

This file represents a consolidation of multiple files sent by the manufacturer. Please use the bookmarks to navigate to each file. (Each bookmark label is the name of the original file.)

| Date of Repair | Mileage | Description of Problem/Repair | Defects | Result |
|-----------------|---------|--|------------|---|
| 5/16/2020 | 467 | Rear camera don't work intermittently | Electrical | Ordered rear view camera |
| 5/25/2020 | 618 | Rear back up camera randomly inop sop here for install | Electrical | Rear camera will intermittently go black test for power at camera removed rear liftgate applique replaced rear camera reinstalled applique retest camera. |
| 5/30/2020 | 734 | Back camera not working | Electrical | Sop manually enter part ordered |
| 6/27/2020 | 1,370 | Back camera inop. Sop part here | Electrical | Rear camera stops working no codes checked coax cable from video processor module to camera cable is good and with in spec test for power and ground at video processor module. Module is getting power, ground and communication replace video processor module programmed new module code 6DYN44198697 retest camera. |
| 7/27/20-8/24/20 | 2,020 | Rear camera is not working intermittently | Electrical | Rear camera screen goes black contacted technical assistance case number [REDACTED] codes B390F and B395A removed glove box to gain access to radio installed 51 ohm tester to coax cable at radio connector tested for 51 ohms at video processor module cable tests good. manipulated the connections and the cable where it is accessible while watching for any fluctuations in the resistance no fluctuations in the resistance TAC recommended testing the front camera coax cable removed front bumper to gain access to front camera installed 51 ohm tester at front camera connector and check for 51 ohms at processor module. cable checks good replaced front camera reinstalled front bumper reassembled vehicle and road test. |
| 1/5/21-1/14/21 | 6,466 | Rear view camera is not workign last attempt of repair | Electrical | Rear camera is working properly several codes in VPCM and radio but all are history codes contacted TAC case number [REDACTED] used EL-52552 coax tst kit to test coax cables from the VPCm to radio and to the rear camera all cables have around 2 ohms of resistance. TAC recommended wiggling cables to see if codes will set wiggled all cables and no |

| | | | | |
|-----------|-------|--|------------|--|
| | | | | codes set not able to duplicate concern. |
| | | Radio don't turn off after coming out of the car | Electrical | Radio stayed on when doors were open and key was out of vehicle found radio had an update - updated radio and radio shuts off when doors are opened. |
| 1/22/2021 | 6,630 | Rear camera is not working | Electrical | Sop manually enter part ordered |

**BBB AUTO LINE
Customer Claim Form**

Case number: [REDACTED]
Contact Date: 03/04/21
Start Date: 03/05/21

Please make any necessary corrections to the information below, print or verify your VIN number and lienholder/leasing company information at the bottom of this page, and complete the missing information in Section 4 on the next page (attach additional sheets as needed).

SECTION 1: CUSTOMER INFORMATION

| | | |
|-----------------------------|----------------------------|----------------------|
| Titled owner: [REDACTED] | | |
| Mailing address: [REDACTED] | | |
| City: Chicago | State: IL | Zip code: [REDACTED] |
| Day phone: [REDACTED] | Evening phone: [REDACTED] | Cell phone: |
| Fax: | E-mail address: [REDACTED] | |

SECTION 2: VEHICLE INFORMATION

| | | | |
|---|---------------|---|-----------------------|
| Make: GMC | Model: Acadia | Year: 2020 | Current mileage: 7321 |
| Name(s) that appears on the vehicle title: [REDACTED] | | | |
| Selling dealer/city/state: Carl Black GMC, Orlando, FL | | | |
| Primary Servicing dealer/city/state: Carl Black Gmc, | | | |
| Acquired as <input checked="" type="checkbox"/> new <input type="checkbox"/> used <input type="checkbox"/> demo <input type="checkbox"/> leased | | Is your vehicle Certified Pre-Owned? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | |
| Purchase/lease date: 04/27/20 | | Mileage at purchase/lease: | |
| First repair attempt date: 05/16/20 | | First repair attempt mileage: 467 | |
| How often is the vehicle used for business purposes (percentage): 0 % | | Number of vehicles owned or leased by the business: <input checked="" type="checkbox"/> yes <input type="checkbox"/> no | |
| Has the vehicle been in an accident/had body damage? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | Date of accident: | |
| Description of damage: | | | |

SECTION 3: DESIRED OUTCOME (Describe what you want done to resolve your concern)

| |
|--------------------------------|
| Repurchase, plus attorney fees |
|--------------------------------|

Please complete the missing information in the box below and on page 2.

| |
|---|
| VEHICLE IDENTIFICATION NUMBER [REDACTED] |
|---|

SECTION 4: VEHICLE PROBLEMS (List primary problem first)

| Problem | Servicing dealer(s) | # of repair attempts | List the date, mileage, and days out of service for each repair attempt | Does the problem exist now? |
|--------------------------------|-------------------------|----------------------|---|-----------------------------|
| Example: | | | | |
| A/C won't cool properly | Any Dealer, Inc. | 2 | 4/23/06 3,500 miles 5 days 6/10/07 12,700 miles 1 day | yes |
| Please see attached | | 9 | | yes |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Total days out of service for all problems: _____

Signature of Titled Owner(s) _____ Date _____

Printed Name of Titled Owner(s) _____

I am submitting this dispute for resolution in the BBB AUTO LINE program, and I agree to arbitrate the dispute under the BBB AUTO LINE Arbitration Rules.

Please mail or fax this completed form with copies of all available repair orders, your vehicle registration, your sales agreement or lease agreement, and any other relevant documents (e.g., written correspondence with the manufacturer, etc.) to:

**BBB AUTO LINE
1676 International Drive, Suite 550
McLean VA, 22102
Fax: 703-247-9700**

MSLA and MSDOCS. Please these documents provide to the Arbitrator and the consumer.

RE: Customer Name: [REDACTED]
Better Business Bureau Autoline # [REDACTED]
Service Request: [REDACTED]
2020 GMC Acadia
Vehicle Identification Number: [REDACTED]





STOCK# [REDACTED]
CUST# [REDACTED]

11500 E. COLONIAL DRIVE ORLANDO, FL 32817
407-540-9250

Sales Person 1: [REDACTED]
Sales Person 2: [REDACTED]

RETAIL PURCHASE AGREEMENT

Date: 04/27/2020 Deal # [REDACTED]

Purchaser's Name(s) [REDACTED] DL # [REDACTED] ST: FL DOE [REDACTED]

Co-Purchaser: [REDACTED] DL # [REDACTED] ST: FL DOE [REDACTED]

Address [REDACTED] ORLANDO, FL [REDACTED] County: ORANGE

City: ORLANDO State: FL Zip: 32822

Home Telephone: [REDACTED] Work Telephone: [REDACTED] Cell: [REDACTED]

E-Mail Address: NONE@NONE.COM

The above information has been requested so that we may verify your identity. By signing below, you represent that you are at least 18 years of age and have authority to enter into this Agreement. The Odometer Reading for the Vehicle you are purchasing is accurate unless indicated otherwise. Please refer to the Federal Mileage Statement for full disclosure.

| | | | | |
|---------------------------|-------------|---|--------------|----------------------|
| YEAR 2020 | MAKE GMC | MODEL ACADIA | COLOR RED | STOCK NO. 4300397 |
| VIN/SERIAL NO. [REDACTED] | | ODOMETER READING <input type="checkbox"/> Not Accurate 9 | | |

| | |
|--|---|
| THE VEHICLE IS: <input checked="" type="checkbox"/> NEW <input type="checkbox"/> USED | PRIOR USE DISCLOSURE: <input type="checkbox"/> DEMONSTRATOR <input type="checkbox"/> PREVIOUSLY LEASED <input type="checkbox"/> EXECUTIVE VEHICLE <input type="checkbox"/> RENTAL <input type="checkbox"/> OTHER |
|--|---|

| | |
|---|----------|
| WARRANTY STATEMENT | |
| We are selling this Vehicle to you AS-IS and we expressly disclaim all warranties, express and implied, including any implied warranties of merchantability and fitness for a particular purpose, unless the box beside USED VEHICLE LIMITED WARRANTY APPLIES is marked below or we enter into a service contract with you at the time of, or within 90 days of, the date of this transaction. All warranties, if any, by a manufacturer or supplier other than our Dealership are theirs, not ours, and only such manufacturer or other supplier shall be liable for performance under such warranties. We neither assume nor authorize any other person to assume for us any liability in connection with the sale of the Vehicle and the related goods and services. | |
| VEHICLE PURCHASE PRICE | 42000.00 |
| ACCESSORIES | N/A |
| FIRST PLACE FINISH | 398.00 |

| | |
|---|----------|
| CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY) 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. Traducción española: Ver el dorso. | |
| <input type="checkbox"/> We are providing a Used Vehicle Limited Warranty in connection with this transaction. Any implied warranties are limited in duration to the term of the Limited Warranty. | |
| SUBTOTAL | 42398.00 |
| LESS: TRADE-IN ALLOWANCE (1+2) | 500.00 |

| | |
|--|--|
| TRADE-IN VEHICLE 1 INFORMATION | |
| Year: 2002 Make: NISSAN Model: PATHFINDER Color: [REDACTED] | TRADE DIFFERENCE/SELLING PRICE: N/A |
| VIN/Serial No: [REDACTED] Odometer Reading: <input type="checkbox"/> Not Accurate 216342 | PREDELIVERY SERVICE CHARGE*: 699.00 |
| Trade-In Allowance: 500.00 Balance Owed & Lienholder: NONE | ELECTRONIC REGISTRATION FILING FEE*: N/A |
| TRADE-IN VEHICLE 2 INFORMATION | |
| Year: N/A Make: N/A Model: N/A Color: N/A | LEAD ACID BATTERY FEE: 1.50 |
| VIN/Serial No: N/A Odometer Reading: <input type="checkbox"/> Not Accurate N/A | NEW TIRE FEE: 5.00 |
| Trade-In Allowance: N/A Balance Owed & Lienholder: N/A | SUBTOTAL: 42803.50 |

| | |
|---|---------|
| You agree that the Representations Regarding the Trade-In Vehicle in Paragraph 7 on Page 2 are true and correct. You further agree that the Dealership may immediately sell the Trade-In Vehicle(s) even if they are sold prior to final financing approval by, or assignment of the Retail Installment Sale Contract to a financial institution. | |
| <input type="checkbox"/> IF THIS BOX IS MARKED, THE BALANCE OWED TO THE LIENHOLDER ON YOUR TRADE-IN VEHICLE(S) ARE ONLY AN ESTIMATE. WE HAVE NOT BEEN ABLE TO CONFIRM THE EXACT PAYOFF AMOUNT. | |
| SALES TAX @ 6.0000 % | 2556.21 |
| COUNTRY TAX | 25.00 |
| OTHER TAX | N/A |
| LEMON LAW WARRANTY ENFORCEMENT ACT (New Cars Only) | 2.00 |
| REGISTRATION AND TITLING FEES | 119.39 |
| SERVICE CONTRACT | 1794.00 |

| | | | |
|---|--|---|----------|
| <input type="checkbox"/> OPTIONAL ACCESSORIES/SERVICES: You have elected to purchase optional accessories and/or services. The purchase of these accessories/services is not required by Dealer. | *PREDELIVERY SERVICE CHARGE: This charge represents costs and profits to the Dealer for items such as inspecting, cleaning, and adjusting vehicles, and preparing documents related to the sale. | GAP | 699.00 |
| **The Deposit/Down Payment received from you is not refundable, except as set forth in this Retail Purchase Agreement. In the case of a Deposit, we will refrain from calling the Vehicle for N/A days X | <input type="checkbox"/> If this box is marked, the Vehicle you are purchasing must pass an Emissions Inspection. Please see the attached Certificate of Emission Inspection or Waiver. | SALES TAX ON ANCILLARY PRODUCTS | 116.61 |
| OTHER MATERIAL UNDERSTANDINGS AND INTEGRATED DOCUMENTS | | BALANCE OWED ON TRADE-IN 1 (Includes any Negative Equity) | N/A |
| PLEASE SEE THE DELIVERY CONFIRMATION PLEASE SEE THE SPOT DELIVERY AGREEMENT (Seller's Right to Cancel) PLEASE SEE THE FBI PRODUCT PURCHASE CONFIRMATION <input type="checkbox"/> IF BOX IS MARKED, PLEASE SEE THE CUSTOMER INCENTIVE ACKNOWLEDGEMENT | | BALANCE OWED ON TRADE-IN 2 (Includes any Negative Equity) | N/A |
| I understand and agree that the Dealership can share my personal information with General Motors and other service providers. (See Paragraph 20) | | PRIVACY TAG AGENCY FEE | 79.00 |
| | | TOTAL CASH DELIVERED PRICE | 47994.71 |
| | | TOTAL DOWN PAYMENT** | N/A |
| | | INCENTIVE/REBATE | 4000.00 |
| | | PLUS DOC STAMPS | 154.70 |
| | | TOTAL BALANCE DUE | 44149.41 |

This Agreement and any documents which are a part of this transaction or incorporated herein comprise the entire agreement affecting this Retail Purchase Agreement and no other agreement or understanding of any nature concerning the same has been made or entered into, or will be recognized. I have read and accept the terms and conditions of this Agreement, including the terms and conditions printed above my signature. I further acknowledge receipt of a copy of this Agreement.

[REDACTED SIGNATURE]

[REDACTED SIGNATURE]

8. **Our Appraisal of Your Trade-In Vehicle:** If you are delivering a Trade-In Vehicle to us in connection with this transaction and the delivery will not be made until delivery of the Vehicle being purchased from us, we shall have the right to reappraise your Trade-In Vehicle at the time of delivery. The reappraised amount shall be the amount allowed for the Trade-In Vehicle in this transaction. If you are dissatisfied with the reappraisal, you may cancel this Agreement with full refund of any Deposit/Down Payment, provided that the cancellation occurs prior to you taking delivery of the purchased Vehicle.
9. **Balance Owed On Trade-In Vehicle:** If you are delivering a Trade-In Vehicle in connection with this transaction and the actual amount of the Balance Owed on the Trade-In Vehicle is greater than the amount of the Balance Owed as listed in this Agreement, you agree to pay the difference to us within 48 hours of our demand. If you fail to do so, we will place a lien on the Vehicle. If the actual amount of the Balance Owed is less than the amount listed, we will pay or credit the difference to you.
10. **Our Right to Cancel this Agreement:** We may cancel this Agreement subject to Paragraph 22 below or if we cannot deliver the Vehicle as specified in this Agreement.
11. **Remedies Upon Rightful Cancellation:** You agree that we are not liable for any damages resulting from our failure to deliver the Vehicle in accordance with this Agreement if the failure is caused by the manufacturer, an accident, fire, act of nature or any other cause beyond our control. If this Agreement is cancelled (1) pursuant to Paragraph 2; (2) before this Agreement is signed by an Authorized Representative of the Dealership; or (3) because you are dissatisfied with our reappraisal of your Trade-In Vehicle, your Deposit/Down Payment and any consideration received by us will be returned to you if the Vehicle is returned to the Dealership in the same condition as delivered to Purchaser, normal wear and tear excepted, within 24 hours of receiving written or oral notice from the Dealership. If you have delivered a Trade-In Vehicle to us, the Trade-In Vehicle shall be returned to you. If you have given us permission to sell your Trade-In Vehicle and we have sold the Trade-In Vehicle prior to your cancellation, you will be paid the agreed upon Trade-In Allowance, less the Balance Owed on the Trade-In Vehicle if we have paid the Balance Owed to the Lienholder. Purchaser is responsible for paying the cost of repairing any damage and any other losses, liabilities, damages, claims, costs and expenses arising out of his/her use, possession and control of the Vehicle. We may keep any portion of the amount you have paid to us as a Deposit/Down Payment to offset against the amount you owe us. If the actual amount you owe to us is greater than the amount of the Deposit/Down Payment, you agree to pay the difference to us. If the actual amount you owe is less than the amount of the Deposit/Down Payment, we will pay the difference to you. You are responsible for paying the cost of repairing any damage and any other losses, liabilities, damages, claims, costs and expenses arising out of your use, possession and control of the Vehicle.
12. **Purchaser's Default and Dealership's Remedies:** In the event of any failure by you to perform your obligations under this Agreement or any breach by you of a representation or warranty made by you to us, we shall be permitted, at our sole discretion, to the choice of remedies in this Agreement, which may be used separately or together, including: (1) cancel this Retail Purchase Agreement; (2) repossess the Vehicle without notice; (3) rescind the sales transaction; (4) seek collection for amounts due; (5) retain any cash Deposit/Down Payment made by you and/or (6) in the event that you have delivered a Trade-In Vehicle as part of the consideration for your purchase of the Vehicle from us, sell such Trade-In Vehicle and reimburse the Dealership out of the proceeds of such sale for any reasonable expenses incurred in connection with preparing and offering the Trade-In Vehicle for sale and any actual damages suffered by us as a result of your default or place a lien on the Trade-In Vehicle if we return it to you. Regardless of whether we return the Trade-In Vehicle or have already sold it, you shall be responsible for paying to us the Balance Owed on the Trade-In Vehicle if we have paid the Balance Owed to the Lienholder and any reasonable expenses incurred by us in connection with preparing or reconditioning the Trade-In Vehicle for sale. We shall further be entitled to recover from you for an event of default any costs incurred by us for repossession/collection, reasonable interest, plus reasonable attorney's fees. Any remedies in this Paragraph 12 shall be in addition to, and not in lieu of, any other remedies available under the Retail Purchase Agreement or at law or equity. Any waiver of all or part of a remedy hereunder is not a continuing waiver. If the actual amount you owe to us is greater than the amount of the Deposit/Down Payment and/or proceeds from the sale of your Trade-In Vehicle, you agree to pay the difference to us upon demand and if the actual amount you owe us less, then we will pay the difference to you.
13. **Security Agreement:** If you do not make payment in full for the Vehicle in cash, trade-in or funds from a lender, or any combination thereof, you hereby agree this document grants us a security interest in the Vehicle being purchased and any accessories, equipment, and replacement parts installed in the Vehicle. As a result of the security interest, we shall have a lien on the Vehicle and all rights of a secured party under the laws of the State of Florida and the Uniform Commercial Code, including all rights of repossession, until we have been paid in full. This security interest is separate and apart from, but subordinate to, any interest granted to a third party lender if the vehicle is being purchased on credit.
14. **Taxes:** The price for the Vehicle specified on the face of this Agreement includes reimbursement for federal excise taxes, but does not include sales taxes, use taxes or occupational taxes based on sales volume (federal, state or local) unless expressly so stated, you assume and agree to pay, unless prohibited by law, any such sales, use or occupational taxes imposed on or applicable to the transaction covered by this Agreement, regardless of which party may have the primary tax liability.
15. **Optional Products and Lending Sources:** We offer optional dealer-installed equipment or optional services or products from various suppliers. The amount charged for such equipment, services or products may be greater than our cost and/or we may receive a commission or other payment from suppliers in connection with such sales. You are not required to purchase any other goods or services from us, nor are you required to finance any amounts due under this Agreement with a particular lending source. In the event this Agreement includes a charge for other goods or services for which you must complete an application for coverage, and for any reason such coverage cannot be provided, you will receive a credit for the amount charged. If the cost of other goods or services was included in the amount to be financed in connection with this transaction, then this credit will be applied to the outstanding balance you owe to the Lender. No insurance coverage is provided under this Agreement.
16. **Dealer Assisted Financing:** If we assist you to obtain financing for this transaction, the Annual Percentage Rate may be negotiated with us and we may receive a fee, commission or other compensation from the Lender. We do not make any representations or warranties regarding whether you obtained the best rate or could have obtained a better rate from us or a third party.
17. **GOVERNING LAW AND VENUE: THE TERMS AND CONDITIONS OF THIS AGREEMENT (INCLUDING ANY DOCUMENTS WHICH ARE A PART OF THIS TRANSACTION OR INCORPORATED HEREIN BY REFERENCE) AND ANY SALE HEREUNDER WILL BE GOVERNED BY THE LAWS OF THE STATE OF FLORIDA. THE PROPER VENUE FOR ALL ACTIONS ARISING UNDER OR RELATED TO THIS AGREEMENT SHALL BE THE COUNTY WHERE THE DEALERSHIP IS LOCATED.**
18. **LIMIT ON DAMAGES:** TO THE EXTENT PERMITTED BY FLORIDA LAW, PURCHASER EXPRESSLY WAIVES AND SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.
19. **CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY):** 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.**
20. **Authorization to Share Non-Public Personal Information:** I understand and agree that the Dealership can share my personal information for everyday business purposes, to offer its own products and services to me, for joint marketing with other financial companies (such as the manufacturer, providers, and/or administrators of ancillary products, and financial institutions), and in some cases, with its affiliates for their everyday purposes as more fully set forth in the Dealership's Privacy Notice.
21. **Entire Agreement and Signing Other Documents:** This Agreement is not binding unless signed by an Authorized Dealership Representative. This Agreement and any documents which are part of this transaction or incorporated herein comprise the entire Agreement affecting this transaction. No other Agreement or understanding of any nature has been made or will be recognized. You agree to sign any and all documents necessary to complete the terms of this transaction.
22. **CONDITIONAL DELIVERY AGREEMENT/SELLER'S RIGHT TO CANCEL:** a. Seller agrees to deliver the vehicle to you on the date the Retail Installment Sales Contract (RISC) is signed by Seller and you. You understand that it may take a few days for Seller to verify your credit, locate financing for you on the exact terms shown on the front of the RISC, and assign the RISC to a financial institution. You agree that Seller has the number of days stated on Page 2 of this Retail Purchase Agreement and the RISC to assign the RISC. You agree that if Seller is unable to assign the RISC within this time period to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the transaction. b. If Seller elects to cancel per Paragraph a. above, Seller will give you written notice (or in any other manner in which actual notice is given to you). In that event, you may have the option of negotiating and signing a new RISC with different financing terms (for example, a larger down payment, a higher annual percentage rate, a required cosigner, etc.) or you may pay with alternate funds arranged by you. c. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give you back all consideration Seller has received in accordance with the terms of this Agreement. d. If you do not immediately return the vehicle, Seller may use any legal means to take it back (including repossession) and you will be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees. e. While the vehicle is in your possession, all terms of this Agreement and the RISC, including those relating to use of the vehicle and insurance for the vehicle, are in full force and you assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle while the vehicle is in your possession. f. The terms of this Agreement shall survive Seller's cancellation of the transaction. g. Paragraphs a.- g. are incorporated by reference into the RISC.
23. **Sales Documents Survive the Retail Installment Sale Contract:** If you and we enter into a Retail Installment Sale Contract (RISC) relating to the financed purchase of this Vehicle, you acknowledge that you signed many documents and other agreements in connection with the sale, which may have included (but are not limited to): a conditional delivery/bailment/spot delivery agreement, arbitration agreement, odometer statement, insurance related documents, credit application, title application, power of attorney, trade-in documents, service contracts, and debt cancellation or payment agreements (all of which are collectively referred to as "Sales Documents"). Notwithstanding any provision in the RISC, the parties agree that: a) the RISC and the Sales Documents are part of one transaction for Purchaser's acquisition of the Vehicle and are intended to be read together; b) that the Sales Documents are not superseded by the RISC; c) certain aspects of Purchaser's acquisition of the Vehicle are addressed by the Sales Documents and not the RISC; d) to the extent of any conflict between the Sales Documents and the RISC, other than as to Truth in Lending disclosures and Purchaser's repayment obligations, the Sales Documents control as to the Dealership and the customer; e) while all Truth in Lending disclosures are contained in the RISC, the Sales Documents may contain conditions (precedent or subsequent) that may trigger the termination of the RISC; and f) the execution of the RISC and/or termination of the RISC as a result of the failure of any such condition or other event may be provided in writing.

Agreement before sig

LAW 553-FL-eps-14 9/19

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

DEAL
CUST#
STK#

032450

| | | |
|---------------------------------------|--|---|
| Buyer Name and Address: [REDACTED] | Co-Buyer Name and Address: [REDACTED] | Seller-Creditor (Name and Address): CARL BLACK OF ORLANDO 11500 E. COLONIAL DRIVE ORLANDO FL 32817 407-540-9250 |
| Buyer's Birth Month: [REDACTED] | Co-Buyer's Birth Month: [REDACTED] | |

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 at the Base Rate of 4.62 % per year. The Truth-in-Lending Disclosures below are part of this contract. You have thoroughly inspected, accepted, and approved the vehicle in all respects.

| New/Used/ Demo | Year | Make and Model | Weight (lbs.) | Vehicle Identification Number | Primary Use For Which Purchased |
|-------------------|------|----------------|------------------|-------------------------------|---|
| NEW | 2020 | GMC ACADIA | N/A | [REDACTED] | <input type="checkbox"/> Personal, family, or household use, unless otherwise indicated below: <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A |

You agree that we advised you whether, based on seller's knowledge, the vehicle was titled, registered, or used as a taxicab, police vehicle, short term rental or is a vehicle that is rebuilt or assembled from parts, a kit car, a replica, a flood vehicle, or a manufacturer buy back.

| 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 \$4500.00 |
| 4.62 % | \$ 7523.19 | \$ 44149.41 | \$ 51672.60 | \$ 56172.60 |

Returned Payment Charge: If any check or other payment instrument you give us is dishonored or any electronic payment you make is returned unpaid, you will pay a charge of \$25 if the payment amount is \$50 or less; \$30 if the payment amount is over \$50 but not more than \$300; \$40 if the payment amount is over \$300; or such amount as permitted by law.

