

**RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

Dealer Number \_\_\_\_\_ Contract Number \_\_\_\_\_ R.O.S. Number \_\_\_\_\_ Stock Number \_\_\_\_\_

Buyer Name and Address (Including County and Zip Code) [REDACTED] SAN FRANCISCO CA [REDACTED] SAN FRANCISCO	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) BOARDWALK CARS INC 535 EAST BAYSHORE RD REDWOOD CITY CA 94063 SAN MATEO
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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
NEW	2017	CHEVROLET VOLT	4	[REDACTED]	<input type="checkbox"/> Personal, family or household unless otherwise indicated below. <input type="checkbox"/> business or commercial

**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.	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 you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
4.65%	\$ 3303.17 <sup>(e)</sup>	\$ 26689.63 <sup>(e)</sup>	\$ 29992.89 <sup>(e)</sup>	\$ 47185.88 <sup>(e)</sup>

(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	N/A
One Payment of N/A	N/A	N/A
One Payment of N/A	N/A	N/A
59	499.88	Monthly beginning 08/21/2016
N/A	N/A	N/A
One final payment	499.88	DUE ON 07/21/2021

**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.)**

**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. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

**Vehicle Insurance**

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

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

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cancelation agreement is not required to...  
 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.  
 N/A N/A

VEHICLE INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE WITH ARBITRATION PROVISION

Dealer Number, Contract Number, R.O.S. Number, Stock Number, Dealer Name and Address, Co-Dealer Name and Address, Seller-Creditor Name and Address

This, the Buyer and Co-Buyer, if any, may buy the vehicle below for cash or credit. By signing this contract, you choose to buy the vehicle on credit under the agreement 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.

Table with columns: Year, Make, Model, Odometer, Vehicle Identification Number, Primary Use For Which Purchased

Table with columns: ANNUAL PERCENTAGE RATE, FINANCE CHARGE, Total of Payments, Total Cash Price, STATEMENT OF INSURANCE

Table with columns: YOUR PAYMENT SCHEDULE WILL BE, One Payment of, Due Payment of, One Payment of, Monthly beginning

Table with columns: 1. Total Cash Price, A. Cash Price of Motor Vehicle and Accessories, B. Document Processing Charge, C. Existing Testing Charge, D. (Optional) Theft Deterrent Device

Table with columns: 1. (Optional) Service Contract, J. Prior Credit or Lease Balance, K. (Optional) Debt Cancellation Agreement, L. (Optional) Used Vehicle Contract Cancellation Option Agreement

Table with columns: 1. Amount Paid to Insurance Companies, 2. Total Downpayment, A. Trade-In Value of Property Being Traded-In, B. Total Less Prior Credit or Lease Balance

Trade-In Payoff Agreement. Seller based on information from you and/or the lender or lessor of your trade-in vehicle, estimates 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.

BUYER'S SIGNATURE, CO-BUYER'S SIGNATURE, BROKER FEE DISCLOSURE, FINANCIAL INSTITUTION'S SIGNATURE

THE FINANCIAL INSTITUTION'S LIABILITY INSURANCE LIMIT PROVIDED BY LAW MUST BE SET 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

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.

THE ANTI-REFUND PROVISION IS NON-NEGOTIABLE WITH THE SELLER. THE SELLER MAY ASSIGN THIS CONTRACT AND RETAIN THE RIGHT TO RECEIVE A PORTION OF THE FINANCE CHARGE. YOU AGREE TO THE TERMS OF THIS CONTRACT AND TO WAIVE YOUR RIGHT TO CANCEL THIS CONTRACT

BUYER'S SIGNATURE, CO-BUYER'S SIGNATURE, DATE, GUARANTY, SELLER'S SIGNATURE, ADDRESS, DATE