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

[redacted] Contract Number [redacted] D.O.S. Number [redacted] Stock Number [redacted]

[redacted]

SAN DIEGO COUNTY

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

Seller-Creditor (Name and Address): CONNELL CHEVROLET, 2828 HARBOR BLVD, COSTA MESA, CA 92626

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

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use for Which Purchased
USED	2018	CHEVROLET VOLT	49642	[redacted]	Personal, family or household unless otherwise indicated below: ☐ business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
3.45 %	$ 2468.99 (e)	$22427.89 (e)	$24896.88 (e)	$ 28390.88 (e)

(e) means an estimate

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of Payments	When Payments Are Due
One Payment of	N/A	N/A
One Payment of	N/A	N/A
One Payment of	N/A	N/A
71	345.79	Monthly beginning 10/09/2021
N/A	N/A	N/A
One final payment	345.79	09/09/2027

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.
Prepayment. If you pay early, you may be charged a minimum finance charge.
Security interest. You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

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

1. Total Cash Price
   A. Cash Price of Motor Vehicle and Accessories $ 21999.00 (A)
      1. Cash Price Vehicle $ 21999.00
      2. Cash Price Accessories $ N/A
      3. Other (Notes/Describe) N/A
         Describe N/A $ N/A
         Describe N/A $ N/A
   B. Document Processing Charge (not a governmental fee) $ 85.00 (B)
   C. Emissions Testing Charge (not a governmental fee) $ N/A (C)
   D. (Optional) Theft Deterrent Device(s)
      1. (paid to) 5 YEAR KARR CAR ALARM $ 550.00 (D1)
      2. (paid to) N/A $ N/A (D2)
      3. (paid to) N/A $ N/A (D3)
   E. (Optional) Surface Protection Product(s)
      1. (paid to) N/A $ N/A (E1)
      2. (paid to) N/A $ N/A (E2)
   F. EV Charging Station (paid to) N/A $ N/A (F)
   G. Sales Tax (on taxable items in A through F) $ 1783.88 (G)
   H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) EVR $ 30.00 (H)
   I. (Optional) Service Contract(s)
      1. (paid to) N/A $ N/A (I1)
      2. (paid to) N/A $ N/A (I2)
      3. (paid to) N/A $ N/A (I3)
      4. (paid to) N/A $ N/A (I4)
      5. (paid to) N/A $ N/A (I5)
   J. Prior Credit or Lease Balance (a) paid by Seller to N/A
      Vehicle 1 N/A Vehicle 2 N/A $ N/A (J)
      (see downpayment and trade-in calculation)
   K. (Optional) Debt Cancellation Agreement ALLY-GAP $ 895.00 (K)
   L. (Optional) Used Vehicle Contract Cancellation Option Agreement $ N/A (L)
   M. Other (paid to) N/A $ N/A (M)
      For N/A
   N. Other (paid to) N/A $ N/A (N)
      For
   Total Cash Price (A through N) $ 25420.89 (1)
   Amounts Paid to Public Officials ESTIMATE
   A. Vehicle License Fees $ 152.00 (A)
   B. Registration/Transfer/Titling Fees $ 340.00 (B)
   C. California Tire Fee $ 7.00 (C)
   D. Other $ N/A (D)
   Total Official Fees (A through D) $ 499.00 (2)
   Amount Paid to Insurance Companies
   (Total premiums from Statement of Insurance) $ N/A (3)
   ☐ State Emissions Certification Fee or ☐ State Emissions Exemption Fee $ 8.00 (4)
   Subtotal (1 through 4) $ 25927.89 (5)
   Total Downpayment
   A. Total Agreed Value of Prior Vehicle Being Traded-In (see Trade-In Vehicle(s)) $ 1500.00 (A)
      Vehicle 1 $ 1500.00 Vehicle 2 $ N/A
   B. Total Less Prior Credit or Lease Balance (a) $ N/A (B)
      Vehicle 1 $ N/A Vehicle 2 $
   C. Total Net Trade-In (A-B) (indicate if negative number) $ 1500.00 (C)
      Vehicle 1 $ 1500.00 Vehicle 2 $ N/A
   D. Deferred Downpayment Payable to Seller $ N/A (D)
   E. Manufacturer's Rebate $ N/A (E)
   F. Other $ 2000.00 (F)
   G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card $ 3500.00 (G)
   Total Downpayment (C through G) $ (6)
   (If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 7 above)
   7. **Amount Financed** (5 less 6) $ 22427.89 (7)

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. Insurance may be obtained from any person or company authorized to do business in the state in which the vehicle is to be used. Buyer may obtain insurance from a person or company of Buyer's choice.

Vehicle Insurance

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

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

[redacted]

OPTIONAL DEBT CANCELLATION AGREEMENT A debt cancellation agreement 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 debt cancellation, the charge is shown in Item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. ALLY-GAP

I want [redacted]

Buyer [redacted]

OPTION [redacted] charge(s) shown in Item 1L

I1 Company N/A	Term N/A	Mos or N/A	Miles
I2 Company N/A	Term N/A	Mos or N/A	Miles
I3 Company N/A	Term N/A	Mos or N/A	Miles
I4 Company N/A	Term N/A	Mos or N/A	Miles
I5 Company N/A	Term N/A	Mos or N/A	Miles

Buyer X

Trade-In Vehicle(s)

1. Vehicle 1
   Year 2012 Make FORD
   Model FOCUS [redacted]
   VIN [redacted]
   a. Agreed Value of Property $ 1500.00
   b. Buyer/Co-Buyer Retained Trade Equity $ N/A
   c. Agreed Value of Property Being Traded-In (a-b) $ 1500.00
   d. Prior Credit or Lease Balance $ N/A
   e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) $ 1500.00
2. Vehicle 2
   Year N/A Make N/A
   Model N/A Odometer N/A
   VIN N/A
   a. Agreed Value of Property $ N/A
   b. Buyer/Co-Buyer Retained Trade Equity $ N/A
   c. Agreed Value of Property Being Traded-In (a-b) $ N/A
   d. Prior Credit or Lease Balance $ N/A
   e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) $ N/A

Total Agreed Value of Property Being Traded-In (1c+2c) $ 1500.00
Total Prior Credit or Lease Balance (1d+2d) $ N/A
Total Net Trade-In (1e+2e) $ 1500.00

(*See Item 6A-6C in the Itemization of Amount Financed)

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

Agreement to Arbitrate: By signing below, you agree that pursuant [redacted]

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

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amo[redacted] will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund stated in the "NO[redacted]

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

[redacted]BROKER FEE DISCLOSURE

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

☐ Name of autobroker receiving fee, if applicable:

[redacted] agreement between you and us relating to this contract. Any change to the contract must be in [redacted] N/A

Co-Buyer Signs X

[redacted] seller's Right to Cancel section on the back giving the Seller the right to cancel if Seller is unable to assign [redacted] N/A

Co-Buyer X

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.
WARNING:
YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING [redacted] AGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF [redacted] N/A

N/A

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

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

Buyer Signature X Co-Buyer Signature X

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

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

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

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

Buyer Signat[redacted] Co-Buyers and C[redacted] Co-Buyer Signature X N/A Date N/A

have to pay the [redacted] paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not [redacted] agreed to the security interest in the vehicle given to us in this contract.

Other Owner Signature X Address

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

Guarantor X Date

Address CONNELL CHEVROLET

Seller Signs [redacted] Date 08/25/21 By X [redacted] Date MGR Title

LAW FORM NO. 553-CA-ARB (Rev. 7/19)

[redacted] TRUTH IN LENDING COPY