Florida documentary stamp tax required by law in the amount of \$ 154.70 has been paid or will be paid directly to the Department of Revenue. Certificate of Registration No. N/A

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

| Number of Payments | Amount of Payments | When Payments Are Due |
|--------------------|--------------------|------------------------------|
| 84 | 615.15 | Monthly beginning 06/11/2020 |
| N/A | N/A | N/A |

You assign all manufacturer rebates and cash back incentives used as a downpayment on this contract to seller. You agree to complete all documents required for assignment of rebates and incentives.

APPLICABLE LAW
Federal law and the law of the state of Florida apply to this contract.

Of As Follows: N/A

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5 % of each installment.

Prepayment. If you pay early, you may 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, prepayment penalties, any required repayment in full before the scheduled date and security interest.

VENDOR'S SINGLE INTEREST INSURANCE (VSI Insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI Insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI Insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 5B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

You authorize us to purchase Vendor's or Lender's Single Interest Insurance.

Buyer Signs X N/A Co-Buyer Signs X N/A Date: N/A

| Trade-In Vehicle | | Trade-In Vehicle | |
|------------------------------|------------------------------|------------------------------------|---------------------------------|
| Year 2002 Make NISSAN | Year N/A Make N/A | Model PATHFINDER | Model N/A |
| VIN [REDACTED] | VIN N/A | Gross Trade-In Allowance \$ 500.00 | Gross Trade-In Allowance \$ N/A |
| Payoff Made by Seller \$ N/A | Payoff Made by Seller \$ N/A | Liensholder NONE | Liensholder N/A |

You assign to Seller all of your rights, title and interest in such trade-in vehicle(s). Except as expressly stated to Seller in writing, you represent that your trade-in vehicle(s) has not been used as a taxicab, police vehicle, short term rental or is a vehicle that is rebuilt or assembled from parts, a kit car, a replica, a flood vehicle, or a manufacturer buy back.

Buyer [REDACTED] Buyer Initials [REDACTED]

Trade-In Payment Agreement: Seller relied on information provided by you for the lienholder or lessor of your trade-in vehicle to arrive at the trade-in payoff amount shown above and in Item 2 of the Itemization of Amount Financed as the Pay Off Made by Seller. You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown above and in Item 2 to the lienholder or lessor of the trade-in vehicle, or its designee. If the actual payoff amount is more than the amount shown above and in Item 2 you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown above and in Item 2 Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 4 of this contract, any assignee of this contract will not be obligated to pay the Pay Off Made by Seller shown above and in Item 2 or any refund.

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

765001*CBO-FI

Buyer Initials [REDACTED] Co-Buyer Initials [REDACTED]

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 2581.21 sales tax) \$ 44979.21 (1)

2 Total Downpayment = \$ 500.00

Gross Trade-In Allowance \$ 500.00

Less Pay Off Made By Seller (e) \$ N/A

Equals Net Trade In \$ 500.00

+ Cash \$ N/A

+ Other REBATE \$ 4000.00

+ Other N/A \$ N/A

(If total downpayment is negative, enter "0" and see 5J below)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 4500.00 (2)

4 Preliminary Service Fees \$ 40479.21 (3)

A Preliminary Service Charge \$ 699.00

B Electronic Registration Filing Fee \$ 79.00

C N/A \$ N/A

These charges represent costs and profit to the dealer for items such as inspecting, cleaning, and adjusting vehicles, and preparing documents related to the sale.

Total Preliminary Service Fees \$ 778.00 (4)

5 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.

Life \$ N/A

Disability \$ N/A

B Vendor's Single Interest Insurance Paid to Insurance Company \$ N/A

C Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D Optional Gap Contract \$ 699.00

E Official Fees Paid to Government Agencies TAG FEE \$ 119.39

F Government Documentary Stamp Taxes \$ 154.70

G Government Taxes Not Included in Cash Price \$ 116.81

H Government License and/or Registration Fees MYMEA 2.00 / TIRE 1.50 / BATT 5.00 \$ 8.50

I Government Certificate of Title Fees \$ N/A

J Other Charges (Seller must identify who is paid and describe purpose)

to N/A for Prior Credit or Lease Balance (e) \$ N/A

to N/A for N/A \$ N/A

to RESOURCE for SERVICE CONTRACT \$ 1794.00

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 2892.20 (5)

6 Loan Processing Fee Paid to Seller (Prepaid Finance Charge) \$ N/A (6)

7 Amount Financed (3 plus 4 plus 5) \$ 44149.41 (7)

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

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 5D 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 84 Mos. Name of Gap Contract AWS

I want to buy [Redacted]

Buyer Signs [Redacted]

Other Optional Insurance

| | | | | | |
|--------------------------|-------------------------|-------------------|------------|------|------------|
| <input type="checkbox"/> | <u>N/A</u> | Type of Insurance | <u>N/A</u> | Term | <u>N/A</u> |
| | Premium \$ | <u>N/A</u> | | | |
| | Ins. Co. Name & Address | <u>N/A</u> | | | |

| | | | | | |
|--------------------------|-------------------------|-------------------|------------|------|------------|
| <input type="checkbox"/> | <u>N/A</u> | Type of Insurance | <u>N/A</u> | Term | <u>N/A</u> |
| | Premium \$ | <u>N/A</u> | | | |
| | Ins. Co. Name & Address | <u>N/A</u> | | | |

| | | | | | |
|--------------------------|-------------------------|-------------------|------------|------|------------|
| <input type="checkbox"/> | <u>N/A</u> | Type of Insurance | <u>N/A</u> | Term | <u>N/A</u> |
| | Premium \$ | <u>N/A</u> | | | |
| | Ins. Co. Name & Address | <u>N/A</u> | | | |

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 in this box.

N/A Buyer Signature [Redacted] Date N/A

N/A Co-Buyer Signature [Redacted] Date N/A

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked on page 1 of this contract. Your choice of insurance providers will not affect our decision to sell you the vehicle or extend credit to you.

If any insurance is included in this contract, 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 Term N/A

Credit Disability: Buyer Co-Buyer Both Term N/A

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to 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 5A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on the contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments.

If the box above is checked to indicate that you want credit life insurance, please read and sign the following acknowledgments:

1. You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering this extension of credit and that the policy need not be purchased from us in order to obtain the extension of credit.

N/A Buyer Date N/A

N/A Co-Buyer Date N/A

2. You understand that the credit life coverage may be deferred if, at the time of application, you are unable to engage in employment or unable to perform normal activities of a person of the age and sex. (You need not sign this acknowledgment if the proposed credit life insurance policy does not contain this restriction.)

N/A Buyer Date N/A

N/A Co-Buyer Date N/A

3. You understand that the benefits under the policy will terminate when you reach a certain age and affirm that your age is accurately represented on the application or policy.

N/A Buyer Date N/A

N/A Co-Buyer Date N/A

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CA [Redacted] CONTRACT.

JURY TRIAL: [Redacted] to trial by jury. [Redacted]

Buyer Sign [Redacted] Co-Buyer Signature [Redacted]

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge. We will treat any Prepaid Finance Charge as fully earned on the date of this contract. We will figure the rest of the finance charge on a daily basis at the Base Rate on the unpaid part of your Principal Balance. Your Principal Balance is the sum of the Amount Financed and the Prepaid Finance Charge, if any.
- 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 your Principal Balance and to other amounts you owe under this contract in any order we choose as the law allows.
- How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- You may prepay. You may prepay all or part of your Principal Balance at any time. If the contract is paid in full within six months after the date you sign it, we may impose an acquisition charge, not exceeding \$75, for services performed on your behalf for processing this contract. If you prepay, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- You may ask for a payment extension. You may ask us for a deferral of the scheduled due date of all or any part of a payment (extension). If we agree to your request, we may charge you a \$15 extension fee. You must maintain the physical damage insurance required by this contract (see below) during any extension. If you do not have this insurance, we may buy it and charge you for it as this contract says. You may extend the term of any optional insurance you bought with this contract to cover the extension if the insurance company or your insurance contract permits it, and you pay the charge for extending this insurance. If you get a payment extension, you will pay additional finance charges at the Base Rate on the amount extended during the extension. You will also pay any additional insurance charges resulting from the extension, and the \$15 extension fee if we charge you this fee.

2. YOUR OTHER PROMISES TO US

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

- Insurance you must have on the vehicle.
You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge at 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.
- What happens to returned insurance, maintenance, service, or other contract charges. If we obtain 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

- You may owe late charges. You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

If you pay late, we may also take the steps described below.

- 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, incomplete, or misleading information during credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

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

- You may have to pay collection costs. If we hire an attorney to collect what you owe, you will pay the attorney's fee and court costs as the law allows. This includes any attorney's fees we incur as a result of any bankruptcy proceeding brought by or against you under federal law.
- 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 (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. 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.

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

4. WARRANTIES SELLER DISCLAIMS

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. This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

- 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.

5. OPTIONAL SERVICE CONTRACTS

You are not required to buy a service contract to obtain credit. Your choice of service contract providers for any service contracts you buy will not affect our decision to sell or extend credit to you.

7. REJECTION OR REVOCATION

If you are permitted under Florida's Uniform Commercial Code to reject or revoke acceptance of the vehicle and you claim a security interest in the vehicle because of this, you must either: (a) post a bond in the amount of the disputed balance; or (b) deposit all installment payments as they become due into the registry of a court of competent jurisdiction.

8. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using pre-recorded/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.

Seller's Right to Cancel

- a. Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take a few days for Seller to verify your credit, locate financing for you on the exact terms shown on page 1 of this contract, and assign this contract to a financial institution. You agree that Seller has the number of days stated below to assign this contract. You agree that if Seller is unable to assign this contract within this time period to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel this contract. Seller's right to cancel this contract ends upon assignment of this contract.
- b. If Seller elects to cancel per Paragraph a above, Seller will give you written notice (or in any other manner in which actual notice is given to you). In that event, you may have the option of negotiating and signing a new contract with different financing terms (for example, a larger down payment, a higher annual percentage rate, a required cosigner, etc.) or you may pay with alternate funds arranged by you.
- c. Upon receipt of the notice of cancellation, you must return the vehicle to Seller within 48 hours in the same condition as when sold other than reasonable wear for the time you had it. Except as described below, Seller must give you back all consideration Seller has received from you in connection with this contract.
- d. If you do not return the vehicle within 48 hours after receipt of the notice of cancellation, you agree that Seller may use any lawful means to take it back (including repossession if done peacefully) and you will be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees. If you fail to return the vehicle within 48 hours after receipt of the notice of cancellation, you agree to pay Seller the charge shown in the Seller's Right to Cancel provision below for each day you do not return the vehicle after receipt of the notice of cancellation.
- e. While the vehicle is in your possession, all terms of this contract, including those relating to use of the vehicle and insurance for the vehicle, are in full force and you assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage done to the vehicle while the vehicle is in your possession. Seller may deduct from any consideration due to you under paragraph c. above Seller's reasonable costs to repair the vehicle and any daily charges you incur if you fail to return the vehicle within 48 hours after receipt of the notice of cancellation. If Seller cancels this contract, the terms of this Seller's Right to Cancel provision (including those below) remain in effect even after you no longer have possession of the vehicle.

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

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

SELLER'S RIGHT TO CANCEL - If Buyer and Co-buyer sign here, the provisions of the Seller's Right to Cancel section above, which gives the Seller the right to cancel if Seller is unable to assign this contract within the time period stated above, shall apply. If you do not return the vehicle within 48 hours after receipt of the notice of cancellation, you agree to pay Seller the charge shown in the Seller's Right to Cancel provision below for each day you do not return the vehicle after receipt of the notice of cancellation.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

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

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between Seller and you. No oral changes are binding. Buyer Signs Co-Buyer Signs If any part of this contract is not valid, all other parts stay valid. We may delay or extend the time for making some payments without extending the time for making others. See the rest of this contract for other important agreements.

NOTICE TO THE BUYER: a) Do not sign this contract before you read it or if it contains any blank spaces. b) You are entitled to an exact copy of the contract you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract you were free to take any action you wished to take and that you received a completely free and clear copy of this contract.

Buyer Signs _____ Date 04/27/2020 Co-Buyer Signs _____
If the "business" is purchased, Print Name _____
Co-Buyers and Other Owners - A Co-Buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here
Seller Signs **CARL BLACK OF ORLANDO** Date 04/27/2020 Address _____ By Title **FIMANAGER**

Seller assigns its interest in this contract to **CAPITAL ONE AUTO FINANCE**
 Assigned with recourse Assigned with limited recourse

Seller **CARL BLACK OF ORLANDO** Title **FIMANAGER**

2020 ACADIA FWD SLT-1
 GPJ RED QUARTZ TINTCOAT
 HOY JET BLACK
 ORDER NO. XNHFN2/TRE
 STOCK NO.
 RENAISSANCE CENTER
 DETROIT MI 48243-1114
 VIN [REDACTED]
 MODEL & FACTORY OPTIONS
 MSRP INV AMT RETAIL - STOCK
 *****2577*****48*44801S

MODEL & FACTORY OPTIONS
 TND26 ACADIA FWD SLT-1 39700.00
 C3U DUAL SKYSCAPE SUNROOF 1400.00
 FE9 50-STATE EMISSIONS N/C
 GPJ RED QUARTZ TINTCOAT 595.00
 LGX ENGINE, 3.6L V6, SIDI, DOHC, 495.00
 VVT N/C
 M3M TRANSMISSION, 9-SPEED N/C
 AUTOMATIC 1250.00
 PCV PREMIUM PACKAGE: 1137.50
 * HD SURROUND VISION
 * POWER LUMBAR, FRONT PASSENGER
 * SEAT ADJUSTER, PASSENGER
 * 8-WAY POWER
 * MEMORY PACKAGE
 * MIRRORS, OUTSIDE HEATED
 * MIRRORS, OUTSIDE HEATED
 * POWER-ADJUST, DRIVER SIDE
 DIMMING, TURN SIGNALS,
 POWER FOLDING
 * SEATS, HEATED REAR OUTBOARD
 POSITIONS
 * SEATS, VENTILATED DRIVER & FR
 PASSENGER SEAT CUSHIONS &
 SEATBACKS
 * STEERING COLUMN, POWER TILT &
 TELESCOPIC
 R6J CUSTOMER DIALOGUE NETWORK 0.00
 16.50

SHIP WT: 4096
 HP: 33.5
 GVWR: 6001
 GAWR.FT: 2976
 GAWR.RR: 3406
 EMPLOY: 41136.95
 SUPPLR: 42788.70
 NTR:
 DAN: SLT
 EMPINC: 2436.66
 SUPINC: 784.92

TOTAL MODEL & OPTIONS 43440.00
 DESTINATION CHARGE 1195.00
 DEALER IMR CONTRIBUTION 434.40
 LMA GROUP CONTRIBUTION 434.40
 TOTAL 44635.00
 MEMO: TOTAL LESS HOLDBACK AND APPROX WHOLESALE FINANCE CREDIT 41300.00
 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.
 REMIT TO ALLY NO. 029
 VIN [REDACTED]
 \$ 43357.50 INV [REDACTED]
 DUE 03/10/20 DEALER 44-801

GENERAL MOTORS LLC /V6G
 RENAISSANCE CENTER
 DETROIT MI 48243-1114
 STOCK NO.
 VIN [REDACTED]
 ORDER NO. XNHFN2/TRE
 HOY JET BLACK
 GPJ RED QUARTZ TINTCOAT
 2020 ACADIA FWD SLT-1



GENERAL MOTORS

Deal
Cust# [Redacted]

GM Customer Incentive Acknowledgement Form

Customer Name: [Redacted]
New VIN: [Redacted]
Qualifying VIN: [Redacted]
Delivery Type Code: 010

1. GM subvented Financing Program Acknowledgement
 GM APR Support GM Lease Support N/A

2. Customer Incentive Program Acknowledgement

| Pgm # | Incentive Program Description | Incentive Code | Amount | Transferred (Y/N) |
|-------|-------------------------------|----------------|----------------|-------------------|
| | CONSUMER CASH | NCC | 4000.00 | N |
| 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 | 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 | 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 | N/A | N/A | N/A |
| N/A | N/A | N/A | N/A | N/A |

| Pgm # | Program Description with a Certificate or Approval Code | Incentive Code | Amount | Certificate or Approval # |
|-------|---|----------------|--------|---------------------------|
| 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 | 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 | 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 | 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 |

Total Incentive Amount Received: 4000.00

I am the ultimate purchaser or lessor of the vehicle bearing this vehicle identification number, which was sold/leased to me by the Dealer, named below. This vehicle was not purchased/leased for export or resale and I took delivery on 04/27/2020. I acknowledge receipt of Incentive(s) described above and release GM from any and all obligations for Incentives on this unit.

Purchaser's Signature: [Redacted] Date: 04/27/2020

The undersigned person, a Dealer Representative, certifies that the information on this application is true and correct and the incentive payments have been provided to the said purchaser/lessee who has taken delivery of the referenced unit through this dealership and that properly completed accurate delivery data has been provided.

Authorized Dealer Signature: [Redacted] Date: 04/27/2020

Dealership Name: CARL BLACK OF ORLANDO Dealer Code: _____

Dealer Note: This is a required document and it must be completed, signed, and retained in EVERY DEAL FILE for all customers even if there are no incentives or rate support available. A copy of the completed form should be provided to the customer. (GM379509-08012018) (12/1/2018)

STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
DIVISION OF MOTORIST SERVICES
 SUBMIT THIS FORM TO YOUR LOCAL TAX COLLECTOR OFFICE
www.flhsmv.gov/offices/

Customer [REDACTED]
 Deal # [REDACTED]
 Stock # [REDACTED]

SEPARATE ODOMETER DISCLOSURE STATEMENT AND ACKNOWLEDGMENT

| VEHICLE DESCRIPTION | | | | | |
|-------------------------------|------|------|-------|------|--------------|
| Vehicle Identification Number | Year | Make | Color | Body | Title Number |
| [REDACTED] | 2020 | GMC | RED | UT | [REDACTED] |

ODOMETER DISCLOSURE STATEMENT

WARNING: Federal and State law requires that you state the mileage in connection with an application for a Certificate of Title. Failure to complete or providing a false statement may result in fines and/or imprisonment.

WE STATE THAT THIS 5 or 6 DIGIT ODOMETER NOW READS 9 .XX (NO TENTHS) MILES,
 DATE READ 04 / 27 / 2020, AND WE HEREBY CERTIFY THAT TO THE BEST OF OUR KNOWLEDGE THE
 ODOMETER READING:

- CAUTION:**
 Read carefully before checking a box.
- 1. REFLECTS ACTUAL MILEAGE.
 - 2. IS IN EXCESS OF ITS MECHANICAL LIMITS (EXCESS OF ITS MECHANICAL LIMITS APPLIES TO 5 DIGIT ODOMETERS)
 - 3. IS NOT THE ACTUAL MILEAGE. **WARNING - ODOMETER DISCREPANCY**

UNDER [REDACTED] THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.

| | | | |
|--|--|--|-------------------|
| Seller's Signature [REDACTED] | | Seller's Printed Name CARL BLACK CHEVROLET BUICK GMC OF ORLANDO | |
| Seller's Street Address 11500 E Colonial Dr | | | |
| City Orlando | | State FL | Zip [REDACTED] |
| Buyer's Signature [REDACTED] | | Buyer's Printed Name [REDACTED] | |
| Buyer's Street Address [REDACTED] | | | |
| City ORLANDO | | State FL | Zip [REDACTED] |

WHO IS AUTHORIZED TO COMPLETE THIS FORM?

ANY PERSON WHO IS BUYING OR SELLING A MOTOR VEHICLE AND WHO MUST MAKE OR ACKNOWLEDGE AN ODOMETER DISCLOSURE, IN ORDER TO COMPLY WITH STATE OR FEDERAL ODOMETER DISCLOSURE LAW.

WHEN SHOULD THIS FORM BE USED?

- WHEN A MOTOR VEHICLE, FOR WHICH AN ODOMETER DISCLOSURE IS REQUIRED, HAS BEEN SOLD.
- WHEN A MOTOR VEHICLE, FOR WHICH AN ODOMETER DISCLOSURE IS REQUIRED, HAS BEEN PURCHASED.
- WHEN AN ODOMETER DISCLOSURE STATEMENT AND ACKNOWLEDGMENT BETWEEN THE BUYER AND THE SELLER IS REQUIRED, BUT NO ODOMETER DISCLOSURE STATEMENT HAS BEEN MADE ON ANOTHER STATE OR FEDERAL FORM.

WHEN SHOULD THIS FORM NOT BE USED?

- WHEN A FLORIDA TITLE WHICH WAS ISSUED ON OR AFTER APRIL 29, 1990 IS AVAILABLE.
- WHEN A FORM HSMV 82994, MOTOR VEHICLE DEALER TITLE REASSIGNMENT SUPPLEMENT, HAS BEEN USED.
- WHEN A FORM HSMV 82995, MOTOR VEHICLE DEALER POWER OF ATTORNEY/ODOMETER DISCLOSURE, HAS BEEN USED.
- WHEN AN OUT-OF-STATE TITLE, WHICH CONFORMS TO FEDERAL LAW, IS USED TO TRANSFER A MOTOR VEHICLE.

FILING:

- COPIES SHOULD BE EXCHANGED BETWEEN THE SELLER AND THE BUYER. DEALERS MUST RETAIN THIS DOCUMENT IN THEIR RECORDS FOR A PERIOD OF FIVE YEARS.
- IT IS NOT NECESSARY TO FILE THIS FORM OR ANY COPY OF THIS FORM WITH THE STATE OF FLORIDA, UNLESS REQUESTED TO DO SO BY THE DIVISION OF MOTORIST SERVICES.

Check your local phone book government pages or visit the following website for current mailing addresses: <http://www.flhsmv.gov/offices/>

INSTRUCTIONS FOR ATTACHING DECAL

1. Clean area where new annual decal is to be fixed.
2. Peel decal from this document.
3. Affix decal in the upper right corner of license plate.



IMPORTANT INFORMATION

SECTION 316.613, Florida Statutes, requires every operator of a motor vehicle transporting a child in a passenger car, van, autocycle or pickup truck registered in this state and operated on the highways of this state, shall, if the child is 3 years of age or younger, provide the protection of the child by properly using a crash-tested, federally approved child restraint device. For children aged through 3 years, such restraint device must be a separate carrier or a vehicle manufacturer's integrated child seat. For children aged 4 through 5 years, a separate carrier, an integrated child seat, or a child booster seat may be used.

For limited exceptions, see s. 316.613, F.S.

S. 320.0605, F. S., requires the registration certificate, or true copy of a rental or lease agreement, issued for any motor vehicle to be in the possession of the operator or carried in the vehicle while the vehicle is being used or operated on the roads of this state.

S. 320.02 and 627.733, F. S., requires personal injury protection and property damage liability to be continuously maintained throughout the registration period. Failure to maintain the mandatory coverage may result in the suspension of your driver license and registration.

Mail To:

ORLANDO, FL

Important note: If you cancel the insurance for this vehicle, immediately return the license plate from this registration to a Florida driver license or tax collector office or by mail to: DHSMV, Return Tags, 2900 Apalachee Parkway, Tallahassee, FL 32399. Surrendering the plate will prevent your driving privilege from being suspended.

COVAGY 07/15 T# B#

FLORIDA VEHICLE REGISTRATION

PLATE [REDACTED] DECAL [REDACTED] Expires **Midnight Sat 06/12/2021**

| | | | | | | | | | |
|-------------|------------|--------------|------------|----------|------------|----------------|-------|---------------|-------|
| YR/MK | 2020/GMC | BODY | UT | COLOR | RED | Reg. Tax | 24.14 | Class Code | 1 |
| VIN | [REDACTED] | NET WT | 4096 | TITLE | [REDACTED] | Init. Reg. | | Tax Months | 14 |
| Plate Type | RGR | Plate Issued | 02/10/2015 | 2nd DL# | [REDACTED] | County Fee | 3.00 | Back Tax Mos | |
| DL/FEID | [REDACTED] | | | TRANSFER | [REDACTED] | Mail Fee | | Credit Class | |
| Date Issued | 04/27/2020 | | | | | Sales Tax | | Credit Months | 9 |
| | | | | | | Voluntary Fees | | Grand Total | 27.14 |

IMPORTANT INFORMATION

1. The Florida license plate must remain with the registrant upon sale of vehicle.
2. The registration must be delivered to a Tax Collector or Tag Agent for transfer to a replacement vehicle.
3. Your registration must be updated to your new address within 30 days of moving.
4. Registration renewals are the responsibility of the registrant and shall occur during the 30-day period prior to the expiration date shown on this registration. Renewal notices are provided as a courtesy and are not required for renewal purposes.
5. I understand that my driver license and registrations will be suspended immediately if the insurer denies the insurance information submitted for this registration.

