inc. - Dealership Application Group (800) 945-1028

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

...lexander
OF OXNARD
BUICK GMC CADILLAC HYUNDAI
1600 Auto Center Drive. Oxnard, CA 93036
Phone: (805) 751-4680

SERVICE DEPARTMENT HOURS
7:30 a.m. to 6:00 p.m.
Monday - Friday
8:00 a.m. to 4:00 p.m. Saturday

R/O Open Date	[redacted]
1/30/20	
R/O Close Date	Status
3/30/20	Pre-Invoice
Mileage In	Mileage Out
177	181
Service Advisor / Tag #	
NIEVES SORIANO/2373	
Vehicle Identifica[redacted]	
1GKKNKLA5[redacted]	
Delivery Date	In-Service Date
1/26/20	1/26/20
Color	License Number
SUMMIT WH	

[redacted]

Year	Make	Model	Body
2020	GMC	ACADIA	FWD 4DR SLE

LZ121847

DESCRIPTION OF SERVICE AND PARTS	AMOUNT
* APPRECIATE YOUR BUSINESS AND HOPE YOU ARE COMPLTELY *	
* SATISFIED WITH OUR SERVICE. WE LOOK FORWARD TO HELPING *	
* YOU IN THE FUTURE *	
**********	

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

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

All parts new unless specifically noted.

Non-GM parts and accessories are not covered under the GM New Vehicle Limited Warranty. They also may damage the vehicle, compromise its compliance with safety standards or void the GM Warranty on the vehicle itself. GM is not responsible for the consequences of installing any non-GM equipment, parts or accessories on the vehicle. A list of non-GM parts is available to you upon request.

NO RETURN ON ELECTRICAL OR SAFETY ITEMS OR SPECIAL ORDERS.

X

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

©2012 DEALERTRACK SYSTEMS, Inc. - Dealership Application Group (800) 945-1029

6. **Total Downpayment**

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 $ 11,000.00 Vehicle 2 $ N/A	$ 11,000.00	(A)
B. Total Less Prior Credit or Lease Balance (e) Vehicle 1 $ 16,723.53 Vehicle 2 $ N/A	$ 16,723.53	(B)
C. Total Net Trade-In (A–B) (indicate if negative number) Vehicle 1 $ 5,723.53- Vehicle 2 $ N/A	$ 5,723.53	(C)
D. Deferred Downpayment Payable to Seller	$ N/A	(D)
E. Manufacturer's Rebate	$ 2,000.00	(E)
F. Other N/A	$ N/A	(F)
G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card	$ 1,000.00	(G)
Total Downpayment (C through G) (If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)	$ 0.00	(6)
7. **Amount Financed** (5 less 6)	$ 49,897.23	(7)

Balance (1d+2d) $ [illegible]

Total Net Trade-In (1e+2e) $ 5723.53*

(*See item 6A–6C in the Itemization of Amount Financed)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A, Year N/A.

SELLER'S INITIALS N/A

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not [redacted] for additional information

Buyer $

Co-Buy

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amou[redacted] Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTI[redacted] this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

Buyer Signature[redacted] Co-Buyer Signature X N/A

AUTO BROKER FEE DISCLOSURE

If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

☐ **Name of autobroker receiving fee, if applicable:**

HOW THIS C[redacted] This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and b[redacted]nges are binding.

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

SELLER'S R[redacted] gn here, the provisions of the Seller's Right to Cancel section on the back giving the Seller the right to cancel if Seller is unable to assign this con[redacted]

Buyer[redacted] Co-Buyer X

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

WARNING:

YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.

[redacted]TECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

[redacted] HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S[redacted] X N/A

N/A

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint concerning this sale, you should try to resolve it with the seller.
Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof.
After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a ur[redacted]

Buyer Signature X[redacted] Co-Buyer Signature X N/A

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars ($40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ BOTH SIDES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON THE REVERSE SIDE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature[redacted] Date 01/26/20 **Co-Buyer Signature X** N/A Date N/A

Co-Buyers and Other[redacted]sponsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other Owner Signature X N/A Address N/A

GUARANTY: To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.

Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X N/A Date N/A **Guarantor X** N/A Date N/A

Addres[redacted] Address N/A

Seller Si[redacted] ate 01/26/20 By X [redacted]

LAW[redacted] TH IN LENDING

[redacted]800-344-0996; fax 1-800-531-9055

THE PRINTER MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

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

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 the front 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

f. We will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on the face of this contract, not to exceed the highest rate permitted by law, until you pay.

g. **What we may do about optional insurance, main-**

do not redeem, we will sell the vehicle. We will send you a

REGISTRATION CARD VALID FROM: 01/26/2020 TO: 01/28/2021

MAKE [redacted] | YR MODEL 2020 | YR 1ST SOLD 2020 | VLF CLASS JR | TYPE VEH 110 | TYPE LIC 11 | L [redacted]

BODY TYPE MODEL UT | MP G | MO BB | VEHICLE ID NUMBER 1GKKNKLA5[redacted]

TYPE VEHICLE USE AUTOMOBILE | DATE ISSUED 02/11/20 | CC/ALCO 56 | DT FEE RECVD 02/11/20 | PIC 4 | STICKER ISSUED A5213752

RE [redacted]

OXNARD
CA 93033

AMOUNT PAID $ 444.00

AMOUNT DUE $ 444.00

AMOUNT RECVD
CASH :
CHCK : 444.00
CRDT :

I [redacted]

[redacted]

STATE OF CALIFORNIA DMV DEPARTMENT OF MOTOR VEHICLES A Public Service Agency

GREAT SEAL OF THE STATE OF CALIFORNIA EUREKA






LO
LO
AUTO
OFF
REAR


72
72
REAR







Glen Sain Motors

6345 Hwy. 49 South • Paragould, AR 72450
Phone (870) 236-8503 • Fax (870) 236-1603

Glen Sain Locations Rector .Kennett .Parag

BUICK Cadillac GMC

[redacted] 1 G Y K P E R [redacted] [redacted] 05/03/2021

2020	CADILLAC	XT6 PREMIU	CRYSTAL WH N	TIME IN 08:37 15:56
5179	5205	01/08/20 FIRST USE 01/08/20	AR	05/03/2021
Expires: 01/20				7529
SEE ALSO			(000) 000-0000	WRITER MIKE P\01

(1) C/S WHEN SHIFTED INTO REVERSE, BACK-UP CAMERA GOES BLACK WITH A TRAINGLE & SLASH THRU IT
HAS TSB TO REPLACE COAX CABLE FROM DISPLAY TO CONNECTOR BY R/F DOOR
REPLACE COAX CABLE FROM DISPLAY TO CONNECTOR BY R/F DOOR PER TSB # 21-NA-048, DROVE VEHICLE 26 MILES, DURING WHICH TIME SHIFTED INTO REVERSE @ 35 TIMES TO VERIFY REPAIR
(03- MIKE S-) A

3487258	9090	0222	T03	5	5	48.87
(F)86775889	(CABLE)			1	OTKR	98.50
Total Labor						48.87
Total Parts						98.50
Total Repair (Warranty).....						147.37

THANK YOU!!
YOUR BUSINESS IS
GREATLY APPRECIATED!!

Expires: 01/20

DISCLAIMER OF WARRANTIES

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

TERMS

No returns on electrical or special order items. A restocking charge will be applied on all merchandise returned for cred[redacted] retu[redacted]

W/C	INT.	CUSTOMER
48.87		Labor
98.50		Parts
.00		Sublet/Fees
.00		Hazmat Fee
.00		Oil/Grease
147.37		Sub Total
.00		Tax
147.37		Total

[redacted]

