

Case # [REDACTED]

LAW 553-MA-eps 10/14

**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

Dealer Number [REDACTED] Contract Number [REDACTED]

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
[REDACTED]	[REDACTED]	QUIRK CHEVROLET 444 QUINCY AVENUE BRAintree, MA 02184

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

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
New	2018	CHEVROLET VOLT	[REDACTED]	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate. 6.99 %	The dollar amount the credit will cost you. \$ 5,085.97	The amount of credit provided to you or on your behalf. \$ 22,043.63	The amount you will have paid after you have made all payments as scheduled. \$ 27,129.60	The total cost of your purchase on credit, including your down payment of \$ 8,000.00 is \$ 35,129.60

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.

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	376.80	Monthly beginning 02/10/2019
N/A	N/A	N/A

Or As Follows:

N/A

Late Charge. If payment is not received in full within 15 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. The charge will not exceed \$5 if you bought the vehicle primarily for personal, family, or household use.
Prepayment. If you pay off all your debt early, you will not have to pay a penalty.
Security Interest. You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

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). 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 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Returned Check Charge: You agree to pay a charge of \$ 10 if any check you give to us is dishonored.

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

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.

Buyer [REDACTED]

MOTOR VEHICLE PURCHASE CONTRACT



QUIRK CHEVROLET
 444 QUINCY AVENUE
 BRAINTREE, MA 02184
 (781)843-4800

FOR CONSUMER USE ONLY

SALESPERSON **JAVIER GUZMAN**

DATE Dec 27, 2018

BUSINESS PHONE

CITY/STATE/ZIP
PLYMOUTH, MA

ENTER MY ORDER FOR ONE NEW USED FORMER USE DEMONSTRATOR FORMER LEASED CAR POLICE CAR FORMER DAILY RENTAL TAXICAB REBUILT INSURANCE TOTAL

Year: 2018 Make: CHEVROLET Model Name: VOLT Body Style/Type: 5dr HB Model No.: 1RF68 Transmission: Standard Automatic (Speeds): Cyl.: 4 Pass.: 5 Doors: 4

Color 1st: MOSAIC BL 2nd: JET BLACK, PI Interior 1st: Top Odometer mi. 24 km. Approx. Delivery Date: 12/27/2018

TRADE IN Year: [redacted] Make: [redacted] Model: [redacted] Type: [redacted] Color: [redacted]
 V.I.N.: [redacted]
 Odometer (mi. /km.): [redacted]
 Transmission Standard (Speeds) Auto
 No. of Cyl.: [redacted] Pass.: [redacted] Doors: [redacted]
 Salvage Title Yes No

WARRANTY INFORMATION
 This vehicle carries an express warranty. You may obtain a copy of such warranty from the dealer upon request.
 This vehicle does not carry an express warranty.
(Initial Applicable Statement)

REGISTRATION FEE/TITLE FEE SALES TAX
 Application for Title
 Application for Reg. New Transfer
 Registration No.:
 Registration Fee \$ 57.50
 Title Fee \$ 75.00
 Mass. Sales Tax \$ 1,522.13

Social Security No.:
 Date of Birth: 08/14/1951
 Employer ID #: [redacted]
 E-mail Address: [redacted]
 Price of Unit: AS EQUIPPED \$ 27,555.00
 N/A

CASH DIFFERENCE 27,555.00
 Additional Equipment/Items:

PREVIOUS OWNER: [redacted]
 City/State/Zip: [redacted]
LIENHOLDER
 Address: [redacted]
 City/State/Zip: [redacted]
 Acct. No.: [redacted] Check No.: [redacted]
 BALANCE DUE \$ N/A

Additional Information-Vehicle Purchased
 LIENHOLDER: GM FINANCIAL
 Address: PO BOX 1510
 City/State/Zip: COCKEYSVILLE, MD 21030
 INSURANCE CO.:
 Agent/Branch: COURT ST INS
 Address/City: 120 COURT ST PLYMOUTH, MA

* Sales Tax amount is included in right hand column only when dealer check is issued in payment of Mass. Sales Tax.