RGR - FLORIDA REGULAR

OPTIONAL GUARANTEED ASSET PROTECTION (GAP)

CONTRACT AMENDMENT

THIS IS AN AMENDMENT TO THE RETAIL INSTALLMENT SALES CONTRACT OR LEASE CONTRACT (REFERRED TO AS THE "CONTRACT") BETWEEN THE DEALER AND YOU, THE CUSTOMER, LISTED BELOW AND COVERS ONLY THE ORIGINAL CONTRACT FOR THE PURCHASE/LEASE OF THE VEHICLE.

AMENDMENT NUMBER: [REDACTED]

82113

| VEHICLE INFORMATION SCHEDULE | | | | |
|---|---|--|---|---|
| VIN | | <input checked="" type="checkbox"/> New (Unfilled) | | <input type="checkbox"/> Pre-Owned (Previously Titled) |
| Make | Model | Trim Level | Year | Odometer |
| GMC | ACADIA UT | | 2020 | 9 |
| CUSTOMER | | | | |
| Name | | Street | | |
| [REDACTED] | | [REDACTED] | | |
| City | State | Zip Code | Telephone | |
| ORLANDO | FL | [REDACTED] | [REDACTED] | |
| DEALER | | | | |
| Dealer # | Name | Street | | |
| | CARL BLACK OF ORLANDO | 11500 E. COLONIAL DRIVE | | |
| City | State | Zip Code | Telephone | |
| ORLANDO | FL | 32817 | 407/540-9250 | |
| LIENHOLDER | | | | |
| Name | | Telephone | | |
| CAPITAL ONE AUTO FINANCE | | 877/817-7861 | | |
| Contract Information and GAP Charge | | | | |
| Type of Contract: | <input checked="" type="checkbox"/> Retail Installment Sales Contract (Conventional Loan) | | <input type="checkbox"/> Retail Installment Sales Contract (Other Loan - Deferred, Balloon, etc.) | <input type="checkbox"/> Lease |
| Date of Contract: | 04/27/2020 | Date of First Payment: | 05/11/2020 | A.P.R.: 4.52 |
| Amount Financed or Capitalized Cost: \$ | 44149.41 | Balloon Amount or Residual Value: \$ | N/A | Total of Payments: \$ 51672.60 (May not exceed \$100,000 including Balloon Amount or Residual Value) |
| Contract Term: | 84 | (Retail Installment Sales Contract Term may not exceed 84 Months) (Lease Term may not exceed 60 Months) | | GAP Charge: \$ 699.00 |

IMPORTANT INFORMATION REGARDING OPTIONAL GAP. PLEASE READ.

- I. KEY INFORMATION**
- You might not need GAP depending on how much of a down payment (including trade-in value) You made on Your Vehicle, the term of Your Contract, the make of Vehicle and other considerations.
 - You may purchase GAP only at the time You sign Your Contract to purchase or lease the Vehicle from the Dealer.
 - GAP Charge is not regulated by any governmental entity. It is Your responsibility to determine whether the cost for GAP is reasonable in relation to the protections it affords You and Your family. You may also wish to consult an insurance agent to determine whether alternative programs or products are available and at what cost.
 - In cases of Transfer of Equity (See Section III - DEFINITIONS), GAP is transferable.
 - GAP coverage may decrease over the term of the Contract.
 - GAP coverage terminates if You prepay or refinance the Contract to which this Amendment refers. You are entitled to a refund of the GAP Charge, as outlined in the CANCELLATION PROVISIONS, as of the date of the prepayment or refinance.
 - GAP coverage terminates upon the expiration of any redemption period following the repossession or surrender of Your Vehicle.
 - You are not required to purchase GAP to obtain credit or financing. Neither the extension of credit, the terms of credit, nor the terms of the related motor vehicle sale or lease, may be conditioned upon the purchase of GAP. It is completely voluntary and optional.
 - GAP is not a substitute for nor does it provide any insurance coverage for You or the Vehicle, such as collision, comprehensive, bodily injury, property damage or liability.
 - Extensions, Holiday or Deferred Payments, which are not part of the scheduled Contract payments, are considered late payments.
 - GAP does not provide any benefit for lost cash down payment, trade equity or finance charges after the Date of Loss.
 - There is no GAP payment in the event that there is no Deficiency Balance.

II. GAP CONTRACT AMENDMENT

If You purchase optional GAP and pay the GAP Charge shown above, Your Contract with the Dealer is amended by adding the following and subject to the provisions on the following page:

"If the insurance Company providing physical damage coverage on the Vehicle described above determines that the Vehicle is a Total Loss, then You will be responsible for paying only the following to the Lienholder You make payments to under the Contract:

- A) The Value of the Vehicle as determined by the physical damage insurance company on the Date of Loss or the NADA Retail Value of the Vehicle, whichever is greater, plus any physical damage insurance deductible over \$1,000 which reduces that settlement, or
- B) If there is no physical damage insurance in effect on the Date of Loss, the average retail price of the Vehicle on the Date of Loss based on a current edition of the NADA Used Vehicle Price Guide.

You will also be responsible for any early termination fees, late or deferred payments and charges, finance charges after the Date of Loss and refundable portions of any cancelable add-ons such as service contracts, credit life insurance or pre-paid maintenance agreements.

In addition to the above, You will be responsible for any portion of a Deficiency Balance that results from the Amount Financed or Capitalized Cost that exceeded 150% of the Retail Value of the Vehicle.

CANCELLATION PROVISIONS

To cancel GAP at any time, or in the event of the early termination of Your loan with the Lienholder, You must provide written notice of this cancellation or early termination of Your loan to the Administrator, Us or the Lienholder within ninety (90) days after Your decision to cancel or the occurrence of the event causing the early termination of loan. If You notify the Administrator, Us or the Lienholder within thirty (30) days of the Date of Contract, a full refund of the GAP Charge will be made. After thirty (30) days, the refund will be calculated on a pro-rata basis. Any refund will be sent to Your Lienholder. Under no circumstances will this Amendment be reinstated after a cancellation has been processed. In the event of a covered Total Loss, the GAP Charge will be considered fully earned and no refund will be available. This Contract Amendment includes all provisions on this, as well as, the following pages and is binding on any Lienholder."

By signing below, I, the Customer acknowledge that I have requested GAP coverage, read all sections of this Contract Amendment including the provisions on the following page, received a copy of it, understand it and agree to pay the GAP Charge stated above.

I acknowledge:

- GAP is optional and I have requested it.
- GAP does not provide any insurance coverage.
- I must have physical damage coverage on the Date of Contract for GAP to be in effect.

Customer: [REDACTED]

Date: 04/27/2020

By signing have been [REDACTED]

Dealer: [REDACTED]

Date: 04/27/2020

Administrator:
Automotive Warranty Services, Inc.
P.O. Box 802747
Chicago, Illinois 60680-2747
Toll Free: 1-877-394-1206

III. DEFINITIONS

Administrator means Automotive Warranty Services, Inc., P.O. Box 802747, Chicago, Illinois, 60680-2747, (877) 394-1206, www.mrclaims.net.

Amount Financed means the total "amount financed" in the original retail installment sales contract.

Balloon Amount or Residual Value means the amount payable as a lump sum at the termination of the original retail installment sales contract or lease contract.

Capitalized Cost means the total "adjusted capitalized cost" in the original lease contract.

Date of Contract means the date You sign the Contract to purchase or lease Your Vehicle and the effective date of coverage as indicated within the INFORMATION SCHEDULE.

Date of Loss means the date on which Your Vehicle is reported stolen or incurs physical damage that is severe enough to constitute a Total Loss.

Deficiency Balance means the amount obtained by subtracting the Value of the Vehicle (less Your physical damage insurance deductible up to \$1,000 if applicable), from the amount You owe Your Lienholder based on the early termination provisions of Your Contract due to the Total Loss of Your Vehicle.

Lienholder means any entity that purchases or accepts assignment of the original Contract. Lienholder does not include an entity that pays-off the original Contract.

Retail Value means Manufacturer's Suggested Retail Price for new Vehicles and the NADA Retail Value for pre-owned Vehicles as of the Date of Contract.

Total Loss means because of theft or of accidental damage to Your Vehicle, one of the following occurs:

- 1) Your Vehicle is declared a Total Loss, or is declared stolen and not recovered within thirty (30) days of the date of the theft, by Your physical damage insurance carrier, or
- 2) no physical damage insurance is in force and Your Vehicle is stolen and not recovered within thirty (30) days of the date of the theft, or
- 3) no physical damage insurance is in force and the total cost to repair Your Vehicle as a result of an accident is greater than or equal to its cash value immediately before the accident as determined by the NADA Used Vehicle Price Guide as of the Date of Loss.

Transfer of Equity means that You are selling Your Vehicle to a person who assumes the obligation to pay payments to the Lienholder who purchases or accepts assignment of the original Contract. Transfer of Equity does not apply to refinancing.

Value of the Vehicle means the value on the Date of Loss as determined by the physical damage insurance carrier or the NADA retail value, whichever is greater, in the event of a Total Loss and does not include towing charges, rental fees, storage charges, administrative fees, salvage value or any prior damage deductions.

Vehicle means the vehicle indicated within the INFORMATION SCHEDULE.

We, Us and Our mean the Dealer Indicated within the INFORMATION SCHEDULE that provided the original financing for Your Vehicle, or any entity who subsequently purchases or accepts assignment of the original Contract.

You and Your mean the Customer Indicated within the INFORMATION SCHEDULE who financed or leased the Vehicle or an individual to whom this Amendment is transferred in cases of Transfer of Equity.

IV. ASSIGNMENT

We agree to assign any and all rights under this Amendment to any assignee of the Contract covered by this Amendment. All holders and assignees of this consumer credit transaction are subject to all claims and defenses, which You could assert against Us resulting from Your purchase of Guaranteed Asset Protection. The Assignee agrees, by acceptance of the Amendment to the Contract by assignment, to waive Your liability covered by this Amendment.

V. EXCLUSIONS

This Amendment does not apply:

1. If the Vehicle to which this Amendment refers is refinanced.
2. When the Date of Loss occurs prior to the Date of Contract or after the original Contract term.
3. When the Date of Loss occurs during or after repossession or confiscation of Your Vehicle.
4. To any loss arising from fraud, material misrepresentation of fact or falsification of documents by You or the Lienholder.
5. To theft or damage to Your Vehicle that does not constitute a Total Loss.
6. To any losses that occur outside the continental United States of America, Alaska, Hawaii and Canada.
7. To any single pay retail installment sales contract or other Contract for which scheduled payments are made less frequently than once every two (2) months from the point when the first scheduled payment is due.
8. To any retail installment sales contract with a term greater than 84 months or lease contract with a term greater than 60 months.
9. To any Contract with a Total of Payments exceeding \$100,000, including the Balloon Amount or Residual Value.
10. To Vehicles used for carrying goods or passengers for compensation, municipal or military vehicles or any truck or van weighing over 12,500 lbs. G.V.W.R. This does not include share the expense car pools.
11. To any Total Loss to Your Vehicle resulting from You being under the influence of alcohol or drugs as established by the police report, breathalyzer test or an official blood test.

VI. LIMIT OF LIABILITY

Our limit of liability under this Amendment shall be as stated on the front of this form under Section II. GAP CONTRACT AMENDMENT.

VII. NOTIFICATION OF LOSS

What You must do if Your Vehicle is declared a Total Loss:

Within ninety (90) days after Your Vehicle is stolen or declared a Total Loss, or within ninety (90) days after receiving Your insurance company's settlement or within ninety (90) days from the date the Lienholder notifies You of any Deficiency Balance owing, whichever happens later, You must send the Administrator named in Section III. DEFINITIONS, the following information:

1. A copy of Your insurance company's settlement with You showing all additions and deductions for the settlement amount and a copy of Your insurance company's check. If You do not have physical damage insurance, a copy of the police theft or accident report that identifies Your Vehicle by its vehicle identification number (VIN) must be submitted.
2. A copy of this GAP Amendment.
3. An entire copy, front and back, of the original Contract.
4. A copy of Your insurance company's Declarations Page, listing the coverage, deductible and agent's phone number.
5. The name and address of the Lienholder and Your account number with the Lienholder.
6. The pay-off balance of Your Contract as calculated by the Lienholder at the Date of Loss.
7. A history of Your Contract showing all payments made, late charges and fees.
8. A copy of refund checks and/or authorized cancellation forms confirming the refund amount for any credit insurance, mechanical repair coverage or other similar products that were purchased and included in the financing or lease of the Covered Vehicle. (Contact the Dealer that sold You the coverage.)
9. For new Vehicles only, if available, a copy of the window sticker or Vehicle invoice showing the Manufacturer's Suggested Retail Price. (Contact the Dealer that sold or leased You the Vehicle.)

If it is impossible to file proof of loss within such ninety (90) day period, proof must be filed as soon as possible, but in no event later than one year from the date proof was due as indicated above.

Claim drafts will be single party, made payable to and mailed to Your Lienholder and applied to Your Contract balance.

VIII. LENDER REQUIREMENTS

If Your Vehicle is financed with Toyota Motor Credit Corporation (TMCC), Section V. EXCLUSION #10 is deleted in its entirety and replaced by the following: To Vehicles used for competitive driving, taxi or livery, snowplowing, or used for hire to the public or used to transport people for hire, to Vehicles used for municipal or professional emergency or police services or to Vehicles used to tow a trailer whose weight exceeds the manufacturer's recommendations for that vehicle.

TO REGISTER YOUR GAP CONTRACT FOR SELF-SERVICE, VISIT US AT:
- www.mrclaims.net

Mechanics
MECHANICAL REPAIR SERVICE CONTRACT

ADMINISTRATOR:
175 WEST JACKSON BLVD.
CHICAGO, ILLINOIS 60604
TOLL FREE: 1-800-621-2130

FOR EMERGENCY ROADSIDE ASSISTANCE:
TOLL-FREE: 1-866-603-5420

CONTRACT NO. [REDACTED]

82113

INFORMATION SCHEDULE

1. Covered Vehicle

VIN [REDACTED]

| | | | |
|--------------|---------------|---------------------------------|--|
| Make | Model | Year | Current Odometer Reading |
| GMC | ACADIA | 2020 | 9 |
| Vehicle Code | Vehicle Class | Check All That Apply: | |
| [REDACTED] | [REDACTED] | Diesel <input type="checkbox"/> | 4x4/AWD <input type="checkbox"/> Turbo/Supercharged <input type="checkbox"/> |

2. Customer

Name [REDACTED] Street [REDACTED]

City [REDACTED] State [REDACTED] Zip Code [REDACTED] Telephone Hm [REDACTED] Wk [REDACTED]

ORLANDO FL [REDACTED]

3. Service Contract Period

This Service Contract begins on the service contract purchase date (See Key Terms) and at the Current Odometer Reading stated in Section 1 of the Information Schedule. This Service Contract ends when the Months indicated below from the service contract purchase date is reached or when the additional Miles indicated below are registered on the odometer, whichever occurs first.

Term: Months Miles

4. Coverage Plan

If no Coverage Plan box has been checked, Silver Coverage Plan will apply.

Power Train Silver Gold Platinum

Additional Benefits: Rental Reimbursement and Emergency Roadside Assistance apply to all Coverage Plans.

Commercial Use: Silver Coverage Plan Only

5. Deductible

Standard Deductible: \$100 Per Visit

Optional Deductible: If the Optional Deductible box has not been checked, the \$100 Standard Deductible will apply.

Disappearing Deductible (The deductible is \$0 if covered repairs are performed at the Selling Dealer and \$100 per visit when performed elsewhere.)

6. Service Contract Price

Price: \$ 1794.00

7. Selling Dealer

| | | | |
|---------------|-----------------------|-------------------------|----------------|
| Dealer Number | Name | Street | |
| | CARL BLACK OF ORLANDO | 11500 E. COLONIAL DRIVE | |
| City | State | Zip Code | Telephone |
| ORLANDO | FL | 32817 | (407) 540-9250 |

8. Lienholder

I, the undersigned holder of this Service Contract, hereby authorize the following Lienholder: 1. To receive any refund for credit to my account in the event this Service Contract is canceled; and 2. To cancel the Service Contract in the event I default in my obligation to such Lienholder.

Name CAPITAL ONE AUTO FINANCE Address PO BOX 255605 SACRAMENTO, CA 95865

Service Contract Purchase Date: 04 / 27 / 2020
Month Day Year

Notice to Customer:

- The purchase of this Service Contract is not required to obtain financing or to purchase or lease this vehicle.
- You are required to obtain authorization prior to beginning any repairs covered by this Service Contract. Refer to Service Contract Section VII, "Your Responsibilities" for instructions.
- You must follow the maintenance procedures listed in Service Contract Section V, "Maintenance Requirements." If your failure to follow the procedures causes a breakdown, you may be denied coverage.
- The benefits provided under Dealer Warranties required by state law apply.
- If the manufacturer's warranty has been declared void, this Service Contract would have been the manufacturer's warranty.
- The service contract price may be financed with the purchase of this vehicle.
- The [REDACTED] [REDACTED]

Signed [REDACTED] Signature [REDACTED]

VIII. GENERAL PROVISIONS

- 1. Service Contract Period**

The term of this Service Contract varies based upon the time and mileage for which it is issued as shown in Section 3 of the Information Schedule. The term begins on the service contract purchase date and the current odometer reading stated in Section 1 of the Information Schedule. The term expires when its time or mileage limit is reached, whichever occurs first.
- 2. When And Where You Are Covered**

You are covered when this Service Contract is issued or transferred to you. This Service Contract applies only to breakdowns occurring within the continental United States of America, Alaska, Hawaii and Canada.
- 3. If You Have Other Coverage**

If the manufacturer or repair facility agrees to cover all or some of the cost of a breakdown after a warranty or guarantee has expired, we will pay only for any extra cost. If you have any other Rental Reimbursement coverage or Emergency Roadside Assistance coverage, we will pay only the amount in excess of that coverage, subject to the limits of this Service Contract.
- 4. Your Help And Cooperation**

Your help and cooperation is required if we ask you to help us enforce your rights against any manufacturer or repair facility who may be responsible to you for the cost of repairs covered by this Service Contract.
- 5. Limit of Liability**

Our limit of liability is the cost to repair or replace any covered breakdown; but in no event shall this cost exceed the average retail value of your vehicle as determined by the NADA (Official Used Car Guide) at the time of loss.
- 6. Subrogation**

If we pay for a loss, we may require you to assign to us your rights of recovery against others. We will not pay for a loss if you impair these rights to recover. Your rights to recover from others may not be waived.
- 7. How This Service Contract May Be Transferred**

Your rights and duties under this Service Contract may only be transferred to a subsequent purchaser directly by you within thirty (30) days from the date of sale to the subsequent owner and upon payment to us of a \$40 transfer fee. This Service Contract may not be transferred to any entity in the business of selling or leasing motor vehicles. This Service Contract can only be transferred if the remaining portion of the original manufacturer warranty including Powertrain warranty has not been reduced or voided. In the event of your death, the benefits of this Service Contract will be available to your spouse or legal representative.
- 8. How This Service Contract May Be Canceled - Including Refunds And Charges**

Cancellation By You
You may cancel this Service Contract at any time. To cancel, contact the Selling Dealer. The Selling Dealer will assist with your cancellation request and verify the mileage of your vehicle. If you are unable to return to the Selling Dealer, you must provide written notice to us. A copy of your Service Contract and an odometer reading statement must be included with your request for cancellation. If you cancel this Service Contract within sixty (60) days of the service contract purchase date, a 100% refund of the service contract price will be made less any claims paid on the Service Contract. After sixty (60) days or if you have incurred a claim, a pro-rata refund of the lesser of unused time or unused mileage will be made. The pro-rata refund will be calculated by multiplying the service contract price by the lesser percentage of the unused time or unused mileage compared to the total time or total mileage of your Service Contract Period, less an administrative fee of \$50 or 10% of the refund amount, whichever is less. All refunds will be paid to the Lienholder if any, otherwise to you.

Cancellation By Us
We may cancel this Service Contract for any reason within sixty (60) days of the service contract purchase date. After sixty (60) days, we may cancel this Service Contract:

 - If there has been a material misrepresentation or fraud at the time of sale of this Service Contract or when filing a claim under this Service Contract;
 - If you have failed to maintain your vehicle as prescribed by the manufacturer;
 - If the odometer has been tampered with or disabled and you have failed to repair the odometer;
 - If you do not pay the service contract price;

If we cancel this Service Contract, we will mail you written notice at least thirty (30) days prior to cancellation. A pro-rata refund of the lesser of unused time or unused mileage will be made. The pro-rata refund will not be less than 100% of the paid unearned pro-rata premium. All refunds will be paid to the Lienholder if any, otherwise to you.

If this Service Contract is financed and your vehicle is a total loss or is repossessed, you authorize your Lienholder (shown in Section 8 of the Information Schedule) to cancel this Service Contract and receive the refund.
- 9. Insurance**

Our obligations under this Service Contract are insured under an Insurance Policy issued by Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604. In the event we cease to operate, are bankrupt or your claim is not paid within sixty (60) days after proof of loss has been filed, you may file a direct claim with Virginia Surety Company, Inc. To do so, please call the following toll-free number for instructions: 1-800-209-6206.
- 10. Entire Service Contract**

This Service Contract represents the entire agreement between you and us. No person has the authority to change this Service Contract or to waive any of its provisions. No other written or oral statements apply to this Service Contract.

FOR BREAKDOWN REPAIR AUTHORIZATION, CALL YOUR SELLING DEALER OR:

- Call the Administrator toll-free: 1-800-621-2130

FOR TOWING OR OTHER EMERGENCY ROADSIDE ASSISTANCE:

- Call toll-free: 1-866-603-5420

FOR ADDITIONAL INFORMATION, VISIT US AT:

- www.thewarrantygroup.com

IV. WHAT THIS SERVICE CONTRACT DOES NOT COVER (CONTINUED)

22. IF YOUR VEHICLE IS A TRUCK RATED MORE THAN 1 TON.
23. FOR A BREAKDOWN CAUSED BY OR INVOLVING EQUIPMENT, COMPONENTS OR SYSTEMS NOT INSTALLED BY THE MANUFACTURER.
24. IF YOUR VEHICLE'S ODOMETER HAS BEEN STOPPED, ALTERED OR MISREPRESENTS YOUR VEHICLE'S ACTUAL MILEAGE.
25. TO REPAIR, REPLACE, ADJUST OR ALIGN ANY PART NOT COVERED BY THIS SERVICE CONTRACT UNLESS REQUIRED IN CONJUNCTION WITH THE REPAIR OF A COVERED PART.
26. FOR A BREAKDOWN WHICH EXISTED PRIOR TO OR WAS CAUSED BY A CONDITION WHICH EXISTED PRIOR TO THE SERVICE CONTRACT PURCHASE DATE.
27. FOR DIAGNOSIS CHARGES, COST OF DISASSEMBLY OR ASSEMBLY IF YOUR REPAIR IS NOT COVERED OR HAS BEEN DENIED.
28. FOR A BREAKDOWN THAT IS A DIRECT RESULT OF A MECHANICAL OR STRUCTURAL DEFECT WHEN THE MANUFACTURER HAS ANNOUNCED A PUBLIC RECALL FOR THE PURPOSE OF CORRECTING SUCH A DEFECT.
29. FOR ADDITIONAL LOSS OR DAMAGE WHICH IS OCCASIONED BY YOU OR OPERATOR'S FAILURE TO USE ALL REASONABLE PRECAUTIONS TO PROTECT THE VEHICLE FROM ANY FURTHER LOSS OR DAMAGE AFTER A BREAKDOWN OR FAILURE HAS OCCURRED OR BEEN INDICATED.
30. FOR REPAIRS MADE SOLELY TO MEET OR MAINTAIN ANY GOVERNMENTAL EMISSION STANDARDS.
31. FOR DAMAGE CAUSED TO YOUR ENGINE RESULTING FROM THE INGESTION OF WATER THROUGH THE ENGINE AIR INTAKE SYSTEM (COMMONLY REFERRED TO AS WATER INGESTION).
32. FOR REPAIRS OF WATER AND AIR LEAKS, RATTLES, SQUEAKS AND WIND NOISE.
33. IF YOUR VEHICLE IS POWERED ENTIRELY BY A FUEL SOURCE OTHER THAN GASOLINE OR DIESEL FUEL.

UNDER EMERGENCY ROADSIDE ASSISTANCE, WE WILL NOT PAY BENEFITS:

1. FOR COST OF PARTS, REPLACEMENT KEYS, FLUIDS, COST OF FUEL, MATERIAL, ADDITIONAL LABOR RELATING TO TOWING OR THE COST OF INSTALLATION OF PRODUCTS.
2. FOR NON-EMERGENCY MOUNTING OR REMOVING OF ANY TIRES, SNOW TIRES, OFF-ROAD TIRES OR SIMILAR ITEMS.
3. FOR TOWING FROM, SERVICE OR REPAIR WORK PERFORMED AT A SERVICE STATION, GARAGE OR REPAIR SHOP.
4. FOR NON-EMERGENCY TOWING OR OTHER NON-EMERGENCY SERVICE.
5. FOR TOWING OR SERVICE ON ROADS NOT REGULARLY MAINTAINED, SUCH AS SAND BEACHES, OPEN FIELDS, FORESTS AND AREAS DESIGNATED AS NOT PASSABLE DUE TO CONSTRUCTION, ETC.
6. FOR REPEATED SERVICE CALLS FOR A VEHICLE IN NEED OF ROUTINE MAINTENANCE OR REPAIR.
7. FOR MORE THAN ONE DISABLEMENT FOR THE SAME CAUSE DURING ANY SEVEN DAY PERIOD.
8. FOR REIMBURSEMENT OF SERVICE SECURED INDEPENDENTLY OF THIS PROGRAM. FEES FOR SERVICES INCURRED INDEPENDENTLY ARE NOT COVERED.