Warranty Copy

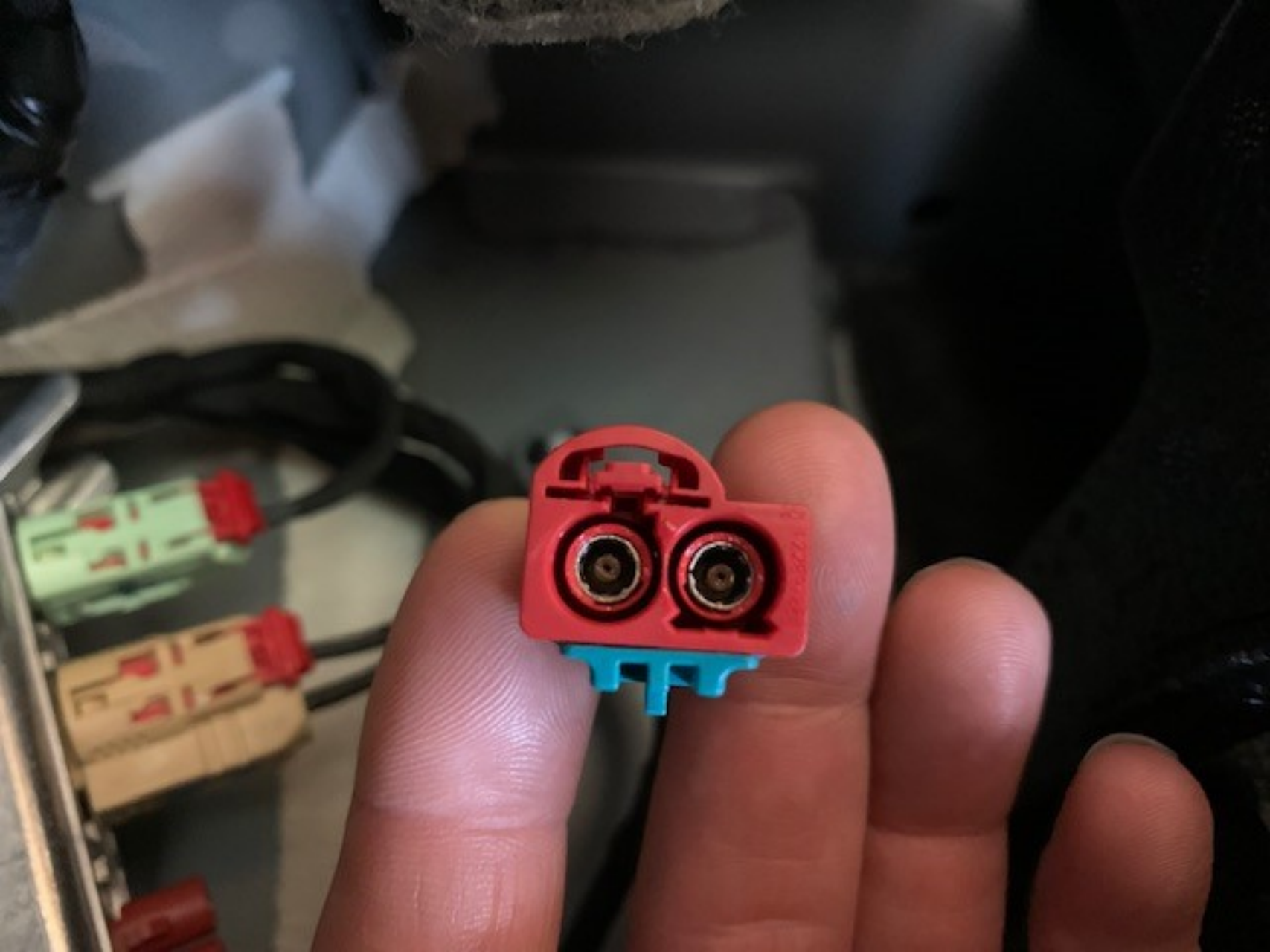

AUTO
OFF








Apps
OnStar Services
Climate
SiriusXM
Rear Climate
Camera
Marketplace
myCadillac
4G LTE
82°
3:06