In the event I fail to take delivery of the vehicle purchased by me within forty-eight (48) hours after I have been notified by you that it is ready for delivery and pay the total contract price in the manner indicated, my deposit in the amount of \$ N/A may, at your option, be retained by you to compensate you in whole or in part for any loss sustained by you. Your right to retain my deposit shall be in addition to and not instead of any other right or remedy provided by applicable law including, without limiting the generality of the foregoing, the sale of the car or truck I agree to purchase. If the amount of my deposit exceeds actual damages sustained by you, you will promptly refund the difference to me.
 Purchaser's Initials [redacted]

ALL REBATES AND SALES INCENTIVES OFFERED BY THE MANUFACTURER OR DISTRIBUTOR ARE HEREBY ASSIGNED TO THE DEALER.
 Purchaser's Initials [redacted]

This contract is not binding upon either dealer or purchaser until signed by dealer or its authorized representative. PURCHASER MAY CANCEL THIS CONTRACT AND RECEIVE A FULL REFUND AT ANY TIME UNTIL S/HE RECEIVED A COPY OF THIS CONTRACT SIGNED BY AN AUTHORIZED DEALER REPRESENTATIVE. PURCHASER MUST GIVE WRITTEN NOTICE OF CANCELLATION TO THE DEALER.

The front and back of this order comprise the entire agreement between the dealer and purchaser and no other agreement or understanding has been made or entered into. Purchaser represents and warrants that no credit other than that stated above has been extended to him/her by dealer. Purchaser represents and warrants that s/he has read and understands the materials printed on this motor vehicle purchase contract. Purchaser acknowledges receipt of a signed copy of this motor vehicle purchase contract.

CREDIT CARD LIMIT \$1,500.00	
I certify that the vehicle being traded does not have a salvage/reconstructed title.	
1. Total Price	\$ 27,555.00
2. Discount	\$ N/A
3. Trade-In Allowance	\$ N/A
4. Rebate(s)	\$ 3,500.00
5. Trade Difference (line 1- lines 2, 3, & 4)	\$ 24,055.00
6. *Mass Sales Tax (6.25% of line 5)	1,522.13
7. Documentary Preparation	\$ 299.00
8. INSPECTION STICKER	\$ 35.00
REGISTRATION	\$ 57.50
TITLE	\$ 75.00
Vehicle Service Contract	\$ 500.00
TOTAL CONTRACT PRICE (Total of line 5, 6, 7, 8, 9, 10 & 11)	\$ 26,543.63
Balance Due on Trade-In	\$ N/A
Subtotal (Total of lines 12 & 13)	\$ 26,543.63
Deposit	N/A
Amount to be Financed	22,043.63
Cash Due on Delivery	4,500.00
TOTAL PAYMENT (Total of lines 15, 16, & 17) (line 18 must equal line 14)	\$ 26,543.63

Pending

Processing

Processed



GM Financial



Pay From ONE DEPOSIT CHECKING



Amount \$376.80

Withdraw On Sep 7, 2022

Category Automobile Loan

ELECTRONIC

PROCESSED

Sep
7



Pending

Processing

Processed



GM Financial



Pay From ONE DEPOSIT CHE [REDACTED]

Amount \$376.80

Withdraw On Oct 11, 2022

Category Automobile Loan

ELECTRONIC

PROCESSED

Oct
11



Pending

Processing

Processed



GM Financial



Pay From ONE DEPOSIT CHECK



Amount \$376.80

Withdraw On Dec 12, 2022

Category Automobile Loan

ELECTRONIC

PROCESSED

Dec
12

Confirmatio



Pending

Processing

Processed



GM Financial
Comerica Car



Pay From ONE DEPOSIT CHECKING



Amount \$376.80

Withdraw On Nov 14, 2022

Category Automobile Loan

ELECTRONIC

PROCESSED

Nov
14

Confirmation