V. MAINTENANCE REQUIREMENTS

In order to keep your Service Contract valid, you must follow the maintenance procedures listed below. If your failure to follow these procedures causes a breakdown, you may be denied coverage.

Your vehicle must be serviced receiving all scheduled maintenance as recommended by the Manufacturer in the Owners Manual, or

You must have your vehicle serviced in the following manner every six (6) months or six thousand (6,000) miles, whichever comes first:

1. Change engine oil and filter.
2. Check PCV valve operation.
3. Check and maintain power steering fluid level.
4. Check and maintain transmission fluid level.
5. Check and maintain drive axle fluid level.
6. Lubricate front suspension.
7. Check and maintain the proper level of coolant.

In accordance with Manufacturer's prescribed service intervals you must change transmission fluid, drive axle fluid and brake fluid. Follow all other recommendations of the manufacturer regarding other special services (if applicable to your model) as outlined in the Owners Manual.

You must keep receipts which verify the Vehicle Identification Number, work orders and other documentation that shows date, a description of your vehicle, mileage and services performed. We may require you to furnish the Administrator with proof that the specified services have been performed. Failure to show proof of servicing may result in the denial of coverage.

VI. WHO TO CALL FOR BREAKDOWN REPAIR AUTHORIZATION

All breakdowns must be reported promptly to the Selling Dealer. If you have moved or are traveling out of town, call the Administrator toll-free:

1-800-621-2130

VII. YOUR RESPONSIBILITIES

You are responsible for making sure the oil warning light/gauge and the temperature warning light/gauge are functioning before driving your vehicle. You are required to safely pull your vehicle off the road and shut down the engine immediately when either of these lights/gauges indicates a problem.

If you experience a breakdown, you agree to:

- Use all reasonable means to protect your vehicle from further damage.
- Notify the Administrator as soon as possible.
- Authorize the repair facility to perform necessary diagnostic work and provide "teardown authorization" so that the repair facility can provide an accurate diagnosis and estimate of repairs. IMPORTANT: WE WILL NOT PAY FOR DIAGNOSIS CHARGES FOR REPAIRS NOT COVERED UNDER THIS SERVICE CONTRACT.
- Furnish the Administrator with such information as the Administrator may reasonably require and if requested provide proof of your vehicle's regular maintenance during the Service Contract Period as defined in Section V. Maintenance Requirements of this Service Contract.
- Reserve the Administrator the right to refer your vehicle to the Selling Dealer or a dealership that sells and services your type of vehicle, for certain repairs.
- Allow the Administrator to examine your vehicle if the Administrator asks to do so.
- Obtain authorization from the Administrator prior to beginning any repairs covered by this Service Contract.
- Call the following business day or as soon as reasonably possible to receive claim filing instructions should a breakdown occur on a weekend or holiday. Customer service hours are 7:00 AM - 7:00 PM (Central Time) Monday through Friday.

III. WHAT THIS SERVICE CONTRACT COVERS (CONTINUED)

B. Rental Reimbursement

When a breakdown renders your vehicle inoperable or unsafe to drive and requires your vehicle to be held by a repair facility overnight for covered repairs, we will pay your actual expenses to rent a replacement vehicle from a licensed rental agency not to exceed \$35 per day for a maximum of 5 days for any one breakdown. If we are notified of a parts delay within the first 5 days of a rental period and a parts back order verification has been submitted, we will pay your actual expenses to rent a replacement vehicle not to exceed \$35 per day for a maximum of 10 days.

C. Emergency Roadside Assistance

Emergency Roadside Assistance is available 24 hours a day, 365 days a year. You will only have to pay for covered costs in excess of \$100 per occurrence and for any non-covered expenses. Service must be a covered benefit under the terms and conditions of this Service Contract. This benefit is available only for the vehicle listed in Section 1 of the Information Schedule.

The following are covered emergencies under Emergency Roadside Assistance:

- **Towing Assistance** – when your vehicle is inoperable or unsafe to drive, your vehicle will be towed to the closest repair facility or to any other location requested by you.
- **Flat Tire Assistance** – service consists of the removal of the flat tire and its replacement with your spare tire.
- **Fuel, Oil, Fluid and Water Delivery Service** – an emergency supply of fuel, oil, fluid and water will be delivered if your vehicle is in immediate need.
- **Lock-out Assistance** – if your keys are locked inside your vehicle, assistance will be provided in gaining entry into your vehicle.
- **Battery Assistance** – if battery failure occurs, a jump-start will be provided to start your vehicle.

For Emergency Roadside Assistance, call toll-free: 1-866-603-5420.

IV. WHAT THIS SERVICE CONTRACT DOES NOT COVER

MAINTENANCE AND PARTS NOT COVERED

THE FOLLOWING ARE NOT COVERED UNDER YOUR SERVICE CONTRACT:

- A. THE MAINTENANCE SERVICES AND PARTS DESCRIBED UNDER MAINTENANCE REQUIREMENTS AS SHOWN IN THIS SERVICE CONTRACT OR IN THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE.
- B. OTHER NORMAL MAINTENANCE SERVICES AND PARTS INCLUDING ENGINE TUNE-UP, (INCLUDES SPARK PLUGS, GLOW PLUGS, IGNITION WIRES, DISTRIBUTOR CAP AND ROTOR), CARBURETOR, BATTERIES, FILTERS, LUBRICANTS OR FLUIDS, AIR CONDITIONING REFRIGERANT, ENGINE COOLANT, ALL HOSES AND BELTS (NOT SPECIFICALLY LISTED), WIPER BLADES, BRAKE PADS AND SHOES, BRAKE ROTORS AND DRUMS, SUSPENSION ALIGNMENT, CONSTANT VELOCITY BOOTS, TIRES, WHEEL COVERS, WHEEL RIMS, WHEELS, WHEEL BALANCING, SHOCK ABSORBERS, EXHAUST SYSTEM, CATALYTIC CONVERTER, FRICTION CLUTCH DISC AND PRESSURE PLATE, AND CLUTCH THROW OUT BEARING.
- C. GLASS, GLASS FRAMEWORK AND FASTENING ADHESIVES, SEALED BEAM HEAD LAMPS, LIGHT BULBS, LENSES, TRIM, MOLDINGS, BRIGHT METAL, UPHOLSTERY, VINYL AND CONVERTIBLE TOPS, PAINT, SHEET METAL, BUMPERS, ALIGNMENT OF BODY PARTS, FLEXIBLE BODY PARTS, DOOR PANELS, BODY PANELS, STRUCTURAL FRAMEWORK, STRUCTURAL WELDS, HINGES, DOOR HANDLES, AND REMOVABLE HARDTOP ASSEMBLIES.
- D. AFTERMARKET ACCESSORIES OR EQUIPMENT, COMPONENTS AND SYSTEMS NOT INSTALLED BY THE MANUFACTURER, INCLUDING BUT NOT LIMITED TO: ANTI-THEFT SYSTEMS, RADAR DETECTORS, CB RADIOS, RADIO/SPEAKER EQUIPMENT, CRUISE CONTROL, SUNROOF, SOLAR POWERED DEVICES, TELEPHONES, TV/VCR/DVD AND RELATED COMPONENTS, AND APPLIANCES.

ADDITION, WE WILL NOT PAY BENEFITS:

1. FOR COSTS COVERED BY ANY WARRANTY OF THE MANUFACTURER, STATE REQUIRED WARRANTY, DEALER WARRANTY OR A REPAIR FACILITY'S GUARANTEE REGARDLESS OF WHETHER THEY HONOR SUCH WARRANTY OR GUARANTEE.
2. FOR ANY COSTS THAT ARE OR WOULD HAVE BEEN COVERED UNDER ANY VEHICLE MANUFACTURER WARRANTY WHETHER OR NOT SUCH WARRANTY IS IN EFFECT IN ANOTHER COUNTRY OR HAS BEEN VOIDED BY THE MANUFACTURER.
3. IF YOUR VEHICLE HAD BEEN DECLARED A TOTAL LOSS, SALVAGED OR JUNK VEHICLE.
4. WHEN REPAIRS ARE PERFORMED WITHOUT THE ADMINISTRATOR'S PRIOR AUTHORIZATION.
5. FOR EXPENSES CHARGED FOR THE DISPOSAL OF ENVIRONMENTALLY UNSAFE MATERIALS.
6. FOR EXPENSES CHARGED FOR NON-SPECIFIC MATERIALS OR SHOP SUPPLIES.
7. FOR A BREAKDOWN CAUSED BY OR INVOLVING COLLISION, FIRE, THEFT, VANDALISM, RIOT, TERRORIST ACTS, WAR, EXPLOSION, LIGHTNING, EARTHQUAKE, VOLCANIC ERUPTION, WINDSTORM, HAIL, WATER, FREEZING OR FLOOD.
8. FOR LOSS OF TIME, ECONOMIC LOSS, INCONVENIENCE, LODGING, FOOD, FREIGHT CHARGES, CORE CHARGES, STORAGE CHARGES, OR OTHER CONSEQUENTIAL LOSS OR DAMAGE THAT RESULTED FROM A BREAKDOWN.
9. FOR A BREAKDOWN WHEN CONTAMINATED FLUIDS CAUSED OR CONTRIBUTED TO THE BREAKDOWN.
10. FOR ANY BREAKDOWN CAUSED BY CONTAMINATION, OVERHEATING, LACK OF COOLANT OR LUBRICANTS, LACK OF OIL VISCOSITY, SLUDGE OR RESTRICTED OIL FLOW. EXAMPLES INCLUDE BUT NOT LIMITED TO: ENGINE AND TRANSMISSION.
11. FOR A BREAKDOWN CAUSED BY TOWING A TRAILER OR ANOTHER VEHICLE UNLESS YOUR VEHICLE IS EQUIPPED FOR THIS AS RECOMMENDED BY THE MANUFACTURER.
12. FOR A BREAKDOWN CAUSED BY USING YOUR VEHICLE FOR RACING OR OTHER COMPETITION.
13. FOR A BREAKDOWN CAUSED BY OR INVOLVING MODIFICATIONS UNLESS THOSE MODIFICATIONS WERE PERFORMED BY THE MANUFACTURER (E.G. OVERSIZED TIRES, LIFT KIT, AFTERMARKET PERFORMANCE PARTS OR SYSTEMS).
14. IF YOUR VEHICLE HAS BEEN MODIFIED TO PLOW SNOW, WHETHER THE SNOWPLOW BLADE IS ATTACHED TO THE VEHICLE OR NOT.
15. FOR ANY CONSEQUENTIAL OR INCIDENTAL DAMAGE OR LOSS SHOULD YOUR VEHICLE BE INVOLVED IN A COLLISION CAUSED BY OR INVOLVING A BREAKDOWN OF A COMPONENT COVERED BY THIS SERVICE CONTRACT.
16. FOR THE REPAIR OF VALVES AND/OR RINGS FOR THE PURPOSE OF RAISING THE ENGINE'S COMPRESSION WHEN A BREAKDOWN HAS NOT OCCURRED.
17. TO CORRECT A COSMETIC IMPERFECTION.
18. FOR A BREAKDOWN CAUSED BY ABUSE, MISUSE, ALTERATIONS OR LACK OF CUSTOMARY MAINTENANCE AS RECOMMENDED IN THE MAINTENANCE REQUIREMENTS OF THIS SERVICE CONTRACT AND/OR IN THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE.
19. FOR A BREAKDOWN CAUSED BY RUST OR WEATHER RELATED CORROSION.
20. FOR A BREAKDOWN OF A COVERED PART RESULTING FROM THE FAILURE OF A NON-COVERED PART.
21. IF YOUR VEHICLE IS USED FOR COMMERCIAL PURPOSES, WHICH INCLUDES PICK-UP AND DELIVERY SERVICE, COMPANY POOL USE OR BUSINESS TRAVEL WHEN THE VEHICLE IS USED BY MORE THAN ONE DRIVER. HOWEVER, WHEN THE COMMERCIAL USE (SILVER COVERAGE PLAN ONLY) BOX ON THE INFORMATION SCHEDULE HAS BEEN SELECTED, YOUR VEHICLE IS ELIGIBLE FOR COMMERCIAL USE, UNLESS YOUR VEHICLE HAS ONE OF THE FOLLOWING FEATURES: DIESEL; TURBOCHARGER/SUPERCHARGER; 4 WHEEL STEERING; 4 WHEEL DRIVE OR ALL WHEEL DRIVE. UNDER NO CIRCUMSTANCES WILL WE PROVIDE COVERAGE IF YOUR VEHICLE IS USED AS A TAXI, POLICE CAR OR OTHER EMERGENCY VEHICLE.

III. WHAT THIS SERVICE CONTRACT COVERS

A. Breakdown

During the Service Contract Period, subject to the selected Coverage Plan, we will pay a repair facility, or at our option, reimburse you the cost to remedy any breakdown of the following parts less your deductible.

At the Administrator's option, replacement parts used in covered repairs may include new, remanufactured, used or non-original equipment manufacturer parts.

PGSP POWER TRAIN COVERAGE

When the POWER TRAIN Coverage Plan box has been checked on the Information Schedule, only the following parts are covered. Parts not listed are not covered.

| Assembly | Parts Covered |
|-----------------------------|---|
| 1. ENGINE | <p>Gasoline Engine - Cylinder block and all internal lubricated parts including; crankshaft, rod and main bearings, cam bearings, expansion (freeze) plugs, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms (cam followers), pushrods, timing chain housing (cover), timing chain and sprockets, timing belt and pulleys, timing belt tensioner, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, oil pump and pressure relief valve, engine oil cooler hoses, oil filter adapter/housing, engine oil sending unit, engine mounts, water pump, temperature sending unit, thermostat and housing, fuel supply pump, vacuum pump, dipstick and tube, fasteners for the components listed above.</p> <p>Turbocharged/Supercarged/Rotary/Diesel/Enhanced Engines - All of the above listed parts or equivalent plus: turbocharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, lines and nozzles.</p> |
| 2. TRANSMISSION | <p>Automatic - Case and all internal lubricated parts including; oil pump, valve body, torque converter, vacuum modulator, governor, main shaft, clutches, bands, drums, gear sets, bearings, bushings, sealing rings, TV cable, solenoids, electronic shift control unit, transmission mounts, cooler, cooler hoses and hard lines, dipstick and tube, fasteners for the components listed above.</p> <p>Standard - Case and all internal lubricated parts including; main shaft, gear sets, shift forks, synchronizers, bearings, bushings, fasteners for the components listed above.</p> <p>Transfer Case - (4X4 vehicles) - Case and all internal lubricated parts including; main shaft, gear sets, chain and sprockets, bearings, bushings, mounts, fasteners for the components listed above, electronic and vacuum engagement components.</p> |
| 3. FRONT WHEEL DRIVE | Final drive housing and all internal parts including; carrier case, gear sets, chain and sprockets, bearings, bushings, axle shafts, universal joints, front hub bearings, locking hub assemblies (4X4), drive shaft support, fasteners for the components listed above. |
| 4. REAR WHEEL DRIVE | Drive axle housing and all internal lubricated parts including; carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, rear hub bearings, propeller shafts, universal joints, drive shaft support, fasteners for the components listed above. |

SILVER COVERAGE

When the SILVER Coverage Plan box has been checked on the Information Schedule, only the following parts, in addition to the parts listed under the Power Train Coverage, are covered. Parts not listed are not covered.

| | |
|-----------------------------|--|
| 5. STEERING | Housing/case and all internal lubricated parts including; rack and pinion equipped valve assembly, sector shaft, rack mounts and cushions, inner rod ends and bellows boots, speed sensor or steering gear equipped pitman shaft and valve assembly, sealing rings, bearings, bushings, pitman arm, center link, tie rods, idler arm, power steering pump and pulley, fluid reservoir, pressure and return hoses, cooler and hard lines, power cylinder assembly, steering main and intermediate shafts, coupling, fasteners for the components listed above. (Does not include "rear wheel steering" components.) |
| 6. FRONT SUSPENSION | Upper and lower control arms, bump stop cushions, control arm shafts, torsion bar mounts and bushings, upper and lower ball joints including; dust boots, steering knuckle (spindle), wheel bearings and seals, stabilizer shaft, stabilizer linkage including; mounts and bushings, strut rods and bushings, king pins, fasteners for the components listed above. |
| 7. BRAKES | Master cylinder, assist booster, wheel cylinders, combination valve, disc brake calipers (and rear caliper actuators), hard lines and fittings, backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, fasteners for the components listed above. |
| 8. SEALS AND GASKETS | All seals and gaskets on the assemblies listed above. |
| 9. ELECTRICAL | Alternator, voltage regulator, front and rear windshield wiper motors and delay controller, starter motor and drive, starter solenoid, wiring harnesses, manually operated switches (specifically turn signal, headlight, dimmer, and wiper switches), mechanically actuated switches (ignition, brake light, and neutral safety switch), electronic fuel injection system (including all input/sensors & output/control units, except EGR valve, related to the fuel injection system), electronic ignition module, distributor and coil, engine management control unit, knock sensor and oxygen sensor. |
| 10. AIR CONDITIONING | Compressor and mounting brackets, clutch and pulley, condenser, evaporator, orifice tube, POA valve, accumulator, temperature control programmer, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, o-ring seals, gaskets, fasteners for the components listed above, and freon-refrigerant if necessary in conjunction with the repair of the components listed above. |

GOLD COVERAGE

When the GOLD Coverage Plan box has been checked on the Information Schedule, only the following parts, in addition to the parts listed under the Silver Coverage, are covered. Parts not listed are not covered.

| | |
|-----------------------------|--|
| 11. ADDITIONAL PARTS | Anti-lock brake system, power seat motor(s) and transmission(s), power window motor(s) and power regulator(s), power door lock actuator(s), digital and analog instrument display(s), low fuel sensor, low coolant sensor, low oil sensor, electronic rear view mirror motor(s), headlight door motor(s), heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, radiator, radiator fan and clutch, radiator fan motor including fan blade, temperature sensor and relay, fuel tank and hard lines, fuel tank sending unit, power sunroof motor, convertible top motor, constant velocity joints, and horn assembly. |
|-----------------------------|--|

PLATINUM COVERAGE

When the PLATINUM Coverage Plan box has been checked on the Information Schedule, we will remedy any breakdown of your vehicle except items listed under the section titled "What This Service Contract Does Not Cover."

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I. INSURING AGREEMENT

This agreement describes the coverage you will have under your Mechanical Repair Service Contract (hereafter referred to as "Service Contract"). In return for payment by you of the service contract price and subject to all the terms of this Service Contract, we agree with you as follows:

II. KEY TERMS

When used, Key Terms will appear in bold print.

"Vehicle" means the covered car or truck shown in Section 1 on the Information Schedule.

"You" and "your" mean the customer (private individual) shown in Section 2 on the Information Schedule, or an eligible person to whom this Service Contract has been properly transferred.

"We", "us", and "our" mean **Automotive Warranty Services of Florida, Inc.**, 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-621-2130, Florida License #60023.

"Administrator" means **Automotive Warranty Services of Florida, Inc.**, 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-621-2130.

"Breakdown" means the failure of any original or like replacement part covered by this Service Contract to perform its intended function(s) in normal service, providing it has received all scheduled maintenance as recommended by the manufacturer in the Owners Manual. Breakdown does not include the gradual reduction in operating performance caused by wear and tear where a failure has not occurred.

"Odometer miles" means the actual miles your vehicle has traveled as recorded on an unaltered odometer.

"Cost" means the reasonable and customary charges for parts and labor necessary to repair or replace the parts covered. These charges shall not exceed the manufacturer's suggested retail price for parts and labor allowances derived from nationally recognized labor time publications. At the Administrator's option, replacement parts used in covered repairs may include new, remanufactured, used or non-original equipment manufacturer parts.

"Warranty" means any warranty of the manufacturer, state required warranty, dealer warranty or a repair facility guarantee.

"Deductible" means the amount you must pay for covered repairs per visit. The standard deductible is \$100. If you have selected the optional Disappearing Deductible option and your Selling Dealer ceases to operate, the Administrator will direct you to an authorized repair facility that will perform covered repairs at the \$0 deductible. If your cost is a warranty deductible charge imposed by the manufacturer, this Service Contract will pay the manufacturer's deductible.

"Service contract price" means the amount you paid for this Service Contract shown in Section 6 on the Information Schedule.

"Service contract purchase date" means the date you purchased this Service Contract shown on the Information Schedule.

"Repair facility" means a franchised automobile dealer or licensed repair facility that provides a written parts and labor guarantee for covered repairs of not less than 6 months and 6,000 miles. Repairs performed by any facility must receive authorization from the Administrator prior to beginning repairs.

"Selling Dealer" means the dealer from whom you purchased this Service Contract shown in Section 7 on the information Schedule.

Dealer Notification

Case Number [REDACTED]

Activity Owner: [REDACTED]

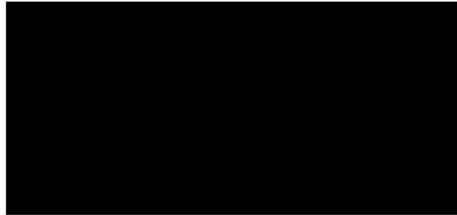
ACTIVITY INFORMATION**Status:** In Progress**Created By:** [REDACTED]**Contact:** [REDACTED]**Created:** 10/23/2020**End Date:**

Documentation Required for Legal

[REDACTED] 2020 GMC Acadia 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/Ms. [REDACTED]. Please provide the following documentation: All sales, Bill of Sale 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. Your cooperation in this matter is greatly appreciated as we are under strict timelines to respond to this matter. Thank you! Kandyce Phelps GMC Business Resource Center Phone Number: (800) 231-1841 Extension Number: 5917563

INSTRUCTIONS FOR ATTACHING DECAL

1. Clean area where new annual decal is to be fixed.
2. Peel decal from this document.
3. Affix decal in the upper right corner of license plate.



IMPORTANT INFORMATION

SECTION 316.613, Florida Statutes, requires every operator of a motor vehicle transporting a child in a passenger car, van, autocycle or pickup truck registered in this state and operated on the highways of this state, shall, if the child is 5 years of age or younger, provide the protection of the child by properly using a crash-tested, federally approved child restraint device. For children aged through 3 years, such restraint device must be a separate carrier or a vehicle manufacturer's integrated child seat. For children aged 4 through 5 years, a separate carrier, an integrated child seat, or a child booster seat may be used.

For limited exceptions, see s. 316.613, F.S.

S. 320.0605, F. S., requires the registration certificate, or true copy of a rental or lease agreement, issued for any motor vehicle to be in the possession of the operator or carried in the vehicle while the vehicle is being used or operated on the roads of this state.

S. 320.02 and 627.733, F. S., requires personal injury protection and property damage liability to be continuously maintained throughout the registration period. Failure to maintain the mandatory coverage may result in the suspension of your driver license and registration.

Mail To:



Important note: If you cancel the insurance for this vehicle, immediately return the license plate from this registration to a Florida driver license or tax collector office or by mail to: DHSMV, Return Tags, 2900 Apalachee Parkway, Tallahassee, FL 32399. Surrendering the plate will prevent your driving privilege from being suspended.

CO/AGY 07/15

T#
B#



FLORIDA VEHICLE REGISTRATION

PLATE [REDACTED] DECAL [REDACTED] Expires **Midnight Sat 06/12/2021**

| | | | | | | | | | |
|-------------|------------|--------------|------------|----------|------------|----------------|-------|---------------|----|
| YR/MK | 2020/GMC | BODY | UT | COLOR | RED | Reg. Tax | 24.14 | Class Code | 1 |
| VIN | [REDACTED] | [REDACTED] | [REDACTED] | TITLE | [REDACTED] | Init Reg. | | Tax Months | 14 |
| Plate Type | RGR | NET WT | 4096 | | | County Fee | 3.00 | Back Tax Mos | |
| DL/FEID | [REDACTED] | | | 2nd DL# | [REDACTED] | Mail Fee | | Credit Class | |
| Date Issued | 04/27/2020 | Plate Issued | 02/10/2015 | TRANSFER | A | Sales Tax | | Credit Months | 9 |
| | | | | | | Voluntary Fees | | | |
| | | | | | | Grand Total | 27.14 | | |



IMPORTANT INFORMATION

1. The Florida license plate must remain with the registrant upon sale of vehicle.
2. The registration must be delivered to a Tax Collector or Tag Agent for transfer to a replacement vehicle.
3. Your registration must be updated to your new address within 30 days of moving.
4. Registration renewals are the responsibility of the registrant and shall occur during the 30-day period prior to the expiration date shown on this registration. Renewal notices are provided as a courtesy and are not required for renewal purposes.
5. I understand that my driver license and registrations will be suspended immediately if the insurer denies the insurance information submitted for this registration.