BACK

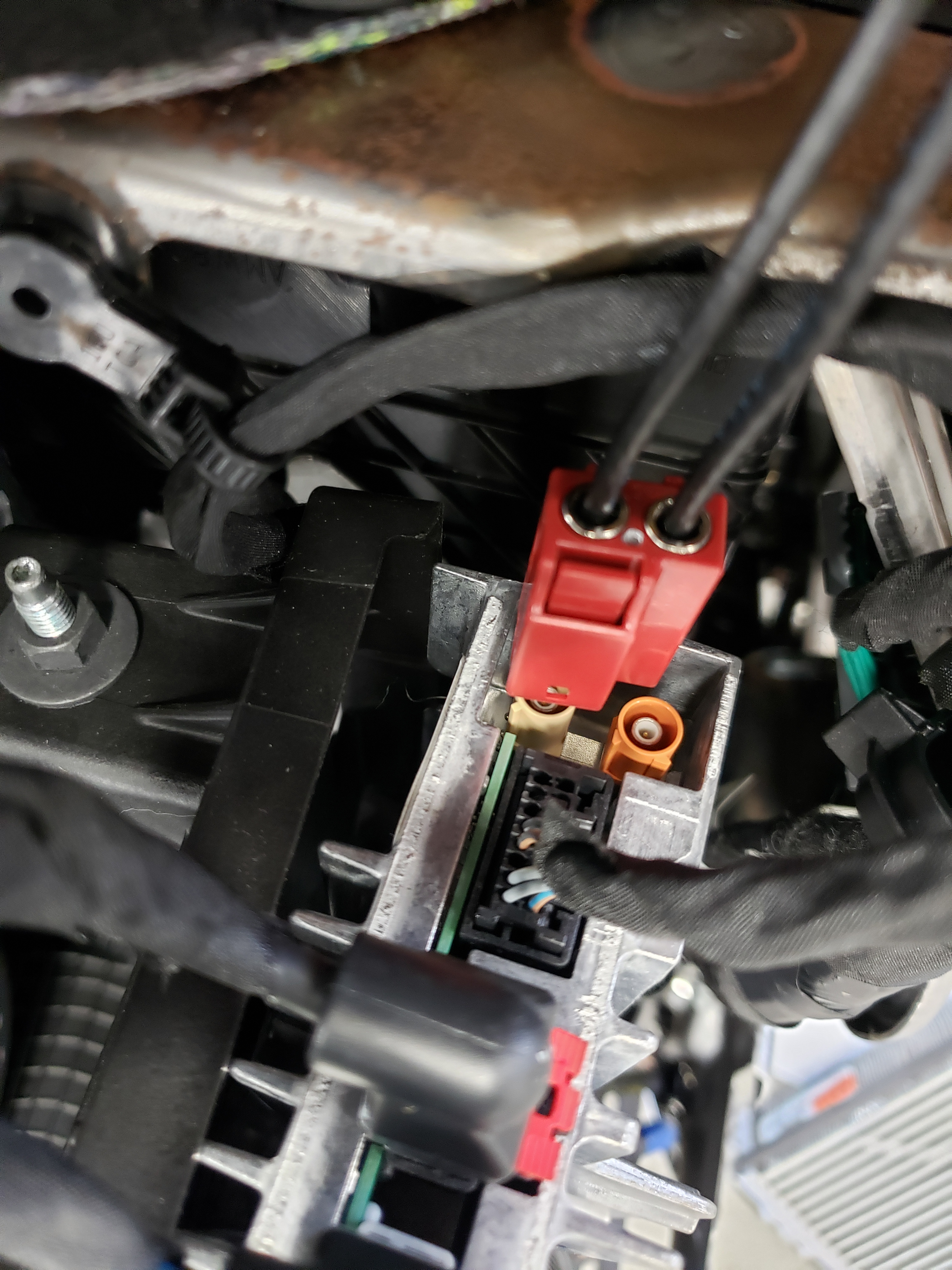















BACK


5
6
7
8
1/min
x 1000
1
0
AUTO
STOP
OFF
9887 mi
120
100
140
80
160
60
40
20
0
H
C

EE BACK!

STOP

L/22

2

STOP

New York State
Department of Motor Vehicles


POLICE
0
MPH
95mi
12123mi
D
AUTO STOP
OFF
HI
LO
AUTO
OFF

ONLINE PAYMENT HISTORY

Below are all the MyAccount payments you've made, including those that may have been subsequently returned or declined. Payments made through methods other than MyAccount will not be displayed.