RGR - FLORIDA REGULAR

OPTIONAL GUARANTEED ASSET PROTECTION (GAP)

CONTRACT AMENDMENT

THIS IS AN AMENDMENT TO THE RETAIL INSTALLMENT SALES CONTRACT OR LEASE CONTRACT (REFERRED TO AS THE "CONTRACT") BETWEEN THE DEALER AND YOU, THE CUSTOMER, LISTED BELOW AND COVERS ONLY THE ORIGINAL CONTRACT FOR THE PURCHASE/LEASE OF THE VEHICLE.

AMENDMENT NUMBER: [REDACTED]

82113

INFORMATION SCHEDULE

| | | | | | |
|--|---|---|--------------------------------|--|--|
| VEHICLE | | VIN [REDACTED] | | <input checked="" type="checkbox"/> New (Untitled) | <input type="checkbox"/> Pre-Owned (Previously Titled) |
| Make | Model | Trim Level | Year | Odometer | |
| GMC | ACADIA | UT | 2020 | 9 | |
| CUSTOMER | | Name [REDACTED] | | | |
| City | State | Zip Code | Telephone | | |
| ORLANDO | FL | [REDACTED] | [REDACTED] | | |
| DEALER | | Dealer # [REDACTED] | | | |
| Name | | Street | | | |
| ORLANDO | | 11500 E. COLONIAL DRIVE | | | |
| LIENHOLDER | | State | | Zip Code | |
| CAPITAL ONE AUTO FINANCE | | FL | | 32817 | |
| | | Telephone | | 407/540-9250 | |
| | | Telephone | | 877/917-7861 | |
| Contract Information and GAP Charge | | | | | |
| Type of Contract: | <input checked="" type="checkbox"/> Retail Installment Sales Contract (Conventional Loan) | <input type="checkbox"/> Retail Installment Sales Contract (Other Loan - Deferred, Balloon, etc.) | <input type="checkbox"/> Lease | | |
| Date of Contract: | 04/27/2020 | Date of First Payment: | 06/1/2020 | A.P.R.: 4.52 | |
| Amount Financed or Capitalized Cost: | \$ 44,149.41 | Balloon Amount or Residual Value: | \$ N/A | Total of Payments: \$ 51672.50 (May not exceed \$100,000 including Balloon Amount or Residual Value) | |
| Contract Term: | 84 | GAP Charge: | | \$ 699.00 | |
| (Retail Installment Sales Contract Term may not exceed 84 Months) (Lease Term may not exceed 60 Months) | | | | | |

IMPORTANT INFORMATION REGARDING OPTIONAL GAP PLEASE READ.

- I. KEY INFORMATION**
- You might not need GAP depending on how much of a down payment (including trade-in value) You made on Your Vehicle, the term of Your Contract, the make of Vehicle and other considerations.
 - You may purchase GAP only at the time You sign Your Contract to purchase or lease the Vehicle from the Dealer.
 - GAP Charge is not regulated by any governmental entity, it is Your responsibility to determine whether the cost for GAP is reasonable in relation to the protections it affords You and Your family. You may also wish to consult an insurance agent to determine whether alternative programs or products are available and at what cost.
 - In case of Transfer of Equity (See Section III - DEFINITIONS), GAP is transferable.
 - GAP coverage may decrease over the term of the Contract.
 - GAP coverage terminates if You prepay or refinance the Contract to which this Amendment refers. You are entitled to a refund of the GAP Charge, as outlined in the CANCELLATION PROVISIONS, as of the date of the prepayment or refinance.
 - GAP coverage terminates upon the expiration of any redemption period following the repossession or surrender of Your Vehicle.
 - You are not required to purchase GAP to obtain credit or financing, whether the extension of credit, the terms of credit, nor the terms of the related motor vehicle sale or lease, may be conditioned upon the purchase of GAP. It is completely voluntary and optional.
 - GAP is not a substitute for, nor does it provide any insurance coverage for You or the Vehicle, such as collision, comprehensive, bodily injury, property damage or liability.
 - Extensions, Holiday or Deferred Payments, which are not part of the scheduled Contract payments, are considered late payments.
 - GAP does not provide any benefit for lost cash down payment, trade equity or finance charges after the Date of Loss.
 - There is no GAP payment in the event that there is no Deficiency Balance.

II. GAP CONTRACT AMENDMENT

If You purchase optional GAP and pay the GAP Charge shown above, Your Contract with the Dealer is amended by adding the following and subject to the provisions on the following page:

"If the insurance Company providing physical damage coverage on the Vehicle described above determines that the Vehicle is a Total Loss, then You will be responsible for paying only the following to the Lienholder: You make payments to under the Contract:

- A) The Value of the Vehicle as determined by the physical damage insurance company on the Date of Loss or the MSRP Retail Value of the Vehicle, whichever is greater, plus any physical damage insurance deductible over \$1,000 which reduces that settlement, or
- B) If there is no physical damage insurance in effect on the Date of Loss, the average retail price of the Vehicle on the Date of Loss based on a current edition of the NADA Used Vehicle Price Guide.

You will also be responsible for any early termination fees, late or deferred payments and charges, finance charges after the Date of Loss and refundable portions of any cancelable add-ons such as service contracts, credit life insurance or pre-paid maintenance agreements.

In addition to the above, You will be responsible for any portion of a Deficiency Balance that results from the Amount Financed or Capitalized Cost that exceeded 150% of the Retail Value of the Vehicle.

CANCELLATION PROVISIONS

To cancel GAP at any time, or in the event of the early termination of Your loan with the Lienholder, You must provide written notice of this cancellation or early termination of Your loan to the Administrator. Use or the Lienholder within ninety (90) days after Your decision to cancel or the occurrence of the event causing the early termination of Your loan. If You notify the Administrator, Use or the Lienholder within thirty (30) days of the Date of Contract, a full refund of the GAP Charge will be made. After thirty (30) days, the refund will be estimated on a pro-rata basis. Any refund will be sent to Your Lienholder. Under no circumstances will this Amendment be reinstated after a cancellation has been processed. In the event of a covered Total Loss, the GAP Charge will be considered fully earned and no refund will be available. This Contract Amendment includes all provisions on this, as well as, the following page and is binding on any Lienholder."

By signing below, I, the Customer acknowledge that I have requested GAP coverage, read all sections of this Contract Amendment, including the provisions on the following page, received a copy of it, understand it and agree to pay the GAP Charge stated above.

I acknowledge:

- GAP is optional and I am not required to buy it.
- GAP does not provide coverage for theft or vandalism.
- I must have physical damage coverage for GAP to be effective.

Signature on the Date of Contract

By signing below, I acknowledge that I have been referred to the Administrator for GAP to be effective.

Date: 04/27/2020

Administrator:

Automotive Warranty Services, Inc.
P.O. Box 802747
Chicago, Illinois 60680-2747
Toll Free: 1-877-394-1206

Date: 04/27/2020

GAP-98 (R 03/09)

GAP-98 (R 03/09)
(STOCK REORDER NUMBER)
LZX 32785

III. DEFINITIONS

Administrator means Automotive Warranty Services, Inc., P.O. Box 802747, Chicago, Illinois, 60680-2747, (877) 394-1206, www.amclains.net.

Amount Financed means the total "amount financed" in the original retail installment sales contract.

Ballon Amount or Residual Value means the amount payable as a lump sum at the termination of the original retail installment sales contract or lease contract.

Capitalized Cost means the total "adjusted capitalized cost" in the original lease contract.

Date of Contract means the date You sign the Contract to purchase or lease Your Vehicle and the effective date of coverage as indicated within the INFORMATION SCHEDULE.

Date of Loss means the date on which Your Vehicle is reported stolen or incurs physical damage that is severe enough to constitute a Total Loss.

Deficiency Balance means the amount obtained by subtracting the Value of the Vehicle (less Your physical damage insurance deductible up to \$1,000 if applicable), from the amount You owe Your Lender based on the early termination provisions of Your Contract due to the Total Loss of Your Vehicle.

Lender means any entity that purchases or accepts assignment of the original Contract. Lender does not include an entity that pays-off the original Contract.

Retail Value means Manufacturer's Suggested Retail Price for new Vehicles and the MADA Retail Value for pre-owned Vehicles as of the Date of Contract. Total Loss means because of theft or accidental damage to Your Vehicle, one of the following occurs:

- 1) Your Vehicle is declared a Total Loss, or is declared stolen and not recovered within thirty (30) days of the date of the theft, by Your physical damage insurance carrier, or
- 2) no physical damage insurance is in force and Your Vehicle is stolen and not recovered within thirty (30) days of the date of the theft, or
- 3) no physical damage insurance is in force and the total cost to repair Your Vehicle as a result of an accident is greater than or equal to its cash value immediately before the accident as determined by the MADA Used Vehicle Price Guide as of the Date of Loss.

Transfer of Equity means that You are selling Your Vehicle to a person who assumes the obligation to pay payments to the Lender who purchases or accepts assignment of the original Contract. Transfer of Equity does not apply to refinancing.

Value of the Vehicle means the value on the Date of Loss as determined by the physical damage insurance carrier or the MADA retail value, whichever is greater, in the event of a Total Loss and does not include towing charges, rental fees, storage charges, administrative fees, salvage value or any prior damage deductions.

Vehicle means the vehicle indicated within the INFORMATION SCHEDULE.

We, Us and Our mean the Dealer indicated within the INFORMATION SCHEDULE that provided the original financing for Your Vehicle, or any entity who subsequently purchases or accepts assignment of the original Contract.

You and Your mean the Customer indicated within the INFORMATION SCHEDULE who financed or leased the Vehicle or an individual to whom this Amendment is transferred in cases of Transfer of Equity.

IV. ASSIGNMENT

We agree to assign any and all rights under this Amendment to any assignee of the Contract covered by this Amendment. All holders and assignees of this consumer credit transaction are subject to all claims and defenses, which You could assert against Us resulting from Your purchase of Guaranteed Asset Protection. The Assignee agrees, by acceptance of the Amendment to the Contract by assignment, to waive Your liability covered by this Amendment.

V. EXCLUSIONS

This Amendment does not apply:

1. If the Vehicle to which this Amendment refers is refinanced.
2. When the Date of Loss occurs prior to the Date of Contract or after the original Contract term.
3. When the Date of Loss occurs during or after repossession or confiscation of Your Vehicle.
4. To any loss arising from fraud, material misrepresentation or falsification of documents by You or the Lender.
5. To theft or damage to Your Vehicle that does not constitute a Total Loss.
6. To any losses that occur outside the continental United States of America, Alaska, Hawaii and Canada.
7. To any single pay retail installment sales contract or other Contract for which scheduled payments are made less frequently than once every two (2) months from the point when the first scheduled payment is due.
8. To any retail installment sales contract with a term greater than 84 months or lease contract with a term greater than 60 months.
9. To any Contract with a Total of Payments exceeding \$100,000, including the Ballon Amount or Residual Value.
10. To Vehicles used for carrying goods or passengers for compensation, municipal or military vehicles or any truck or van weighing over 12,500 lbs. G.V.W.R. This does not include share the expense car pools.
11. To any Total Loss to Your Vehicle resulting from You being under the influence of alcohol or drugs as established by the police report, breathalyzer test or an official blood test.

VI. LIMIT OF LIABILITY

Our limit of liability under this Amendment shall be as stated on the front of this form under Section II: GAP CONTRACT AMENDMENT.

VII. NOTIFICATION OF LOSS

What You must do if Your Vehicle is declared a Total Loss:

Within ninety (90) days after Your Vehicle is stolen or declared a Total Loss, or within ninety (90) days after receiving Your insurance company's settlement or within ninety (90) days from the date the Lender notifies You of any Deficiency Balance owing, whichever happens later, You must send the Administrator named in Section III, DEFINITIONS, the following information:

1. A copy of Your insurance company's settlement with You showing all additions and deductions for the settlement amount and a copy of Your insurance company's check. If You do not have physical damage insurance, a copy of the police theft or accident report that identifies Your Vehicle by its vehicle identification number (VIN) must be submitted.
 2. A copy of this GAP Amendment.
 3. An entire copy, front and back, of the original Contract.
 4. A copy of Your insurance company's Declarations Page, listing the coverage, deductible and agent's phone number.
 5. The name and address of the Lender and Your account number with the Lender.
 6. The pay-off balance of Your Contract as calculated by the Lender at the Date of Loss.
 7. A history of Your Contract showing all payments made, late charges and fees.
 8. A copy of refund checks and/or authorized cancellation forms confirming the refund amount for any credit insurance, mechanical repair coverage or other similar products that were purchased and included in the financing or lease of the Covered Vehicle. (Contact the Dealer that sold You the coverage.)
 9. For new Vehicles only, if available, a copy of the window sticker or Vehicle invoice showing the Manufacturer's Suggested Retail Price. (Contact the Dealer that sold or leased You the Vehicle.)
- If it is impossible to file proof of loss within such ninety (90) day period, proof must be filed as soon as possible, but in no event later than one year from the date proof was due as indicated above.
- Claim drafts will be single party, made payable to and mailed to Your Lender and applied to Your Contract balance.

VIII. LENDER REQUIREMENTS

If Your Vehicle is financed with Toyota Motor Credit Corporation (TMCC), Section V, EXCLUSION #10 is deleted in its entirety and replaced by the following: To Vehicles used for competitive driving, taxi or livery, snowplowing, or used for hire to the public or used to transport people for hire, to Vehicles used for municipal or professional emergency or police services or to Vehicles used to tow a trailer whose weight exceeds the manufacturer's recommendations for that vehicle.

TO REGISTER YOUR GAP CONTRACT FOR SELF-SERVICE, VISIT US AT:
— www.amclains.net



MECHANICAL REPAIR SERVICE CONTRACT

CONTRACT NO. [REDACTED]

ADMINISTRATOR:
175 WEST JACKSON BLVD.
CHICAGO, ILLINOIS 60604
TOLL FREE: 1-800-621-2130
FOR EMERGENCY ROADSIDE ASSISTANCE:
TOLL-FREE: 1-866-603-5420

82113

INFORMATION SCHEDULE

1. Covered Vehicle

| | | | |
|--------------------------|--------------------|--------------------------|--------------------------|
| VIN | [REDACTED] | | |
| Make | Model | | |
| GMC | ACADIA | | |
| Year | 2020 | | |
| Vehicle Code | Vehicle Class | Year | Current Odometer Reading |
| [REDACTED] | [REDACTED] | 9 | |
| Check All That Apply: | | | |
| <input type="checkbox"/> | Diesel | <input type="checkbox"/> | 4x4/AWD |
| <input type="checkbox"/> | Turbo/Supercharged | <input type="checkbox"/> | |

2. Customer

| | |
|------------|------------|
| Name | Street |
| [REDACTED] | [REDACTED] |
| City | State |
| ORLANDO | FL |
| ZIP Code | Telephone |
| [REDACTED] | [REDACTED] |
| Hm | Wk |
| [REDACTED] | [REDACTED] |

3. Service Contract Period

This Service Contract begins on the service contract purchase date (See Key Terms) and at the Current Odometer Reading stated in Section 1 of the Information Schedule. This Service Contract ends when the Months indicated below from the service contract purchase date is reached or when the additional Miles indicated below are registered on the odometer, whichever occurs first.

Term: Months Miles

4. Coverage Plan

If no Coverage Plan box has been checked, Silver Coverage Plan will apply.

| | | | | | | | | |
|--|--|--------|--------------------------|------|--------------------------|----------|-------------------------------------|---------------------------|
| Power Train | <input type="checkbox"/> | Silver | <input type="checkbox"/> | Gold | <input type="checkbox"/> | Platinum | <input checked="" type="checkbox"/> | Commercial Use: |
| Rental Reimbursement and Emergency Roadside Assistance | Additional Benefits apply to all Coverage Plans. | | | | | | | Silver Coverage Plan Only |

5. Deductible

Standard Deductible:

\$100 Per Visit **Optional Deductible:** If the Optional Deductible box has not been checked, the \$100 Standard Deductible will apply.

Disappearing Deductible (The deductible is \$0 if covered repairs are performed at the Selling Dealer and \$100 per visit when performed elsewhere.)

6. Service Contract Price

Price: \$ 1794.00

7. Selling Dealer

| | | |
|---------------|-----------------------|-------------------------|
| Dealer Number | Name | Street |
| | CARL BLACK OF ORLANDO | 11500 E. COLONIAL DRIVE |
| City | State | Zip Code |
| ORLANDO | FL | 32817 |
| | Telephone | |
| | (407) 540-9250 | |

8. Lienholder

1. the undersigned holder of this Service Contract, hereby authorize the following Lienholder: 1. To receive any refund for credit to my account in the event this Service Contract is canceled; and 2. To cancel the Service Contract in the event I default in my obligation to such Lienholder.

Name CAPITAL ONE AUTO FINANCE

Address PO BOX 255605
SACRAMENTO, CA 95985

Service Contract

Purchase Date 04 Month 27 Day 2020 Year

Notice to Customer:

- The purchase of this Service Contract is not required to obtain financing or to purchase or lease this vehicle.
- You are required to obtain authorization prior to beginning any repairs covered by this Service Contract. Refer to Service Contract Section VII, "Your Responsibilities" for instructions.
- You must follow the maintenance procedures listed in Service Contract Section V, "Maintenance Requirements." If your failure to follow the procedures causes a breakdown, you may be denied coverage.
- The benefits provided under Dealer Warranties required by state law are not covered by this Service Contract.
- If the manufacturer's warranty has been declared void, this Service Contract does not cover the manufacturer's warranty.
- The service contract price may be financed with the purchase of this vehicle. Other payment options are available. Financing is not subject to regulation by the Florida Office of Finance Services.
- The rate of interest for this Service Contract is [REDACTED].

Signed By [REDACTED]

Signed By [REDACTED]

AWIS-334 FL (01/08)

(Stock Number)

LXZ 13862

CUSTOMER COPY

386891C50H

AWIS-334 FL (01/08)

VIII. GENERAL PROVISIONS

- 1. Service Contract Period**

The term of this Service Contract varies based upon the time and mileage for which it is issued as shown in Section 3 of the Information Schedule. The term begins on the service contract purchase date and the current odometer reading stated in Section 1 of the Information Schedule. The term expires when its time or mileage limit is reached, whichever occurs first.
- 2. When And Where You Are Covered**

You are covered when this Service Contract is issued or transferred to you. This Service Contract applies only to breakdowns occurring within the continental United States of America, Alaska, Hawaii and Canada.
- 3. If You Have Other Coverage**

If the manufacturer or repair facility agrees to cover all or some of the cost of a breakdown after a warranty or guarantee has expired, we will pay only for any extra cost. If you have any other Rental Reimbursement coverage or Emergency Roadside Assistance coverage, we will pay only the amount in excess of that coverage, subject to the limits of this Service Contract.
- 4. Your Help And Cooperation**

Your help and cooperation is required if we ask you to help us enforce your rights against any manufacturer or repair facility who may be responsible to you for the cost of repairs covered by this Service Contract.
- 5. Limit of Liability**

Our limit of liability is the cost to repair or replace any covered breakdown, but in no event shall this cost exceed the average retail value of your vehicle as determined by the NADA (Official Used Car Guide) at the time of loss.
- 6. Subrogation**

If we pay for a loss, we may require you to assign to us your rights of recovery against others. We will not pay for a loss if you impair these rights to recover. Your rights to recover from others may not be waived.
- 7. How This Service Contract May Be Transferred**

Your rights and duties under this Service Contract may only be transferred to a subsequent purchaser directly by you within thirty (30) days from the date of sale to the subsequent owner and upon payment to us of a \$40 transfer fee. This Service Contract may not be transferred to any entity in the business of selling or leasing motor vehicles. This Service Contract can only be transferred if the remaining portion of the original manufacturer warranty including Powertrain warranty has not been reduced or voided. In the event of your death, the benefits of this Service Contract will be available to your spouse or legal representative.
- 8. How This Service Contract May Be Canceled - Including Refunds And Charges Cancellation By You**

You may cancel this Service Contract at any time. To cancel, contact the Selling Dealer. The Selling Dealer will assist with your cancellation request and verify the mileage of your vehicle. If you are unable to return to the Selling Dealer, you must provide written notice to us. A copy of your Service Contract and an odometer reading statement must be included with your request for cancellation. If you cancel this Service Contract within sixty (60) days of the service contract purchase date, a 100% refund of the service contract price will be made less any claims paid on the Service Contract. After sixty (60) days or if you have incurred a claim, a pro-rata refund of the lesser of unused time or unused mileage will be made. The pro-rata refund will be calculated by multiplying the service contract price by the lesser percentage of the unused time or unused mileage compared to the total time or total mileage of your Service Contract Period, less an administrative fee of \$50 or 10% of the refund amount, whichever is less. All refunds will be paid to the Lienholder if any, otherwise to you.

Cancellation By Us

We may cancel this Service Contract for any reason within sixty (60) days of the service contract purchase date. After sixty (60) days, we may cancel this Service Contract:

 - If there has been a material misrepresentation or fraud at the time of sale of this Service Contract or when filing a claim under this Service Contract;
 - If you have failed to maintain your vehicle as prescribed by the manufacturer;
 - If the odometer has been tampered with or disabled and you have failed to repair the odometer;
 - If you do not pay the service contract price;

If we cancel this Service Contract, we will mail you written notice at least thirty (30) days prior to cancellation. A pro-rata refund of the lesser of unused time or unused mileage will be made. The pro-rata refund will not be less than 100% of the paid unearned pro-rata premium. All refunds will be paid to the Lienholder if any, otherwise to you.

If this Service Contract is financed and your vehicle is a total loss or is repossessed, you authorize your Lienholder (shown in Section 8 of the Information Schedule) to cancel this Service Contract and receive the refund.
- 9. Insurance**

Our obligations under this Service Contract are insured under an Insurance Policy issued by Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604. In the event we cease to operate, are bankrupt or your claim is not paid within sixty (60) days after proof of loss has been filed, you may file a direct claim with Virginia Surety Company, Inc. To do so, please call the following toll-free number for instructions: 1-800-209-6206.
- 10. Entire Service Contract**

This Service Contract represents the entire agreement between you and us. No person has the authority to change this Service Contract or to waive any of its provisions. No other written or oral statements apply to this Service Contract.

FOR BREAKDOWN REPAIR AUTHORIZATION, CALL YOUR SELLING DEALER OR:

- Call the Administrator toll-free: 1-800-621-2130

FOR TOWING OR OTHER EMERGENCY ROADSIDE ASSISTANCE:

- Call toll-free: 1-866-603-5420

FOR ADDITIONAL INFORMATION, VISIT US AT:

- www.thewarrantygroup.com

IV. WHAT THIS SERVICE CONTRACT DOES NOT COVER (CONTINUED)

22. IF YOUR VEHICLE IS A TRUCK RATED MORE THAN 1 TON.
 23. FOR A BREAKDOWN CAUSED BY OR INVOLVING EQUIPMENT, COMPONENTS OR SYSTEMS NOT INSTALLED BY THE MANUFACTURER.
 24. IF YOUR VEHICLE'S ODOMETER HAS BEEN STOPPED, ALTERED OR MISREPRESENTS YOUR VEHICLE'S ACTUAL MILEAGE.
 25. TO REPAIR, REPLACE, ADJUST OR ALIGN ANY PART NOT COVERED BY THIS SERVICE CONTRACT UNLESS REQUIRED IN CONJUNCTION WITH THE REPAIR OF A COVERED PART.
 26. FOR A BREAKDOWN WHICH EXISTED PRIOR TO OR WAS CAUSED BY A CONDITION WHICH EXISTED PRIOR TO THE SERVICE CONTRACT PURCHASE DATE.
 27. FOR DIAGNOSIS CHARGES, COST OF DISASSEMBLY OR ASSEMBLY IF YOUR REPAIR IS NOT COVERED OR HAS BEEN DENIED.
 28. FOR A BREAKDOWN THAT IS A DIRECT RESULT OF A MECHANICAL OR STRUCTURAL DEFECT WHEN THE MANUFACTURER HAS ANNOUNCED A PUBLIC RECALL FOR THE PURPOSE OF CORRECTING SUCH A DEFECT.
 29. FOR ADDITIONAL LOSS OR DAMAGE WHICH IS OCCASIONED BY YOU OR OPERATOR'S FAILURE TO USE ALL REASONABLE PRECAUTIONS TO PROTECT THE VEHICLE FROM ANY FURTHER LOSS OR DAMAGE AFTER A BREAKDOWN OR FAILURE HAS OCCURRED OR BEEN INDICATED.
 30. FOR REPAIRS MADE SOLELY TO MEET OR MAINTAIN ANY GOVERNMENTAL EMISSION STANDARDS.
 31. FOR DAMAGE CAUSED TO YOUR ENGINE RESULTING FROM THE INGESTION OF WATER THROUGH THE ENGINE AIR INTAKE SYSTEM (COMMONLY REFERRED TO AS WATER INGESTION).
 32. FOR REPAIRS OF WATER AND AIR LEAKS, RATTLES, SQUEAKS AND WIND NOISE.
 33. IF YOUR VEHICLE IS POWERED ENTIRELY BY A FUEL SOURCE OTHER THAN GASOLINE OR DIESEL FUEL.
- DER EMERGENCY ROADSIDE ASSISTANCE, WE WILL NOT PAY BENEFITS:
1. FOR COST OF PARTS, REPLACEMENT KEYS, FLUIDS, COST OF FUEL, MATERIAL, ADDITIONAL LABOR RELATING TO TOWING OR THE COST OF INSTALLATION OF PRODUCTS.
 2. FOR NON-EMERGENCY MOUNTING OR REMOVING OF ANY TIRES, SNOW TIRES, OFF-ROAD TIRES OR SIMILAR ITEMS.
 3. FOR TOWING FROM, SERVICE OR REPAIR WORK PERFORMED AT A SERVICE STATION, GARAGE OR REPAIR SHOP.
 4. FOR NON-EMERGENCY TOWING OR OTHER NON-EMERGENCY SERVICE.
 5. FOR TOWING OR SERVICE ON ROADS NOT REGULARLY MAINTAINED, SUCH AS SAND BEACHES, OPEN FIELDS, FORESTS AND AREAS DESIGNATED AS NOT PASSABLE DUE TO CONSTRUCTION, ETC.
 6. FOR REPEATED SERVICE CALLS FOR A VEHICLE IN NEED OF ROUTINE MAINTENANCE OR REPAIR.
 7. FOR MORE THAN ONE DISABLEMENT FOR THE SAME CAUSE DURING ANY SEVEN DAY PERIOD.
 8. FOR REIMBURSEMENT OF SERVICE SECURED INDEPENDENTLY OF THIS PROGRAM. FEES FOR SERVICES INCURRED INDEPENDENTLY ARE NOT COVERED.

V. MAINTENANCE REQUIREMENTS

In order to keep your Service Contract valid, you must follow the maintenance procedures listed below. If your failure to follow these procedures causes a breakdown, you may be denied coverage.

Your vehicle must be serviced receiving all scheduled maintenance as recommended by the Manufacturer in the Owners Manual, or you must have your vehicle serviced in the following manner every six (6) months or six thousand (6,000) miles, whichever comes first:

1. Change engine oil and filter.
2. Check PCV valve operation.
3. Check and maintain power steering fluid level.
4. Check and maintain transmission fluid level.
5. Check and maintain drive axle fluid level.
6. Lubricate front suspension.
7. Check and maintain the proper level of coolant.

In accordance with Manufacturers prescribed service intervals you must change transmission fluid, drive axle fluid and brake fluid. Follow all other recommendations of the manufacturer regarding other special services (if applicable to your model) as outlined in the Owners Manual. You must keep receipts which verify the Vehicle Identification Number, work orders and other documentation that shows date, a description of your vehicle, mileage and services performed. We may require you to furnish the Administrator with proof that the specified services have been performed. Failure to show proof of servicing may result in the denial of coverage.

VI. WHO TO CALL FOR BREAKDOWN REPAIR AUTHORIZATION

All breakdowns must be reported promptly to the Selling Dealer. If you have moved or are travelling out of town, call the Administrator toll-free:

1-800-621-2130

VII. YOUR RESPONSIBILITIES

You are responsible for making sure the oil warning light/gauge and the temperature warning light/gauge are functioning before driving your vehicle. You are required to safely pull your vehicle off the road and shut down the engine immediately when either of these lights/gauges indicates a problem.

If you experience a breakdown, you agree to:

- Use all reasonable means to protect your vehicle from further damage.
- Notify the Administrator as soon as possible.
- Authorize the repair facility to perform necessary diagnostic work and provide "teardown authorization" so that the repair facility can provide an accurate diagnosis and estimate of repairs. **IMPORTANT: WE WILL NOT PAY FOR DIAGNOSIS CHARGES FOR REPAIRS NOT COVERED UNDER THIS SERVICE CONTRACT.**
- Furnish the Administrator with such information as the Administrator may reasonably require and if requested provide proof of your vehicle's regular maintenance during the Service Contract Period as defined in Section V. Maintenance Requirements of this Service Contract.
- Reserve the Administrator the right to refer your vehicle to the Selling Dealer or a dealership that sells and services your type of vehicle, for certain repairs.
- Allow the Administrator to examine your vehicle if the Administrator asks to do so.
- Obtain authorization from the Administrator prior to beginning any repairs covered by this Service Contract.
- Call the following business day or as soon as reasonably possible to receive claim filing instructions should a breakdown occur on a weekend or holiday. Customer service hours are 7:00 AM - 7:00 PM (Central Time) Monday through Friday.

III. WHAT THIS SERVICE CONTRACT COVERS (CONTINUED)

B. Rental Reimbursement

When a breakdown renders your vehicle inoperable or unsafe to drive and requires your vehicle to be held by a repair facility overnight for covered repairs, we will pay your actual expenses to rent a replacement vehicle from a licensed rental agency not to exceed \$35 per day for a maximum of 5 days for any one breakdown. If we are notified of a parts delay within the first 5 days of a rental period and a parts back order verification has been submitted, we will pay your actual expenses to rent a replacement vehicle not to exceed \$35 per day for a maximum of 10 days.

C. Emergency Roadside Assistance

Emergency Roadside Assistance is available 24 hours a day, 365 days a year. You will only have to pay for covered costs in excess of \$100 per occurrence and for any non-covered expenses. Service must be a covered benefit under the terms and conditions of this Service Contract. This benefit is available only for the vehicle listed in Section 1 of the Information Schedule.

The following are covered emergencies under Emergency Roadside Assistance:

- Towing Assistance – when your vehicle is inoperable or unsafe to drive, your vehicle will be towed to the closest repair facility or to any other location requested by you.
 - Flat Tire Assistance – service consists of the removal of the flat tire and its replacement with your spare tire.
 - Fuel, Oil, Fluid and Water Delivery Service – an emergency supply of fuel, oil, fluid and water will be delivered if your vehicle is in immediate need.
 - Lock-out Assistance – if your keys are locked inside your vehicle, assistance will be provided in gaining entry into your vehicle.
 - Battery Assistance – if battery failure occurs, a jump-start will be provided to start your vehicle.
- For Emergency Roadside Assistance, call toll-free: 1-866-603-5420.

IV. WHAT THIS SERVICE CONTRACT DOES NOT COVER

MAINTENANCE AND PARTS NOT COVERED

THE FOLLOWING ARE NOT COVERED UNDER YOUR SERVICE CONTRACT:

A. THE MAINTENANCE SERVICES AND PARTS DESCRIBED UNDER MAINTENANCE REQUIREMENTS AS SHOWN IN THIS SERVICE CONTRACT OR IN THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE.

B. OTHER NORMAL MAINTENANCE SERVICES AND PARTS INCLUDING ENGINE TUNE-UP, (INCLUDES SPARK PLUGS, GLOW PLUGS, IGNITION WIRES, DISTRIBUTOR CAP AND ROTOR), CARBURETOR, BATTERIES, FILTERS, LUBRICANTS OR FLUIDS, AIR CONDITIONING REFRIGERANT, ENGINE COOLANT, ALL HOSES AND BELTS (NOT SPECIFICALLY LISTED), WIPER BLADES, BRAKE PADS AND SHOES, BRAKE ROTORS AND DRUMS, SUSPENSION ALIGNMENT, CONSTANT VELOCITY BOOTS, TIRES, WHEEL COVERS, WHEEL RIMS, WHEELS, WHEEL BALANCING, SHOCK ABSORBERS, EXHAUST SYSTEM, CATALYTIC CONVERTER, FRICTION CLUTCH, DISC AND PRESSURE PLATE, AND CLUTCH THROW OUT BEARING.

C. GLASS, GLASS FRAMEWORK AND FASTENING ADHESIVES, SEALED BEAM HEAD LAMPS, LIGHT BULBS, LENSES, TRIM, HOLDINGS, BRIGHT METAL, UPHOLSTERY, VINYL AND CONVERTIBLE TOPS, PAINT, SHEET METAL, BUMPERS, ALIGNMENT OF BODY, PARTS, FLEXIBLE BODY PARTS, DOOR PANELS, BODY PANELS, STRUCTURAL FRAMEWORK, STRUCTURAL WELDS, HINGES, DOOR HANDLES, AND REMOVABLE HARDTOP ASSEMBLIES.

D. AFTERMARKET ACCESSORIES OR EQUIPMENT, COMPONENTS AND SYSTEMS NOT INSTALLED BY THE MANUFACTURER, INCLUDING BUT NOT LIMITED TO: ANTI-THEFT SYSTEMS, RADAR DETECTORS, CB RADIOS, RADIO/SPEAKER EQUIPMENT, CRUISE CONTROL, SUNROOF, SOLAR POWERED DEVICES, TELEPHONES, TV/VCR/DVD AND RELATED COMPONENTS, AND APPLIANCES.

ADDITION, WE WILL NOT PAY BENEFITS:

• FOR COSTS COVERED BY ANY WARRANTY OF THE MANUFACTURER, STATE REQUIRED WARRANTY, DEALER WARRANTY OR A REPAIR FACILITY'S GUARANTEE REGARDLESS OF WHETHER THEY HONOR SUCH WARRANTY OR GUARANTEE.

• FOR ANY COSTS THAT ARE OR WOULD HAVE BEEN COVERED UNDER ANY VEHICLE MANUFACTURER WARRANTY WHETHER OR NOT SUCH WARRANTY IS IN EFFECT IN ANOTHER COUNTRY OR HAS BEEN VOIDED BY THE MANUFACTURER.

• IF YOUR VEHICLE HAD BEEN DECLARED A TOTAL LOSS, SALVAGED OR JUNK VEHICLE.

• WHEN REPAIRS ARE PERFORMED WITHOUT THE ADMINISTRATOR'S PRIOR AUTHORIZATION.

• FOR EXPENSES CHARGED FOR THE DISPOSAL OF ENVIRONMENTALLY UNSAFE MATERIALS.

• FOR EXPENSES CHARGED FOR NON-SPECIFIC MATERIALS OR SHOP SUPPLIES.

• FOR A BREAKDOWN CAUSED BY OR INVOLVING COLLISION, FIRE, THEFT, VANDALISM, RIOT, TERRORIST ACTS, WAR, EXPLOSION, LIGHTNING, EARTHQUAKE, VOLCANIC ERUPTION, WINDSTORM, HAIL, WATER, FREEZING OR FLOOD.

• FOR LOSS OF TIME, ECONOMIC LOSS, INCONVENIENCE, LODGING, FOOD, FREIGHT CHARGES, CORE CHARGES, STORAGE CHARGES, OR OTHER CONSEQUENTIAL LOSS OR DAMAGE THAT RESULTED FROM A BREAKDOWN.

• FOR A BREAKDOWN WHEN CONTAMINATED FLUIDS CAUSED OR CONTRIBUTED TO THE BREAKDOWN.

• FOR ANY BREAKDOWN CAUSED BY CONTAMINATION, OVERHEATING, LACK OF COOLANT OR LUBRICANTS, LACK OF OIL VISCOSITY, SLUDGE OR RESTRICTED OIL FLOW. EXAMPLES INCLUDE BUT NOT LIMITED TO: ENGINE AND TRANSMISSION.

• FOR A BREAKDOWN CAUSED BY TOWING A TRAILER OR ANOTHER VEHICLE UNLESS YOUR VEHICLE IS EQUIPPED FOR THIS AS RECOMMENDED BY THE MANUFACTURER.

12. FOR A BREAKDOWN CAUSED BY USING YOUR VEHICLE FOR RACING OR OTHER COMPETITION.

13. FOR A BREAKDOWN CAUSED BY OR INVOLVING MODIFICATIONS UNLESS THOSE MODIFICATIONS WERE PERFORMED BY THE MANUFACTURER (E.G. OVERSIZED TIRES, LIFT KIT, AFTERMARKET PERFORMANCE PARTS OR SYSTEMS).

14. IF YOUR VEHICLE HAS BEEN MODIFIED TO PLOW SNOW, WHETHER THE SNOWPLOW BLADE IS ATTACHED TO THE VEHICLE OR NOT, OR INVOLVING A BREAKDOWN OF A COMPONENT COVERED BY THIS SERVICE CONTRACT.

16. FOR THE REPAIR OF VALVES AND/OR RINGS FOR THE PURPOSE OF RAISING THE ENGINE'S COMPRESSION WHEN A BREAKDOWN HAS NOT OCCURRED.

17. TO CORRECT A COSMETIC IMPERFECTION.

18. FOR A BREAKDOWN CAUSED BY ABUSE, MISUSE, ALTERATIONS OR LACK OF CUSTOMARY MAINTENANCE AS RECOMMENDED IN THE MAINTENANCE REQUIREMENTS OF THIS SERVICE CONTRACT AND/OR IN THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE.

19. FOR A BREAKDOWN CAUSED BY RUST OR WEATHER RELATED CORROSION.

20. FOR A BREAKDOWN OF A COVERED PART RESULTING FROM THE FAILURE OF A NON-COVERED PART.

21. IF YOUR VEHICLE IS USED FOR COMMERCIAL PURPOSES, WHICH INCLUDES PICK-UP AND DELIVERY SERVICE, COMPANY POOL USE OR BUSINESS TRAVEL WHEN THE VEHICLE IS USED BY MORE THAN ONE DRIVER. HOWEVER, WHEN THE COMMERCIAL USE (SILVER COVERAGE PLAN ONLY) BOX ON THE INFORMATION SCHEDULE HAS BEEN SELECTED, YOUR VEHICLE IS ELIGIBLE FOR COMMERCIAL USE, UNLESS YOUR VEHICLE HAS ONE OF THE FOLLOWING FEATURES: DIESEL, TURBOCHARGER/SUPERCHARGER, 4 WHEEL STEERING, 4 WHEEL DRIVE OR ALL WHEEL DRIVE. UNDER NO CIRCUMSTANCES WILL WE PROVIDE COVERAGE IF YOUR VEHICLE IS USED AS A TAXI, POLICE CAR OR OTHER EMERGENCY VEHICLE.

III. WHAT THIS SERVICE CONTRACT COVERS

A. Breakdown

During the Service Contract Period, subject to the selected Coverage Plan, we will pay a repair facility, or at our option, reimburse you the cost to remedy any breakdown of the following parts less your deductible.

At the Administrator's option, replacement parts used in covered repairs may include new, remanufactured, used or non-original equipment manufacturer parts.

PGSP POWER TRAIN COVERAGE LOIOW Parts not listed are not covered. ALLW Assembly TDVE I M U R T R A I N

When the POWER TRAIN Coverage Plan box has been checked on the Information Schedule, only the following parts are covered.

Parts Covered

Gasoline Engine - Cylinder block and all internal lubricated parts including: crankshaft, rod and main bearings, cam bearings, expansion (freeze) plugs, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms (lean followers), pushrods, timing chain housing (cover), timing chain and sprockets, timing belt and pulleys, timing belt tensioner, intake and exhaust manifolds (flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, oil pump and pressure relief valve, engine oil cooler hoses, oil filter adapter/housing), engine oil sending unit, engine mounts, water pump, temperature sending unit, thermostat and housing, fuel supply pump, vacuum pump, dipstick and tube, fasteners for the components listed above.

Turbocharged/Supercharged/Rotary/Diesel/Enhanced Engines - All of the above listed parts or equivalent plus: turbocharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, lines and nozzles.

2. TRANSMISSION

Automatic - Case and all internal lubricated parts including: oil pump, valve body, torque converter, vacuum modulator, governor, main shaft, clutches, bands, drums, gear sets, bearings, bushings, sealing rings, TV cable, solenoids, electronic shift control unit, transmission mounts, cooler, cooler hoses and hard lines, dipstick and tube, fasteners for the components listed above.

Standard - Case and all internal lubricated parts including: main shaft, gear sets, shift forks, synchronizers, bearings, bushings, fasteners for the components listed above.

Transfer Case - (4X4 vehicles) - Case and all internal lubricated parts including: main shaft, gear sets, chain and sprockets, bearings, bushings, mounts, fasteners for the components listed above, electronic and vacuum engagement components.

3. FRONT WHEEL DRIVE

Final drive housing and all internal parts including: carrier case, gear sets, chain and sprockets, bearings, bushings, axle shafts, universal joints, front hub bearings, locking hub assemblies (4X4), drive shaft support, fasteners for the components listed above.

4. REAR WHEEL DRIVE

Drive axle housing and all internal lubricated parts including: carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, rear hub bearings, propeller shafts, universal joints, drive shaft support, fasteners for the components listed above.

SILVER COVERAGE

When the SILVER Coverage Plan box has been checked on the Information Schedule, only the following parts, in addition to the parts listed under the Power Train Coverage, are covered. Parts not listed are not covered.

5. STEERING

Housings/cases and all internal lubricated parts including: rack and pinion equipped valve assembly, sector shaft, rack mounts and cushions, inner rod ends and bellows boots, speed sensor or steering gear equipped pitman shaft and valve assembly, sealing rings, bearings, bushings, pitman arm, center link, tie rods, idler arm, power steering pump and pulley, fluid reservoir, pressure and return hoses, cooler and hard lines, power cylinder assembly, steering main and intermediate shafts, coupling, fasteners for the components listed above. (Does not include "rear wheel steering" components.)

6. FRONT SUSPENSION

Upper and lower control arms, bump stop cushions, control arm shafts, torsion bar mounts and bushings, upper and lower ball joints including: dust boots, steering knuckle (spindle), wheel bearings and seals, stabilizer shaft, stabilizer linkage including: mounts and bushings, strut rods and bushings, king pins, fasteners for the components listed above.

7. BRAKES

Master cylinder, assist, booster, wheel cylinders, combination valve, disc brake calipers (and rear caliper actuators), hard lines and fittings, backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, fasteners for the components listed above.

8. SEALS AND GASKETS

All seals and gaskets on the assemblies listed above.

9. ELECTRICAL

Alternator, voltage regulator, front and rear windshield wiper motors and delay controller, starter motor and drive, starter solenoid, wiring harnesses, manually operated switches (specifically turn signal, headlight, dimmer, and wiper switches), mechanically actuated switches (ignition, brake light, and neutral safety switch), electronic fuel injection system (including all input/sensors & output/control units except EGR valve, related to the fuel injection system), electronic ignition module, distributor and coil, engine management control unit, knock sensor and oxygen sensor.

10. AIR CONDITIONING

Compressor and mounting brackets, clutch and pulley, condenser, evaporator, office tube, PDA valve, accumulator, temperature control programmer, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, o-ring seals, gaskets, fasteners for the components listed above, and freon-refrigerant if necessary in conjunction with the repair of the components listed above.

GOLD COVERAGE

When the GOLD Coverage Plan box has been checked on the Information Schedule, only the following parts, in addition to the parts listed under the Silver Coverage, are covered. Parts not listed are not covered.

11. ADDITIONAL PARTS

Anti-lock brake system, power seat motor(s) and transmission(s), power window motor(s) and power regulator(s), power door lock actuator(s), digital and analog instrument display(s), low fuel sensor, low coolant sensor, low oil sensor, electronic rear view mirror motor(s), headlight door motor(s), heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, radiator, radiator fan and clutch, radiator fan motor including fan blade, temperature sensor and relay, fuel tank and hard lines, fuel tank sending unit, power sunroof motor, convertible top motor, constant velocity joints, and horn assembly.

PLATINUM COVERAGE

When the PLATINUM Coverage Plan box has been checked on the Information Schedule, we will remedy any breakdown of your vehicle except items listed under the section titled "What This Service Contract Does Not Cover."

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I. INSURING AGREEMENT

This agreement describes the coverage you will have under your Mechanical Repair Service Contract (hereafter referred to as "Service Contract"). In return for payment by you of the service contract price and subject to all the terms of this Service Contract, we agree with you as follows:

II. KEY TERMS

When used, Key Terms will appear in bold print.

"Vehicle" means the covered car or truck shown in Section 1 on the Information Schedule.

"You" and **"your"** mean the customer (private individual) shown in Section 2 on the Information Schedule, or an eligible person to whom this Service Contract has been properly transferred.

"We", **"us"**, and **"our"** mean **Automotive Warranty Services of Florida, Inc.**, 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-621-2130, Florida License #60023.

"Administrator" means **Automotive Warranty Services of Florida, Inc.**, 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-621-2130.

"Breakdown" means the failure of any original or like replacement part covered by this Service Contract to perform its intended function(s) in normal service, providing it has received all scheduled maintenance as recommended by the manufacturer in the Owners Manual. Breakdown does not include the gradual reduction in operating performance caused by wear and tear where a failure has not occurred.

"Odometer miles" means the actual miles your vehicle has traveled as recorded on an unaltered odometer.

"Cost" means the reasonable and customary charges for parts and labor necessary to repair or replace the parts covered. These charges shall not exceed the manufacturer's suggested retail prices for parts and labor allowances derived from nationally recognized labor time publications. At the Administrator's option, replacement parts used in covered repairs may include new, remanufactured, used or non-original equipment manufacturer parts.

"Warranty" means any warranty of the manufacturer, state required warranty, dealer warranty or a repair facility guarantee.

"Deductible" means the amount you must pay for covered repairs per visit. The standard deductible is \$100. If you have selected the optional Disappearing Deductible option and your Selling Dealer ceases to operate, the Administrator will direct you to an authorized repair facility that will perform covered repairs at the \$0 deductible. If your cost is a warranty deductible charge imposed by the manufacturer, this Service Contract will pay the manufacturer's deductible.

"Service contract price" means the amount you paid for this Service Contract shown in Section 6 on the Information Schedule.

"Service contract purchase date" means the date you purchased this Service Contract shown on the Information Schedule.

"Repair facility" means a franchised automobile dealer or licensed repair facility that provides a written parts and labor guarantee for covered repairs of not less than 6 months and 6,000 miles. Repairs performed by any facility must receive authorization from the Administrator prior to beginning repairs.

"Selling Dealer" means the dealer from whom you purchased this Service Contract shown in Section 7 on the Information Schedule.



CARL BLACK ORLANDO
GMC

STOCK
CUST

11500 E. COLONIAL DRIVE ORLANDO, FL 32817
407-540-9250

Sales Person 1
Sales Person 2

RETAIL PURCHASE AGREEMENT

Date: 04/27/2020 Deal # 42113

Purchaser's Name(s)

DL #

Co-Purchaser

ST. FL DC

Address: ORLANDO, FL

DL #

ST. FL DC

City: ORLANDO

State: FL

County: ORANGE

Home Telephone:

Work Telephone:

Cell:

E-Mail Address: NONE@NONE.COM

The above information has been requested so that we may verify your identity. By signing below, you represent that you are at least 18 years of age and have authority to enter into this Agreement. The Consumer Reading for this Vehicle you are purchasing is accurate unless indicated otherwise. Please refer to the Federal Mileage Statement for full disclosure.

| | | | | |
|--|------|---------------------------------------|-------|-----------|
| YEAR | MAKE | MODEL | COLOR | STOCK NO. |
| 2020 | GMC | ACADIA | RED | |
| VIN/SERIAL NO. | | ODOMETER READING | | |
| | | <input type="checkbox"/> Not Accurate | | |
| THE VEHICLE IS: <input type="checkbox"/> USED <input type="checkbox"/> DEMONSTRATOR <input type="checkbox"/> PREVIOUSLY LEASED <input type="checkbox"/> EXECUTIVE VEHICLE <input type="checkbox"/> RENTAL <input type="checkbox"/> OTHER | | | | |
| <input type="checkbox"/> NEW <input type="checkbox"/> USED | | | | |

WARRANTY STATEMENT

VEHICLE PURCHASE PRICE 42000.00

ACCESSORIES N/A

FIRST PLACE FINISH 398.00

SUBTOTAL 42398.00

LESS: TRADE-IN ALLOWANCE (1+2) 500.00

TRADE DIFFERENCE/SELLING PRICE N/A

PREDELIVERY SERVICE CHARGE* 699.00

ELECTRONIC REGISTRATION FILING FEE* N/A

LEAD ACID BATTERY FEE 1.50

NEW TIRE FEE 5.00

SUBTOTAL 42803.50

SALES TAX @ 6.0000 % 2556.21

COUNTRY TAX 25.00

OTHER TAX N/A

LEMON LAW WARRANTY ENHANCEMENT* 2.00

REGISTRATION AND TITLING FEES 119.39

SERVICE CONTRACT 1794.00

GAP 699.00

SALES TAX ON ANCILLARY PRODUCTS 116.61

BALANCE OWED ON TRADE-IN 1 (includes any Negative Equity) N/A

BALANCE OWED ON TRADE-IN 2 (includes any Negative Equity) N/A

PRIVACY TAG AGENCY FEE 79.00

TOTAL CASH DELIVERED PRICE 47994.71

INCENTIVE/NEGATE 4000.00

PLUS DOC STAMPS 154.70

TOTAL BALANCE DUE 44149.41

We are selling this Vehicle to you AS-IS and we expressly disclaim all warranties, express and implied, including any implied warranty of merchantability and fitness for a particular purpose, unless the box beside USED VEHICLE LIMITED WARRANTY APPLIES is marked below or we enter into a service contract with you at the time of, or within 90 days of, the date of this transaction. All warranties, if any, a manufacturer or supplier other than our Dealership are theirs, not ours, and only such manufacturer or other supplier shall be liable for performance under such warranties. We neither assumes nor authorize any other person to assume for us any liability in connection with the sale of the Vehicle and the related goods and services.

CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY) 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. Traduction adaptable. Voir el dorso.

We are providing a Used Vehicle Limited Warranty in connection with this transaction. Any implied warranties are limited in duration to the term of the Limited Warranty.

TRADE-IN VEHICLE INFORMATION

Year: 2002 Make: NISSAN Model: PATRIOT Color: [REDACTED]

VIN/Serial No: [REDACTED] Odometer Reading: 218942 Not Accurate

Trade-In Allowance: \$00.00 Balance Owed & Lienholder: NONE

Year: N/A Make: N/A Model: N/A Color: N/A

VIN/Serial No: N/A Odometer Reading: N/A Not Accurate

Trade-In Allowance: N/A Balance Owed & Lienholder: N/A

You agree that the Representations Regarding the Trade-In Vehicle in Paragraph 7 on Page 2 are true and correct. You further agree that the Dealer may immediately sell the Trade-In Vehicle(s) even if they are sold prior to final financing approval by or assignment of the Retail Installment Sale Contract to a financial institution.

IF THIS BOX IS MARKED, THE BALANCE OWED TO THE LENDER ON YOUR TRADE-IN VEHICLE(S) ARE ONLY AN ESTIMATE. WE HAVE NOT BEEN ABLE TO CONFIRM THE EXACT TRADE-IN BALANCE.

OPTIONAL ACCESSORIES/SERVICES: *PREDELIVERY SERVICE CHARGE: This charge represents costs and profits to the Dealer for items such as inspecting, cleaning, and adjusting vehicles, and preparing documents related to the sale.

You have elected to purchase optional accessories and/or services. The purchase of these accessories/services is not required by Dealer.

If this box is marked, the Vehicle you are purchasing must pass an Emissions Inspection. Please see the attached Certificate of Emission Inspection or Waiver.

**The Deposit/Down Payment received from you is not refundable, except as set forth in the Retail Purchase Agreement. In the case of a Deposit, we will refrain from selling the Vehicle for N/A days X

SEE MATERIAL UNDERSTAMPINGS AND INTEGRATED DOCUMENTS

PLEASE SEE THE DELIVERY CONSIGNMENT. PLEASE SEE THE SPOT DELIVERY AGREEMENT (seller's Right to Cancel) PLEASE SEE THE RAI PRODUCT RUNCORSE CONTRACT/INFORMATION

IF BOX IS MARKED, PLEASE SEE THE CUSTOMER INCENTIVE ACKNOWLEDGEMENT

Understand and agree that the Dealer may share my personal information with General Motors and other service providers. (See Paragraph 20)

This Agreement and any documents which are a part of this transaction or agreement and no other agreement or understanding of any nature concerning the purchase of this vehicle are hereby incorporated into this Agreement. The terms and conditions of this Agreement, including the terms and conditions of any financing, shall be deemed a part of this Agreement. A copy of this Agreement is being provided to you.

*The Dealer's Ship's Predelivery Service Charge is in accordance with Florida Statute § 501.976(19) and is not included within any other listed or suggested prices for the Vehicle. This Predelivery Service Charge does not include payment for the preparation of legal documents. If you have any questions or concerns about these documents, you are strongly encouraged to consult with an attorney of your choosing before signing any documents or completing this transaction.

Non-GM Service Contract or Service Agreement: Purchaser acknowledges that the Dealer is selling her/him a Non-GM Service Contract (not specifically branded Chevrolet, Buick, GMC, or Cadillac Protection). Purchaser understands that (i) GM is not responsible for any claims under this non-GM service contract product and has no obligation in connection with the sale or use of this non-GM service contract product, and (ii) a non-GM service contract may or may not be accepted by other GM Dealerships.

Non-GM Parts/Accessories Installed by the Dealer: 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 at [www.gm.com](#).

CO-PURCHASER'S RIGHT TO CANCEL: [REDACTED] and Co-Purchaser sign here, the Conditional Delivery Agreement/Seller's Right to Cancel, which gives the Seller the right to cancel within 15 days, will apply. See the separate Conditional Delivery Agreement/Seller's Right to Cancel and Paragraphs 10 and 22 on Page 2 and 3 of this Agreement.

THE VALID AND COLLECTIBLE LIABILITY INSURANCE AND PERSONAL INJURY PROTECTION INSURANCE OF ANY AUTHORIZED RENTAL OR LEASING DRIVER IS PRIMARY FOR THE LIMITS OF LIABILITY AND PERSONAL INJURY PROTECTION COVERAGE REQUIRED BY § 324.021(7) AND 627.736, FLORIDA STATUTES. I understand that I am contractually incurring a liability by agreeing to shift primary liability for the Vehicle up to my full policy limits to my insurance carrier.

AGREEMENT ON MANDATORY ARBITRATION: Purchaser(s) and Dealer ("Parties") agree to resolve by binding arbitration any Dispute that arises between them. Any controversy or claim, other than individual claims filed and properly within the jurisdiction of a small claims or equivalent state court, shall be submitted to the AAA, 1633 Broadway, 10th Floor, New York, New York, 10019, or other established ADR Agency agreed to by the parties. For more information about this arbitration process and rules, visit www.adr.org or contact the Organization directly. **BY SIGNING BELOW, I ACKNOWLEDGE I HAVE READ THE AGREEMENT TO ARBITRATE, WHICH IS INCORPORATED HEREIN, AND AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THE AGREEMENT TO ARBITRATE. THE PARTIES UNDERSTAND THAT EXCEPT FOR TRIAL AND THEIR RIGHT TO BRING OR PARTICIPATE IN ANY CLASS ACTION OR MULTI-PARTY ACTION IN COURT OR THROUGH ARBITRATION AND THAT THEIR RIGHTS TO DISCOVERY AND APPEAL ARE LIMITED.**

Section 501.98, Florida Statutes, requires that, at least 30 days before the purchase of a new motor vehicle, a consumer must provide the dealer with a written demand letter stating the name, address, and telephone number of the consumer; the name and address of the dealer; a description of the facts that serve as the basis for the claim; the amount of damages; and copies of any documents in the possession of the consumer which relate to the claim. Such notice must be delivered by the United States Postal Service or by a nationally recognized carrier, return receipt requested, to the address where the subject vehicle was purchased or where the subject transaction occurred, or an address [REDACTED] dealer regularly conducts business.

ADDITIONAL AGREEMENTS BETWEEN THE DEALERSHIP AND PURCHASER(S)

1. **Terms Used in This Agreement:** This Retail Purchase Agreement contains the following words and phrases that appear throughout the Agreement and have particular meanings:
 - **Agreement** - Means all pages of this Retail Purchase Agreement together with any documents incorporated into this Agreement by reference, whether such references is made in this Agreement or in the document itself.
 - **You, Your, Us, Our, Seller** - Means the Purchaser(s) identified in the Agreement.
 - **Manufacturer** - Means the company that manufactured the Vehicle.
 - **Vehicle** - Means the Vehicle that you are purchasing from us as described in this Agreement.
 - **Trade-In Vehicle** - Means the vehicle you are delivering to us as part of this transaction as identified in this Agreement.
2. **Our Right to Increase the Price:** We may increase the price of the Vehicle after we accept this Agreement if: the Trade-In Vehicle is reappraised; new equipment is required by state or federal law; price protection is not provided by the manufacturer, importer, or distributor; the price increase is caused by tax rate changes, if the price is increased, you may cancel this Agreement with full refund of any Deposit/Down Payment, provided that the cancellation occurs prior to you taking delivery of the purchased Vehicle.
3. **Manufacturer's Design Changes:** In the event the Manufacturer changes or modifies the design of or any part or accessory of the Vehicle after your order for the Vehicle has been entered by us, you will not have any claim or right against us if the Vehicle does not contain such changes or modifications, nor shall we be required to effect such changes or modifications to the Vehicle.
4. **Your Representations and Warranties:** You represent, warrant and affirm to us that: (a) You are not purchasing a new Vehicle for resale or export within the period beginning on the date the Vehicle title is issued to you and ending on the date one (1) year thereafter; you confirm that we are relying on this representation and agree that we would not sell the Vehicle to you without this representation. If we are required by the Manufacturer to forklift or repay any manufacturer incentives, allowances and/or special pricing, or if we suffer any loss or harm as a result of your breach of this provision, you agree to indemnify and hold us harmless from any such cost, loss or harm suffered as a result of or arising because of your breach; (b) the Deposit/Down Payment and any amounts due to us have been paid in full; any check given to us will be honored by your bank; and that no part of the Deposit/Down Payment has been loaned to you by or any third party; (c) all statements made by you in this Agreement and any other documents completed in connection with this transaction are true and correct; and (d) you are who you have represented yourself to be and you have purchased the Vehicle for your own use and not on behalf of another person, unless you have disclosed otherwise to us.
5. **Cash Transaction:** You agree to accept delivery of the Vehicle as ordered within 48 hours after notification that the Vehicle is ready for delivery. Balance Due: In the case of a cash transaction, title to the Vehicle shall not pass to you until we have received, in cash, the full amount of the Total Balance Due. If, however, we elect in our sole discretion to pass title to the Vehicle to you prior to receipt of this Total Balance Due as shown on Page 1, the passing of such title shall not relieve you of your obligation to pay in full the Total Balance Due.
7. **Your Representations Regarding the Trade-In Vehicle:** Any Trade-In Vehicle delivered by you to us in connection with this transaction shall be accompanied by a Certificate of Title or documents sufficient to enable us to obtain a Certificate of Title to the Trade-In Vehicle in accordance with applicable state law. You warrant that the Trade-In Vehicle delivered to us is properly titled to you, has never been titled as or declared a total loss, salvage, junk, reconstructed, rebuilt, flood, or lemon buyback vehicle and does not constitute a "taxi-cab", "police vehicle", "lease vehicle", or "rebuilt vehicle" as defined in Section 318.14, Florida Statute, unless specifically disclosed by you; that you have the right to sell or otherwise convey such Trade-In Vehicle; that such Trade-In Vehicle is free and clear of liens or encumbrances, except as may be noted in this Agreement; that all emission control equipment is on the Trade-In Vehicle is properly connected and undamaged, and is in satisfactory working order; the chassis has not been welded or rebuilt; the engine block is not welded or cracked; the seatbelts and/or airbags have not been damaged; and, unless you have told us otherwise, no prior damage has been discovered.

LAW 553-FL-eps-14 9/19

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

DEAL
CUST
STK

Buyer Name and Address

Co-Buyer Name and Address

Seller - Creditor (Name and Address)

CARL BLACK OF ORLANDO
11500 E. COLONIAL DRIVE
ORLANDO FL 32817
407-540-9250

Buyer's Birth Month and Year

Co-Buyer's Birth Month and Year

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 at the Base Rate of 4.52 % per year. The Truth-in-Lending Disclosures below are part of this contract. You have thoroughly inspected, accepted, and approved the vehicle in all respects.

| | | | | | |
|-------------------|------|----------------|------------------|-------------------------------|---|
| New/Used/ Demo | Year | Make and Model | Weight (lbs.) | Vehicle Identification Number | Primary Use For Which Purchased Personal, family or household use - Business <input type="checkbox"/> otherwise indicated below: Agricultural <input type="checkbox"/> N/A |
| NEW | 2020 | GM/C ACADIA | N/A | | |

You agree that we advised you whether, based on seller's knowledge, the vehicle was titled, registered, or used as a taxicab, police vehicle, short term rental or is a vehicle that is rebuilt or assembled from parts, a kit car, a replica, a flood vehicle, or a manufacturer buy back.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | Amount Financed | Total of Payments | Total Sale Price |
|---|---|---|--|---|
| The rate of your credit as a yearly rate. | The dollar amount the credit will cost you. | The amount of credit provided to you or on your behalf. | The amount you will have paid after payments as scheduled. | The total cost of your purchase on credit, including your down payment or payment of \$4600.00 is |
| 4.52 % | \$ 7523.19 | \$ 44149.41 | \$ 51672.60 | \$ 56172.60 |

Returned Payment Charge: If any check or other payment instrument you give us is dishonored or any electronic payment you make is returned unpaid, you will pay a charge of \$25 if the payment amount is \$50 or less; \$50 if the payment amount is over \$50 but not more than \$200; \$40 if the payment amount is over \$200 or until amount as permitted by law.

Florida documentary stamp tax required by law in the amount of \$ 154.70 has been paid or will be paid directly to the Department of Revenue.

Certificate of Registration No. N/A

| Your Payment Schedule Will Be: | When Payments Are Due | (e) means an estimate |
|--------------------------------|-----------------------|------------------------------|
| Number of Payments | Amount of Payments | |
| 84 | 615.15 | Monthly beginning 06/11/2020 |

You assign all manufacturer rebates and cash back incentives used as a downpayment on this contract to seller. You agree to complete all documents required for assignment of rebates and incentives.

| Or As Follows: | N/A | N/A |
|---|-----|-----|
| Late Charge, if payment is not received in full within 10 days after it is due, you will pay a late charge of \$ % of each installment. | | |

APPLICABLE LAW
Federal law and the law of the state of Florida apply to this contract.

VENDOR'S SINGLE INTEREST INSURANCE (VSI Insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 5f of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

You authorize us to purchase Vendor's or Lender's Single Interest Insurance.

| | | | | | |
|---------------|-----|------------------|-----|------|-----|
| Buyer Signs X | N/A | Co-Buyer Signs X | N/A | Date | N/A |
|---------------|-----|------------------|-----|------|-----|

| Trade-In Vehicle | | Trade-In Vehicle | |
|-----------------------------|-------------|-----------------------------|----------|
| Year 2002 | Make NISSAN | Year N/A | Make N/A |
| Model PATHFINDER | | Model N/A | |
| VIN | | VIN N/A | |
| Gross Trade-In Allowance \$ | 500.00 | Gross Trade-In Allowance \$ | N/A |
| Payoff Made by Seller \$ | N/A | Payoff Made by Seller \$ | N/A |
| Lienholder NONE | | Lienholder N/A | |

You assign to Seller all of your rights, title and interest in such trade-in vehicle(s). Except as expressly stated to Seller in writing, you represent that your trade-in vehicle(s) has not been involved in an accident, has not had any major body damage or required any major engine repair, and was not previously used as a taxicab, police vehicle, short term rental or is a vehicle assembled from parts, a kit car, a replica, a flood vehicle, or a manufacturer buy back.

Buyer Initials Co-Buyer Initials

Seller relies on information from you and/or the lienholder or lessor of your trade-in vehicle to strike at the trade-in payoff amount shown above and in Item 2 of the Itemization of Amount Financed as the Pay Off Made by Seller. You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown above and in Item 2 of the Itemization of Amount Financed, or its designee, if the actual payoff amount is more than the amount shown above and in Item 2. You must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown above and in Item 2 Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 4 of this contract, any assignee of this contract will not be obligated to pay the Pay Off Made by Seller shown above and in Item 2 or any refund.

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

756001*050-FI

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will treat any Prepaid Finance Charge as fully earned on the date of this contract. We will figure the rest of the finance charge on a daily basis at the Base Rate on the unpaid part of your Principal Balance. Your Principal Balance is the sum of the Amount Financed and the Prepaid Finance Charge, if any.
- 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 your Principal Balance; and to other amounts you owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on this 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 your Principal Balance at any time. If the contract is paid in full within six months after the date you sign it, we may impose an acquisition charge, not exceeding \$75, for services performed on your behalf for processing this contract. If you prepay, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **You may ask for a payment extension.** You may ask us for a deferral of the scheduled due date of all or any part of a payment (extension). If we agree to your request, we may charge you a \$15 extension fee. You must maintain the physical damage insurance required by this contract (see below) during any extension. If you do not have the insurance, we may buy it and charge you for it as this contract says. You may extend the term of any optional insurance you bought with this contract to cover the extension if the insurance company or your insurance contract permits it, and you pay the charge for extending this insurance.
If you get a payment extension, you will pay additional finance charges at the Base Rate on the amount extended during the extension. You will also pay any additional insurance charges resulting from the extension, and the \$15 extension fee if we charge you this fee.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
 - b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
 - c. **Security interest.** You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.This security interest in this contract, it also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
 - d. **Insurance you must have on the vehicle.** You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as an additional insured and as loss payee if you do not have this insurance. We may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charges you must pay. The charges will be the premium for the insurance and a finance charge at 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 obtain a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.
- 3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES**
- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

If you pay late, we may also take the steps described below.

- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information during credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.The amount you will owe will be the unpaid part of your Principal Balance 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 we hire an attorney to collect what you owe, you will pay the attorney's fee and court costs as the law allows. This includes any attorney's fees we incur as a result of any bankruptcy proceeding brought by or against you under federal law.
 - 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. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
 - e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
 - f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it 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 a rate not exceeding the highest lawful rate until you pay.
 - g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.
- 4. WARRANTIES SELLER DISCLAIMS**
- 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. This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.
- 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 esta vehículo forma parte del presente contrato. La información del formulario de la ventanilla de la sin efecto toda disposición en contrario contenida en el contrato de venta.
- 6. OPTIONAL SERVICE CONTRACTS**
- You are not required to buy a service contract to obtain credit. Your choice of service contract providers for any service contracts you buy will not affect our decision to sell or extend credit to you.
- 7. RESCRIPTION OR REVOCATION**
- If you are permitted under Permite Uniform Commercial Code to reject or revoke acceptance of the vehicle and you claim a security interest in the vehicle because of this, you must either: (a) post a bond in the amount of the displayed balance; or (b) deposit all installment payments as they become due into the registry of a court of competent jurisdiction.
- 8. SERVICING AND COLLECTION CONTRACTS**
- You agree that we may try to contact you in writing, by e-mail, or using pre-recorded/automatic 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.

STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
DIVISION OF MOTORIST SERVICES
 SUBMIT THIS FORM TO YOUR LOCAL TAX COLLECTOR OFFICE
www.flhsmv.gov/offices/

Customer # [REDACTED]
 Deal # [REDACTED]
 Stock # [REDACTED]

SEPARATE ODOMETER DISCLOSURE STATEMENT AND ACKNOWLEDGMENT

| VEHICLE DESCRIPTION | | | | |
|-------------------------------|------------|------|------|--------------|
| Vehicle Identification Number | [REDACTED] | Year | Make | Color |
| | | 2020 | GMC | RED |
| | | | | Body |
| | | | | UT |
| | | | | Title Number |
| | | | | [REDACTED] |
| ODOMETER DISCLOSURE STATEMENT | | | | |

WARNING: Federal and State law requires that you state the mileage in connection with an application for a Certificate of Title. Failure to complete or providing a false statement may result in fines and/or imprisonment.

WE STATE THAT THIS 5 or 6 DIGIT ODOMETER NOW READS _____ , _____ 9 XX (NO TENTHS) MILES.
 DATE READ 04 / 27 / 2020 AND WE HEREBY CERTIFY THAT TO THE BEST OF OUR KNOWLEDGE THE
 ODOMETER READING:

- CAUTION:**
 Read carefully before checking a box.
- 1. REFLECTS ACTUAL MILEAGE.
 - 2. IS IN EXCESS OF ITS MECHANICAL LIMITS. (EXCESS OF ITS MECHANICAL LIMITS APPLIES TO 5 DIGIT ODOMETERS)
 - 3. IS NOT THE ACTUAL MILEAGE. **WARNING - ODOMETER DISCREPANCY**

UNDER PENALTIES OF PERJURY, I DECLARE THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.

| | | | |
|---------------------------------------|--|--|--|
| Seller's Signature [REDACTED] | | Seller's Printed Name CARL BLACK CHEVROLET BUICK GMC OF ORLANDO | |
| Seller's Street Address [REDACTED] | | City Orlando | |
| Buyer's Street Address [REDACTED] | | Buyer's Printed Name [REDACTED] | |
| City Orlando | | State FL | |
| State FL | | Zip [REDACTED] | |
| City ORLANDO | | State FL | |
| | | Zip [REDACTED] | |

WHO IS AUTHORIZED TO COMPLETE THIS FORM?

ANY PERSON WHO IS BUYING OR SELLING A MOTOR VEHICLE AND WHO MUST MAKE OR ACKNOWLEDGE AN ODOMETER DISCLOSURE, IN ORDER TO COMPLY WITH STATE OR FEDERAL ODOMETER DISCLOSURE LAW.

WHEN SHOULD THIS FORM BE USED?

1. WHEN A MOTOR VEHICLE, FOR WHICH AN ODOMETER DISCLOSURE IS REQUIRED, HAS BEEN SOLD.
2. WHEN A MOTOR VEHICLE, FOR WHICH AN ODOMETER DISCLOSURE IS REQUIRED, HAS BEEN PURCHASED.
3. WHEN AN ODOMETER DISCLOSURE STATEMENT AND ACKNOWLEDGMENT BETWEEN THE BUYER AND THE SELLER IS REQUIRED, BUT NO ODOMETER DISCLOSURE STATEMENT HAS BEEN MADE ON ANOTHER STATE OR FEDERAL FORM.

WHEN SHOULD THIS FORM NOT BE USED?

1. WHEN A FLORIDA TITLE WHICH WAS ISSUED ON OR AFTER APRIL 29, 1990 IS AVAILABLE.
2. WHEN A FORM HSMV 82994, MOTOR VEHICLE DEALER TITLE REASSIGNMENT SUPPLEMENT, HAS BEEN USED.
3. WHEN A FORM HSMV 82995, MOTOR VEHICLE DEALER POWER OF ATTORNEY/ODOMETER DISCLOSURE, HAS BEEN USED.
4. WHEN AN OUT-OF-STATE TITLE, WHICH CONFORMS TO FEDERAL LAW, IS USED TO TRANSFER A MOTOR VEHICLE.

FILING:

1. COPIES SHOULD BE EXCHANGED BETWEEN THE SELLER AND THE BUYER. DEALERS MUST RETAIN THIS DOCUMENT IN THEIR RECORDS FOR A PERIOD OF FIVE YEARS.
2. IT IS NOT NECESSARY TO FILE THIS FORM OR ANY COPY OF THIS FORM WITH THE STATE OF FLORIDA, UNLESS REQUESTED TO DO SO BY THE DIVISION OF MOTORIST SERVICES.

Check your local phone book government pages or visit the following website for current mailing addresses: <http://www.flhsmv.gov/offices/>

**FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
APPLICATION FOR CERTIFICATE OF TITLE WITH/WITHOUT REGISTRATION
SUBMIT THIS FORM TO YOUR LOCAL TAX COLLECTOR'S OFFICE**

Customer # [REDACTED]
Deal # [REDACTED]
Stock # [REDACTED]

<http://www.flhsmv.gov/offices/>

CHECK APPLICATION TYPE: ORIGINAL TRANSFER VEHICLE TYPE: MOTOR VEHICLE MOBILE HOME VESSEL OFF-HIGHWAY VEHICLE: ATV ROV MC

OWNER / APPLICANT INFORMATION

1 Customer Number [REDACTED] Check this box if you are requesting the certificate of title to be printed: Are you a Florida resident? Yes No Are you an alien? Yes No

OR AND NOTE: When joint ownership, please indicate if "or" or "and" is to be shown on title when issued. If neither box is checked, the title will be issued with "and".
If applicable: Life Estate/Remainder Person Tenancy by the Entirety With Rights of Survivorship Owner's County of Residence: **ORANGE**

Owner's Name As It Appears on Driver License/EID/ Bill/Medical Record & Last Name) [REDACTED]

Owner's Email Address [REDACTED]

Date of Birth [REDACTED]

Sex **M**

FL Driver License or FEID/Sunflx # [REDACTED]
FL Driver License or FEID/Sunflx # [REDACTED]

Co-Owner/ Assessee's Name As It Appears on Driver License/EID/ Bill/Medical Record & Last Name) [REDACTED]

Co-Owner/ Assessee's Email Address [REDACTED]

Sex **F**

FL Driver License or FEID/Sunflx # [REDACTED]
FL Driver License or FEID/Sunflx # [REDACTED]

| | | | |
|------|---------|-------|----|
| City | ORLANDO | State | FL |
| City | ORLANDO | State | FL |
| City | ORLANDO | State | FL |

Mail To Customer Name (if different from Above Owner)

Mail To Customer's Email Address [REDACTED]

Date of Birth [REDACTED]

Sex [REDACTED]

FL Driver License or FEID/Sunflx # [REDACTED]

Mail To Customer Address (if different from Above Mailing Address)

City [REDACTED]

State [REDACTED]

Zip [REDACTED]

MOTOR VEHICLE - MOBILE HOME OR VESSEL DESCRIPTION

2 Vehicle/Vessel Identification Number [REDACTED]

Manufacturer [REDACTED]

Year **2020**

Color **RED**

UT

State [REDACTED]

Zip [REDACTED]

Weight **4096**

Length **196**

Height **66**

Previous State of Issue [REDACTED]

License Plate or Vessel Registration Number [REDACTED]

Year **2020**

Color **RED**

UT

State [REDACTED]

Zip [REDACTED]

Weight **4096**

Length **196**

Height **66**

TYPE: Open Motorboat Cabin Motorboat Auxiliary Sailboat Inflatable Houseboat Pontoon Airboat Sailboat Personal Watercraft Canoe Other Wood Fiberglass Wood/Fiberglass Aluminum Steel Other Specify

HULL MATERIAL: Wood Fiberglass Wood/Fiberglass Aluminum Steel Other Specify

PROPELLSION: Outboard Inboard Inboard/Outboard Sail Air Propelled Other Specify

FUEL: Gas Diesel Electric Other Specify

*DRAFT OF VESSEL (The depth of water a vessel draws)
FT. _____ IN. _____
*For all vessels 26' or more in length and all sailboats

3 SHORT TERM LEASE ASSEMBLED FROM PARTS LONG TERM LEASE BONDED TITLE RESULT KIT CAR POLICE VEHICLE GLIDER KIT PRIVATE USE TAXI CAB FLOOD TALEV AUTONOMOUS REPLICA AUTONOMOUS ELECTRIC CUSTOM STREET ROD

4 CHECK IF ELT CUSTOMER ESN # [REDACTED] DL # [REDACTED] Sex and Date of Birth [REDACTED] DMV Account # [REDACTED] Date of Lien [REDACTED] Lender's Name Lender's Address City State Zip

CAPITAL ONE AUTO FINANCE

State **CA** Zip **95866**

5 If OWNERSHIP HAS TRANSFERRED, HOW AND WHEN WAS THE VEHICLE, MOBILE HOME, OR VESSEL ACQUIRED? SALE GIFT REPOSSESSION COURT ORDER OTHER (SPECIFY) _____

TRANSFER TYPE: _____ DATE ACQUIRED **04 27 2020**

6 ODOMETER DECLARATION

7 If OWNERSHIP HAS TRANSFERRED, HOW AND WHEN WAS THE VEHICLE, MOBILE HOME, OR VESSEL ACQUIRED? SALE GIFT REPOSSESSION COURT ORDER OTHER (SPECIFY) _____

TRANSFER TYPE: _____ DATE ACQUIRED **04 27 2020**

WARNING: Federal and State law require that you state the mileage in connection with an application for a Certificate of Title. Failure to complete or providing a false statement may result in fines or imprisonment. WE STATE THAT THIS 5 OR 6 DIGIT ODOMETER NOW READS [REDACTED] MILES, DATE READ **04 27 2020** AND I/WE HEREBY CERTIFY THAT TO THE BEST OF MY/OUR KNOWLEDGE THE ODOMETER READING: 1. REFLECTS ACTUAL MILEAGE. 2. IS IN EXCESS OF ITS MECHANICAL LIMITS.