2021

SEPTEMBER 2	PROCESSED	$630.16
AUGUST 4	PROCESSED	$630.16
JULY 6	PROCESSED	$630.16
JUNE 3	PROCESSED	$630.16
MAY 6	PROCESSED	$630.16
APRIL 5	PROCESSED	$630.16
MARCH 5	PROCESSED	$630.16
FEBRUARY 4	PROCESSED	$630.16

[redacted]

2020
CADILLAC XT6

$630.16

Due on Sep. 27, 2021


5
6
7
8
1/min
x 1000
1
0
AUTO
STOP
OFF
9887 mi
120
100
140
80
160
60
40
20
0
H
C


BACK


ABF
Freight
An ArcBest Company


7
8
1
0
OFF
4496mi




GM
1GYKPCR



Photo

BACK

CHEVROLET
BUICK
GMC
Cadillac

Dealer Number 51103 Contract Numbe [redacted] S. Number _____ Stock Numb [redacted]

[redacted]

Co-Buyer Name and Address (Including County and Zip Code)
N/A

Seller-Creditor (Name and Address)
FREMONT CADILLAC GMC BUICK
5939 AUTO MALL PARKWAY
FREMONT, CA
94538

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 agreem on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2020	GMC ACADIA	107	1GKKNML[redacted]	Personal, family or household unless otherwise indicated below ☐ business or commercial

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 $ 22750.00
2.74 %	$ 1303.95 (e)	$ 22905.33 (e)	$ 24209.28 (e)	$ 46959.28 (e)

(e) means an estimate

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of Payments:	When Payments Are Due:
One Payment of	N/A	N/A
One Payment of	N/A	N/A
One Payment of		
47	504.36	Monthly beginning 07/31/2020
N/A	N/A	N/A
One final payment	504.36	06/30/2024

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.
Prepayment. If you pay early, you may be charged a minimum finance charge.
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, minimum finance charges, and security interest.

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

1. Total Cash Price $ 40473.68 (A)
   - A. Cash Price of Motor Vehicle and Accessories $ 40478.68
     1. Cash Price Vehicle $ N/A
     2. Cash Price Accessories
     3. Other (Nontaxable) $ N/A
        Describe N/A $ N/A
        Describe N/A
   - B. Document Processing Charge (not a governmental fee) $ 85.00 (B)
   - C. Emissions Testing Charge (not a governmental fee) $ N/A (C)
   - D. (Optional) Theft Deterrent Device(s)
     1. (paid to) ETCH $ 492.55 (D1)
     2. (paid to) N/A $ N/A (D2)
     3. (paid to) N/A $ N/A (D3)
   - E. (Optional) Surface Protection Product(s)
     1. (paid to) N/A $ N/A (E1)
     2. (paid to) N/A $ N/A (E2)
   - F. EV Charging Station (paid to) N/A $ N/A (F)
   - G. Sales Tax (on taxable items in A through F) $ 4002.99 (G)
   - H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) NVSC $ 30.00 (H)
   - I. (Optional) Service Contract(s)
     1. (paid to) N/A $ N/A (I1)

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financ the purchase of a motor vehicle to purchase or negotiate a insurance through a particular insurance company, agenc broker. You are not required to buy any other insurance obtain credit. Your decision to buy or not buy other insuran will not be a factor in the credit approval process.

Vehicle Insurance

	Term	Premium
$ N/A Ded. Comp., Fire & Theft	N/A Mos.	$ N/A
$ N/A Ded. Collision	N/A Mos.	$ N/A
Bodily Injury $ N/A Limits	N/A Mos.	$ N/A
Property Damage $ N/A Limits	N/A Mos.	$ N/A
Medical N/A	N/A Mos.	$ N/A
N/A	N/A Mos.	$ N/A
Total Vehicle Insurance Premiums		$ N/A

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FO PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYME

[redacted]

cancellation agreement is not required to obtain credit, and will no be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt cancellation, the charge is shown in item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. N/A
Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs X N/A

OPTIONAL SERVICE CONTRACT(S): You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1I.