7 FLORIDA SALES TAX REGISTRATION NUMBER [REDACTED] DATE OF SALE **04/27/2020** DEALER LICENSE NUMBER [REDACTED] AMOUNT OF TAX **2556.21** DEALER [REDACTED]

YEAR OF TRADE IN **2002** MAKE OF TRADE IN **NISS** TITLE NUMBER OF TRADE IN (IF KNOWN) [REDACTED] VEHICLE IDENTIFICATION NUMBER [REDACTED]

MOTOR VEHICLE IDENTIFICATION NUMBER VERIFICATION

THIS SECTION REQUIRES A PHYSICAL INSPECTION AND A VERIFICATION OF THE VEHICLE IDENTIFICATION NUMBER (VIN) (OR THE MOTOR NUMBER FOR MOTOR VEHICLES MANUFACTURED PRIOR TO 1989) OF THE MOTOR VEHICLE DESCRIBED ON THIS FORM BY A LICENSED DEALER, FLORIDA NOTARY PUBLIC, POLICE OFFICER, OR FLORIDA DIVISION OF MOTOR VEHICLES EMPLOYEE OR TAX COLLECTOR EMPLOYEE. IF THE VIN IS VERIFIED BY AN OUT OF STATE MOTOR VEHICLE DEALER, THE VERIFICATION MUST BE SUBMITTED ON THEIR LETTERHEAD STATIONERY. COMPLETE THIS SECTION ON ALL USED MOTOR VEHICLES, INCLUDING TRAILERS, (WITH ABBREVIATION OF "TL" WITH A WEIGHT OF 2,000 POUNDS OR MORE) NOT CURRENTLY TITLED IN FLORIDA.

I, the undersigned, certify that I have physically inspected the above described vehicle and find the vehicle identification number to be: _____ (Vehicle Identification Number)

DATE _____ SIGNATURE _____ PRINTED NAME _____

Law Enforcement Officer or Florida Dealer/Agency Name CARL BLACK CHEVROLET BUICK GMC OF ORLANDO Badge # or Florida Dealer # _____ Notary Stamp or Seal _____

FL DMV/Tax Collector Employee _____ Florida Compliance Examiner/Inspector Badge or ID Number _____

COMMISSIONED NAME OF FLORIDA NOTARY: _____ (Print, Type or Stamp) NOTARY'S SIGNATURE _____

SALES TAX EXEMPTION CERTIFICATION

THE PURCHASE OF A RECREATIONAL VEHICLE TO BE OFFERED FOR RENT AS LIVING ACCOMMODATIONS DOES NOT QUALIFY FOR EXEMPTION. I CERTIFY THE RECREATIONAL VEHICLE, MOBILE HOME OR VESSEL DESCRIBED HAS BEEN PURCHASED AND IS EXEMPT FROM THE SALES TAX IMPOSED BY CHAPTER 212, FLORIDA STATUTES, BY:

PURCHASER (STATE AGENCIES, COUNTIES, ETC.) HOLDS VALID EXEMPTION CERTIFICATE
 MOTOR VEHICLE MOBILE HOME VESSEL WILL BE USED EXCLUSIVELY FOR RENTAL
CONSUMER'S CERTIFICATE OF EXEMPTION NUMBER _____
SALES TAX REGISTRATION NUMBER _____

I hereby certify that ownership of the motor vehicle, mobile home or vessel described on this application, is not subject to Florida Sales and Use Tax for the following reason: INHERITANCE GIFT

DIVORCE DECREE TRANSFER BETWEEN A MARRIED COUPLE EVEN TRADE OR TRADE DOWN (State the facts of the even trade or trade down and the transferor information, including the transferor's name and address, below under "Other: Explain.")
 OTHER: (EXPLAIN) _____

REPOSSESSION DECLARATION

IF CHECKED, THE FOLLOWING CERTIFICATIONS ARE MADE BY THE APPLICANT:

- I CERTIFY THAT THIS MOTOR VEHICLE, MOBILE HOME OR VESSEL WAS REPOSSESSED UPON DEFAULT IN THE TERMS OF THE LIEN INSTRUMENT AND IS NOW IN MY POSSESSION.
- (VESSEL) A PHOTOCOPY OF THE LIEN INSTRUMENT FOR THE VESSEL IS REQUIRED AND ATTACHED.
- I AM REQUESTING THAT AN ORIGINAL CERTIFICATE OF REPOSSESSION BE ISSUED FOR THE MOTOR VEHICLE OR MOBILE HOME IN LIEU OF A TITLE (REPOSSESSION).
- I AM REQUESTING THAT A DUPLICATE CERTIFICATE OF REPOSSESSION BE ISSUED FOR THE MOTOR VEHICLE OR MOBILE HOME, AS THE ORIGINAL HAS BEEN LOST OR DESTROYED.

NON-USE AND OTHER CERTIFICATIONS

IF CHECKED, THE FOLLOWING CERTIFICATIONS ARE MADE BY THE APPLICANT:

- I CERTIFY THAT THE CERTIFICATE OF TITLE IS LOST OR DESTROYED.
- THE VEHICLE IDENTIFIED WILL NOT BE OPERATED ON THE STREETS AND HIGHWAYS OF THIS STATE UNTL PROPERLY REGISTERED.
- THE VESSEL IDENTIFIED WILL NOT BE OPERATED ON THE WATERS OF THIS STATE UNTL PROPERLY REGISTERED.
- OTHER: (EXPLAIN) _____

APPLICATION ATTESTMENT AND SIGNATURES

12. I/WE PHYSICALLY INSPECTED THE ODOMETER/VIN AND FURTHER AGREE TO DEFEND THE TITLE AGAINST ANY OTHER PARTY THAT I/HAVE READ THE FOREGOING DOCUMENTS. _____ (for additional signatures)

UNDER PENALTY OF PERJURY, I/WE CERTIFY THAT THE INFORMATION PROVIDED IS TRUE AND CORRECT. _____

11. I/WE CERTIFY THAT THE INFORMATION PROVIDED IS TRUE AND CORRECT. _____
Date 04/27/2020 Date 04/27/2020

13. RELEASE OF SPOUSE OR HEIRS INTEREST _____

The undersigned person(s) state(s) as follows: That _____ died on _____ (Date)
 testate (with a will) Intestate (without a will) and left the surviving heir(s) named below.
 When applicable, the heir(s) (named below) certifies that the certificate of title is lost or destroyed.
UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.
Print or Type Name of Spouse, Co-owner or Heir(s) _____ Signature of Spouse, Co-Owner or Heir(s) _____
(Name of Deceased)

That at the time of death the decedent was owner of the motor vehicle, mobile home or vessel described in section 2 of this form. The person(s) signing above hereby releases all of his/her/their right, title, interest and claim as heir(s) at law, legatee(s), devisee(s), or otherwise to the decedent motor vehicle, mobile home or vessel. I/

RESIDENTS OF FLORIDA AND ALL VESSEL OWNERS, RESIDING IN FLORIDA OR OUT OF STATE, SHOULD SUBMIT THIS FORM AND ALL REQUIRED DOCUMENTATION TO A LOCAL FLORIDA TAX COLLECTOR'S OFFICE OR THE FLORIDA TAX COLLECTOR'S OFFICE LOCATED IN THE APPLICANT'S COUNTY OF RESIDENCE FOR PROCESSING.
Check your local phone book government pages or visit the following website for current mailing addresses: <http://www.flhsmv.gov/office/>
Name of Applicant(s) (Print or Type) _____
www.flhsmv.gov

2020 ACADIA FWD SLT-1
 GPJ RED QUARTZ TINTCOAT /V6G
 H0Y JET BLACK
 ORDER NO. XNHFN2/TRE STOCK NO.
 VIN [REDACTED] RENAISSANCE CENTER
 DETROIT MI 48243-1114
 VEHICLE INVOICE [REDACTED]
 *****2577*****48*44801S

| MODEL & FACTORY OPTIONS | MSRP | INV AMT | RETAIL - STOCK |
|---|----------|----------|------------------|
| TND26 ACADIA FWD SLT-1 | 39700.00 | 37873.80 | INVOICE 02/26/20 |
| C3U DUAL SKYSCAPE SUNROOF | 1400.00 | 1274.00 | SHIPPED 02/26/20 |
| FE9 50-STATE EMISSIONS | N/C | N/C | EXP I/T 03/10/20 |
| GPJ RED QUARTZ TINTCOAT | 595.00 | 541.45 | INT COM 03/10/20 |
| LGX ENGINE, 3.6L V6, SIDI, DOHC, VVT | 495.00 | 450.45 | PRC EFF 02/26/20 |
| M3W TRANSMISSION, 9-SPEED AUTOMATIC | N/C | N/C | KEYS V1144 V1144 |
| PCV PREMIUM PACKAGE: | 1250.00 | 1137.50 | WFP-S QTR OPT-1 |
| * HD SURROUND VISION | | | BANK: ALLY - 029 |
| * POWER LUMBAR, FRONT PASSENGER | | | CHG-TO 44-801 |
| * SEAT ADJUSTER, PASSENGER 8-WAY POWER | | | SHIP WT: 4096 |
| * MEMORY PACKAGE | | | HP: 33.5 |
| * MIRRORS, OUTSIDE HEATED | | | GVWR: 6001 |
| POWER-ADJUST, DRIVER SIDE | | | GAWR.FT: 2976 |
| DIMMING, TURN SIGNALS, POWER FOLDING | | | GAWR.RR: 3406 |
| * SEATS, HEATED REAR OUTBOARD POSITIONS | | | EMPLOY: 41136.95 |
| * SEATS, VENTILATED DRIVER & FR PASSENGER SEAT CUSHIONS & SEATBACKS | | | SUPPLR: 42788.70 |
| * STEERING COLUMN, POWER TILT & TELESCOPIC | | | NTR: |
| R6J CUSTOMER DIALOGUE NETWORK | 0.00 | 16.50 | DAN: SLT |
| | | | EMPINC: 2436.66 |
| | | | SUPINC: 784.92 |

| | | | | |
|---|----------|----------|---------|----------|
| TOTAL MODEL & OPTIONS | 43440.00 | 41293.70 | ACT 237 | 41185.50 |
| DESTINATION CHARGE | 1195.00 | 1195.00 | H/B 261 | 1303.20 |
| DEALER IMR CONTRIBUTION | | 434.40 | ADV 261 | 434.40 |
| LMA GROUP CONTRIBUTION | | 434.40 | EXP 65A | 434.40 |
| TOTAL | 44635.00 | 43357.50 | PAY 310 | 43357.50 |
| MEMO: TOTAL LESS HOLDBACK AND APPROX WHOLESALE FINANCE CREDIT | | 41300.00 | | |

 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.

CARL BLACK CHEVROLET BUICK GMC OF OR
 REMIT TO ALLY NO. 029
 VIN [REDACTED]
 \$ 43357.50 INV [REDACTED]
 DUE 03/10/20 DEALER 44-801

1. Clean area where new annual decal is to be fixed.
2. Peel decal from this document.
3. Affix decal in the upper right corner of license plate.



IMPORTANT INFORMATION
 SECTION 316.613, Florida Statutes, requires every operator of a motor vehicle transporting a child in a passenger car, van, autocycle or pickup truck registered in this state and operated on the highways of this state, shall, if the child is 5 years of age or younger, provide the protection of the child by properly using a crash-tested, federally approved child restraint device. For children aged through 3 years, such restraint device must be a separate carrier or a vehicle manufacturer's integrated child seat. For children aged 4 through 5 years, a separate carrier, an integrated child seat, or a child booster seat may be used.

For limited exceptions, see s. 316.613, F.S.

S. 320.0605, F. S., requires the registration certificate, or true copy of a rental or lease agreement, issued for any motor vehicle to be in the possession of the operator or carried in the vehicle while the vehicle is being used or operated on the roads of this state.

S. 320.02 and 627.733, F. S., requires personal injury protection and property damage liability to be continuously maintained throughout the registration period. Failure to maintain the mandatory coverage may result in the suspension of your driver license and registration.

Mail To:

[Redacted]
 ORLANDO, FL [Redacted]

Important note: If you cancel the insurance for this vehicle, immediately return the license plate from this registration to a Florida driver license or tax collector office or by mail to: DHSMV, Return Tags, 2900 Apalachee Parkway, Tallahassee, FL 32399. Surrendering the plate will prevent your driving privilege from being suspended.

CO/AGY 07 / 15 T# [Redacted]
 B# [Redacted]

FLORIDA VEHICLE REGISTRATION

PLATE [Redacted] DECAL [Redacted] Expires **Midnight Sat 06/12/2021**

| | | | | | | | | | |
|-------------|------------|--------------|------------|----------|------------|----------------|-------|---------------|----|
| YR/MK | 2020/GMC | BODY | UT | COLOR | RED | Reg. Tax | 24.14 | Class Code | 1 |
| VIN | [Redacted] | | | TITLE | [Redacted] | Init Reg. | | Tax Months | 14 |
| Plate Type | RGR | NET WT | 4096 | | | County Fee | 3.00 | Back Tax Mos | |
| DL/FEID | [Redacted] | | | 2nd DL# | [Redacted] | Mail Fee | | Credit Class | |
| Date Issued | 04/27/2020 | Plate Issued | 02/10/2015 | TRANSFER | X | Sales Tax | | Credit Months | 9 |
| | | | | | | Voluntary Fees | | | |
| | | | | | | Grand Total | 27.14 | | |

[Redacted]
 ORLANDO, FL [Redacted]

IMPORTANT INFORMATION

1. The Florida license plate must remain with the registrant upon sale of vehicle.
2. The registration must be delivered to a Tax Collector or Tag Agent for transfer to a replacement vehicle.
3. Your registration must be updated to your new address within 30 days of moving.
4. Registration renewals are the responsibility of the registrant and shall occur during the 30-day period prior to the expiration date shown on this registration. Renewal notices are provided as a courtesy and are not required for renewal purposes.
5. I understand that my driver license and registrations will be suspended immediately if the insurer denies the insurance information submitted for this registration.

RGR - FLORIDA REGULAR

**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

DEAL#
CUST#
STK#

| | | |
|---|--|--|
| Buyer Name and Address [REDACTED] ORLANDO FL [REDACTED] ORANGE | Co-Buyer Name and Address [REDACTED] ORLANDO FL [REDACTED] ORANGE | Seller - Creditor (Name and Address) CARL BLACK OF ORLANDO 11500 E. COLONIAL DRIVE ORLANDO FL 32817 407-640-9250 |
| Buyer's Birth Month: [REDACTED] | Co-Buyer's Birth Month: [REDACTED] | |

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 at the Base Rate of 4.52 % per year. The Truth-in-Lending Disclosures below are part of this contract. You have thoroughly inspected, accepted, and approved the vehicle in all respects.

| New/Used/ Demo | Year | Make and Model | Weight (lbs.) | Vehicle Identification Number | Primary Use For Which Purchased |
|-------------------|------|----------------|------------------|-------------------------------|---|
| NEW | 2020 | GMC ACADIA | N/A | [REDACTED] | Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> <u>N/A</u> |

You agree that we advised you whether, based on seller's knowledge, the vehicle was titled, registered, or used as a taxicab, police vehicle, short term rental or is a vehicle that is rebuilt or assembled from parts, a kit car, a replica, a flood vehicle, or a manufacturer buy back.

| FEDERAL TRUTH-IN-LENDING DISCLOSURES | | | | |
|---|---|--|---|---|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. | FINANCE CHARGE The dollar amount the credit will cost you. | Amount Financed The amount of credit provided to you or on your behalf. | Total of Payments The amount you will have paid after you have made all payments as scheduled. | Total Sale Price The total cost of your purchase on credit, including your down payment of |
| 4.52 % | \$ 7523.19 | \$ 44149.41 | \$ 51672.60 | \$ 4500.00 is \$ 56172.60 |

Returned Payment Charge: If any check or other payment instrument you give us is dishonored or any electronic payment you make is returned unpaid, you will pay a charge of \$25 if the payment amount is \$50 or less; \$30 if the payment amount is over \$50 but not more than \$300; \$40 if the payment amount is over \$300; or such amount as permitted by law.

Florida documentary stamp tax required by law in the amount of \$ 154.70 has been paid or will be paid directly to the Department of Revenue. Certificate of Registration No. N/A

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

| Number of Payments | Amount of Payments | When Payments Are Due |
|--------------------|--------------------|------------------------------|
| 84 | 615.15 | Monthly beginning 06/11/2020 |
| N/A | N/A | N/A |

You assign all manufacturer rebates and cash back incentives used as a downpayment on this contract to seller. You agree to complete all documents required for assignment of rebates and incentives.

APPLICABLE LAW
Federal law and the law of the state of Florida apply to this contract.

Or As Follows: N/A

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5 % of each installment.
Prepayment. If you pay early, you may 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, prepayment penalties, any required repayment in full before the scheduled date and security interest.

VENDOR'S SINGLE INTEREST INSURANCE (VSI Insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in item 5B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

You authorize us to purchase Vendor's or Lender's Single Interest Insurance.

Buyer Signs N/A Co-Buyer Signs N/A Date: N/A

| Trade-In Vehicle | | Trade-In Vehicle | |
|---|---|---|--|
| Year <u>2002</u> Make <u>NISSAN</u> | Year <u>N/A</u> Make <u>N/A</u> | Model <u>PATHFINDER</u> | Model <u>N/A</u> |
| VIN <u>[REDACTED]</u> | VIN <u>N/A</u> | Gross Trade-In Allowance \$ <u>500.00</u> | Gross Trade-In Allowance \$ <u>N/A</u> |
| Payoff Made by Seller \$ <u>N/A</u> (e) | Payoff Made by Seller \$ <u>N/A</u> (e) | Lienholder <u>NONE</u> | Lienholder <u>N/A</u> |

You assign to Seller all of your rights, title and interest in such trade-in vehicle(s). Except as expressly stated to Seller in writing, you represent that your trade-in vehicle(s) has not been involved in an accident, has not had any major body damage or required any major engine repair, and was not previously used as a taxicab, police vehicle, short term rental or is a vehicle that is rebuilt or assembled from parts, a kit car, a replica, a flood vehicle, or a manufacturer buy back.

Buyer Initials [REDACTED] Co-Buyer Initials [REDACTED]

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle to arrive at the trade-in payoff amount shown above and in item 2 of the Itemization of Amount Financed as the Pay Off Made by Seller. You understand that the amount quoted is an estimate. Seller agrees to pay the payoff amount shown above and in item 2 to the lienholder or lessor of the trade-in vehicle, or its designee. If the actual payoff amount is more than the amount shown above and in item 2 you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown above and in item 2 Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 4 of this contract, any assignee of this contract will not be obligated to pay the Pay Off Made by Seller shown above and in item 2 or any refund.

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

75500*1*CBO-FI

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 2581.21 sales tax) \$ 44979.21 (1)

2 Total Downpayment =

Gross Trade-In Allowance \$ 500.00

Less Pay Off Made By Seller (e) \$ N/A

Equals Net Trade In \$ 500.00

+ Cash \$ N/A

+ Other REBATE \$ 4000.00

+ Other N/A \$ N/A

(If total downpayment is negative, enter "0" and see 5J below)

\$ 4500.00 (2)

\$ 40479.21 (3)

3 Unpaid Balance of Cash Price (1 minus 2)

4 Predelivery Service Fees

A Predelivery Service Charge \$ 699.00

B Electronic Registration Filing Fee \$ 79.00

C N/A \$ N/A

These charges represent costs and profit to the dealer for items such as inspecting, cleaning, and adjusting vehicles, and preparing documents related to the sale.

Total Predelivery Service Fees \$ 778.00 (4)

5 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.

Life \$ N/A

Disability \$ N/A

B Vendor's Single Interest Insurance Paid to Insurance Company \$ N/A

C Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D Optional Gap Contract \$ 699.00

E Official Fees Paid to Government Agencies TAG FEE. \$ 119.39

F Government Documentary Stamp Taxes \$ 154.70

G Government Taxes Not Included in Cash Price \$ 116.61

H Government License and/or Registration Fees

MVMEA 2.00 / TIRE 1.50 / BATT 5.00 \$ 8.50

I Government Certificate of Title Fees \$ N/A

J Other Charges (Seller must identify who is paid and describe purpose)

to N/A for Prior Credit or Lease Balance (e) \$ N/A

to N/A for N/A \$ N/A

to RESOURCE for SERVICE CONTRACT \$ 1794.00

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 2892.20 (5)

6 Loan Processing Fee Paid to Seller (Prepaid Finance Charge) \$ N/A (6)

7 Amount Financed (3 plus 4 plus 5) \$ 44149.41 (7)

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

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 5D 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 84 Mos. AWS

Name of Gap Contract

I want to buy a gap contract [Redacted]

Buyer Signs X [Redacted]

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked on page 1 of this contract. Your choice of insurance providers will not affect our decision to sell you the vehicle or extend credit to you.

If any insurance is included in this contract, 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 Term N/A

Credit Disability: Buyer Co-Buyer Both Term N/A

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to 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 5A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments.

If the box above is checked to indicate that you want credit life insurance, please read and sign the following acknowledgments:

1. You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering this extension of credit and that the policy need not be purchased from us in order to obtain the extension of credit.

N/A N/A

Buyer Date

N/A N/A

Co-Buyer Date

2. You understand that the credit life coverage may be deferred if, at the time of application, you are unable to engage in employment or unable to perform normal activities of a person of like age and sex. (You need not sign this acknowledgment if the proposed credit life insurance policy does not contain this restriction.)

N/A N/A

Buyer Date

N/A N/A

Co-Buyer Date

3. You understand that the benefits under the policy will terminate when you reach a certain age and affirm that your age is accurately represented on the application or policy.

N/A N/A

Buyer Date

N/A N/A

Co-Buyer Date

Other Optional Insurance

N/A N/A

Type of Insurance Term

Premium \$ N/A

Ins. Co. Name & Address N/A

N/A N/A

Type of Insurance Term

Premium \$ N/A

Ins. Co. Name & Address N/A

N/A N/A

Type of Insurance Term

Premium \$ N/A

Ins. Co. Name & Address N/A

N/A N/A

Type of Insurance Term

Premium \$ N/A

Ins. Co. Name & Address N/A

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

I want the insurance checked in this box.

N/A N/A

Buyer Signature Date

N/A N/A

Co-Buyer Signature Date

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO [Redacted] **ACT.**

JURY TRIAL WAIVER [Redacted] our right to trial by jury.

Buyer Signature X [Redacted] Co-Buyer Signature X [Redacted]

This investigation document contains the first four pages. You may request the full version through NHTSA.ODI.CED@dot.gov. Requests are answered as resources allow and in the order they are received.