1I Company N/A
Term N/A Mos. or N/A Miles
12 Company N/A
Term N/A Mos. or N/A Miles
13 Company N/A
Term N/A Mos. or N/A Miles
14 Company N/A
Term N/A Mos. or UNLIMITED Miles
15 Company N/A
Term N/A Mos. or N/A Miles

Buyer X N/A

Trade-In Vehicle(s)

1. Vehicle 1
Year N/A Make N/A
Model N/A Odometer N/A

N/A	$ 492.66	(D1)
N/A	$ N/A	(D2)
	$ N/A	(D3)
urface Protection Product(s)		
N/A		
N/A	$ N/A	(E1)
	$ N/A	(E2)
Station (paid to) N/A	$ N/A	(F)
taxable items in A through F)	$ 4002.99	(G)
hicle Registration or Transfer Charge		
mental fee) (paid to) MVSC	$ 30.00	(H)
rvice Contract(s)		
N/A	$ N/A	(I1)
N/A	$ N/A	(I2)
N/A	$ N/A	(I3)
N/A	$ N/A	(I4)
	$ N/A	(I5)
Lease Balance (e) paid by Seller to		
N/A Vehicle 2 N/A	$ N/A	(J)
yment and trade-in calculation)		
or Cancellation Agreement	$ N/A	(K)
ed Vehicle Contract Cancellation Option Agreement	$ N/A	(L)
N/A	$ N/A	(M)
N/A		
N/A	$ N/A	(N)
(A through N)	$ 45089.33	(1)
o Public Officials ESTIMATE		
se Fees	$ 266.00	(A)
ransfer/Titling Fees	$ 273.00	(B)
Fees	$ 7.00	(C)
MOG ABATEMENT	$ 20.00	(D)
as (A through D)	$ 566.00	(2)
Insurance Companies		
rom Statement of Insurance)	$ N/A	(3)
ons Certification Fee or ☐ State Emissions Exemption Fee	$ N/A	(4)
gh 4)	$ 45655.33	(5)
ent		
Value of Property Being Traded-In (see Trade-In Vehicle(s));	$ N/A	(A)
N/A Vehicle 2 $ N/A		
or Credit or Lease Balance (e)	$ N/A	(B)
N/A Vehicle 2 $ N/A		
e-In (A–B) (indicate if negative number)	$ N/A	(C)
N/A Vehicle 2 $ N/A		
npayment Payable to Seller	$ N/A	(D)
s Rebate	$ 2750.00	(E)
A	$ N/A	(F)
Equivalent, Check, Credit Card, or Debit Card	$ 20000.00	(G)
ent (C through G)	$ 22750.00	(6)
ro on line 6 and enter the amount less than zero as a positive number on line 1J above)		
ed (5 less 6)	$ 22905.33	(7)

Mos. or N/A	
I2 Company N/A	
Term N/A Mos. or N/A	
I3 Company N/A	
Term N/A Mos. or N/A	
I4 Company N/A	
Term N/A Mos. or N/A	
I5 Company N/A	
Term N/A Mos. or N/A	
Buyer X N/A	

Trade-In Vehicle(s)

1. Vehicle 1

Year N/A Make N/A

Model N/A Odometer N/A

VIN N/A

a. Agreed Value of Property $

b. Buyer/Co-Buyer Retained Trade Equity $

c. Agreed Value of Property Being Traded-In (a–b) $

d. Prior Credit or Lease Balance $

e. Net Trade-In (c–d) (must be ≥ 0 for buyer/co-buyer to retain equity) $

2. Vehicle 2

Year N/A Make N/A

Model N/A Odometer N/A

VIN N/A

a. Agreed Value of Property $

b. Buyer/Co-Buyer Retained Trade Equity $

c. Agreed Value of Property Being Traded-In (a–b) $

d. Prior Credit or Lease Balance $

e. Net Trade-In (c–d) (must be ≥ 0 for buyer/co-buyer to retain equity) $

Total Agreed Value of Property Being Traded-In (1c+2c) $

Total Prior Credit or Lease Balance (1d+2d) $

Total Net Trade-In (1e+2e) $

(*See item 6A–6C in the Itemization of Amount Financed)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A, Year N/A

[redacted]

reement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive Vehicle(s). You understand that the amount quoted is an estimate.

the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual ore than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is t shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as CE" on the back of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

6. Total Downpayment
A. Total Agreed Value of Property Being Traded In (see Trade-In Vehicle(s) and Prior Credit or Lease Balance) — Vehicle 1 $ N/A — Vehicle 2 $ N/A — $ N/A (A)
B. Total Less Prior Credit or Lease Balance (if negative, enter "0") — Vehicle 1 $ N/A — Vehicle 2 $ N/A — $ N/A (B)
C. Total Net Trade-In (A–B) (not less than zero) — Vehicle 1 $ N/A — Vehicle 2 $ N/A — $ N/A (C)
D. Deferred Downpayment Payable to Seller — $ 2750.00 (D)
E. Manufacturer's Rebate — $ N/A (E)
F. Other N/A — $ 20000.00 (F)
G. Cash, Cash Equivalent, Credit, Credit Card, or Debit Card — $ 22750.00 (G)
Total Downpayment (C through G) — $ 22905.33 (H)
(If negative, enter zero on line H and enter the amount less than zero as a positive number on line I above)
7. Amount Financed (E less G)

OPTION: You pay no finance charge if the Amount Financed, Item 7, is paid in full on or before N/A, Year N/A
SELLER'S INITIALS

[redacted]

...ase ...actual ...ance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is ...Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as ...ct will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund. N/A

Co-Buyer Signature X

BROKER FEE DISCLOSURE
...s not subject to a fee received by an autobroker from us unless the following box is checked.
N/A

...ire agreement between you and us relating to this contract. Any change to the contract must be in...

Co-Buyer Signs X N/A

...the Seller's Right to Cancel section on the back giving the Seller the right to cancel if Seller is unable to assign...

Co-Buyer X N/A

...MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR ...RED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

...Y NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO ...DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING ...U OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF ...ESSED AND SOLD.
...T OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.
...S THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

X N/A

THIS BOX

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement ...may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint co... ...rred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. Complaints concerning un... After this contract is signe... ...unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilate...

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

The Annual ...otiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contra... ...ase price of less than forty thousand dollars ($40,000), subject to certain statutory conditi... ...oes not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor ve... ...se the vehicle contract cancellation option agreement for details.

YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ BOTH SIDES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON THE REVERSE SIDE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature ...e 07/01/20 Co-Buyer Signature X N/A Date N/A

Co-Buyers and Other O... ...onsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. T... ...in the vehicle given to us in this contract.

Other Owner Signatur... Address

GUARANTY: To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for repayment. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments, (2) give a full or partial release to any other Guarantor, (3) release any security, (4) accept less than Buyer owes, or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.

Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, or default, demand for payment, and protest and notice of protest.

Guarantor X _____ Date _____

Address _____

FREMONT CADILLAC GMC BUICK

Seller Signs _____ Dat...

LAW FORM NO. 553-CA-AFS (rev. 8...

AGREEMENT TO FURNISH INSURANCE POLICY

[redacted] OF VEHICLE)

Date 07/01/2020

[redacted] CADILLAC GMC BUICK

5939 AUTOMALL PARKWAY NEWARK, CA 94560

The undersigned Purchaser(s) agree(s) to furnish his/their own Insurance Policy, covering property which is the subject of a Security Agreement dated this 1ST day of JULY, YR 2020

The vehicle referred to herein is described as follows:

Year	Make	Model	Body	Vehicle [redacted]
2020	GMC	ACADIA	UV	1GKKNML[redacted]

Such Insurance Policy must be delivered to the Seller within _____ days from the date hereof, and if Seller does not [redacted] the time stated, Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished unde[redacted] mentioned Security Agreement.

Ins.Co. [redacted] Agent _____

ADDRESS OF AGENT - STREET [redacted] CITY STATE AGENT'S PHONE NUMBER

Policy No. _____ Exp. Date 12/01/2020

XX Fire & Theft - ☐ Additional Coverage - XX $ 500 Deductible Comprehensive - XX $ 500 Deductible Collision

In the event I fail to furnish a valid insurance policy, or written evidence, from an insurance company for comprehensive and deductible collision insurance coverage, within the time specified from above date, I hereby agree to pay to Seller [redacted] signees any earned premium for any policy they may have to place for the above described vehicle in accordance [redacted] blished under California Civil Code Section 2982.8.

I/we further agree to assume forthwith any and all responsibility [redacted] ferred to above or resulting from the use, maintenance or operation thereof, and agree to hold Seller free of any lo[redacted] om any damage to said property or from the use, maintenance or operation thereof.

Loss Payee [redacted]

NOTICE TO BUYER: This Agreement does not authorize the ordering of [redacted] **Damage Insurance.**

Any insurance ordered by the financial institution will cover loss of or damage to the above described vehicle only and **will not include Public Liability or Property Damage Insurance.**

"WARNING: IT IS YOUR RESPONSIBILITY UNDER CALIFORNIA [redacted] TO PENALTIES FOR [redacted] ACQUIRED BY THE [redacted] A LAW."

[redacted]

X [redacted]

X

CO-BUYER'S SIGNATURE

LAWS FORM NO. LAWCA-228RS REV 6/13 ©2013 The Reynolds and Reynolds Company TO ORDER www.reynolds.com; 1-800-344-0666; fax 1-800-531-3055
The Company makes no warranty, express or implied, as to content or fitness for purpose of this form. Consult your own legal counsel.

[redacted]

B. Total Less Prior Credit or Lease Balance (-) — Vehicle 1 $ N/A — Vehicle 2 $ N/A — $ N/A (B)

C. Total Net Trade-In (A–B) (if negative, enter "0") — Vehicle 1 $ N/A — Vehicle 2 $ N/A — $ N/A (C)

D. Deferred Downpayment Payable to Seller — $ 2950.00 (D)

E. Manufacturer's Rebate — $ N/A (E)

F. Other N/A — $ 20000.00 (F)

G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card — $ 22750.00 (G)

Total Downpayment (C through G) — $ 22905.33 (H)

If negative, enter zero on line 7 and enter the amount less than zero as a positive number on line 12 above

7. **Amount Financed** (B minus H)

OPTION: ☐ You pay no finance charge if the Amount Financed, Item 7, is paid in full on or before N/A — Fee N/A

SELLER'S INITIALS

[redacted]

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on the back of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s), or any refund

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

[redacted]

AUTO BROKER FEE DISCLOSURE

If this … The sale is not subject to a fee received by an autobroker from us unless the following box is checked:

☐ N… Fee: N/A

HOW T… writing … This is the entire agreement between you and us relating to this contract. Any change to this contract must be in writing …binding.

Buyer … Co-Buyer Signs X N/A

SELLE… this co… provisions of the Seller's Right to Cancel section on the back giving the Seller the right to cancel if Seller is unable to assign

Buye… Co-Buyer X N/A

NOT… VED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR … FULLY ACCORDED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

NOT… AGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO … COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING … VERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF … ER REPOSSESSED AND SOLD.

… IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

… NDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X … X N/A

[redacted]

…RED IN THIS BOX

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agr… this agreement at any time. (4) If you default in the performance of your obligations under this agree… subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complain… city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. Complaints concern… After this contract is s… u agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a un…

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

The Annua… ble with the Seller. The Seller may assign this contract and retain … ance Charge.

THERE IS NO … NTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day cor… ct less than forty thousand dollars ($40,000), subject to certain statutory condi… ly to the sale of a recreational vehicle, a motorcycle, or an off-highway motor … cle contract cancellation option agreement for details.

YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ BOTH SIDES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON THE REVERSE SIDE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature … /01/20 **Co-Buyer Signature X** N/A Date N/A

Co-Buyers and Other … paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. T… icle given to us in this contract.

Other Owner Signatu… Address

GUARANTY: To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments, (2) give a full or partial release to any other Guarantor, (3) release any security, (4) accept less from the Buyer than the total amount owing, or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.

Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default, and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X … Date 07/01/20

Address …

Seller Signs FREMONT CADILLAC GMC BUICK Date 07/01… Title MGR

[redacted]




logi
BACK

