



RETAIL INSTALMENT CONTRACT

Date 07/16/2016

If this box is checked, this is a simple interest contract **WITH** a "Balloon Payment" as the last scheduled payment. If this box is not checked, this is a simple interest contract **WITHOUT** a "Balloon Payment" as the last scheduled payment.

| | |
|---|--|
| Buyer (and Co-Buyer) Name and Address (Include County and Zip Code) | Seller (Creditor) Name and Business Address |
| SCIENTADY NY [REDACTED] | DENOYER CHEVROLET INC, 127 WOLF RD ALBANY NY 12205 |

WHO IS BOUND: You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. By signing below, you choose to buy the vehicle on credit under the terms on the front and back of this Contract and are individually liable for any amount due. In this Contract, "we", "us", and "our" mean the Seller named above and, after assignment and acceptance, the Seller's assignee, JPMorgan Chase Bank, N.A., acting on its own or as agent for an affiliated entity (and any subsequent assignee).

DESCRIPTION OF VEHICLE: You agree to buy and we agree to sell the following vehicle:

| New, Used or Demo | Year | Weight (lbs.) | Make and Model | Body Type | Vehicle Identification No. | Key No. | Use for Which Purchased |
|-------------------|------|---------------|----------------|-----------|----------------------------|------------|--|
| NEW | 2017 | 3525 | CHEVROLET VOLT | 4DSD | [REDACTED] | [REDACTED] | XX personal business agricultural N/A |

if truck - Describe body, gross vehicle weight and major items of equipment sold:

N/A

NOTICE TO BUYERS OF USED OR DEMONSTRATION VEHICLES: 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.

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 downpayment of |
| 2.84 % | \$ 3059.38 | \$ 34173.26 | \$ 37232.64 | \$ 8500.00 \$ 45732.64 |

PAYMENT SCHEDULE: Your payment schedule will be 72 monthly payments of \$ 517.12 each, due on the same day of each month starting on 08/24/2016

BALLOON PAYMENT: If this Contract is checked with "Balloon Payment" above, your payment schedule will be N/A monthly payments of \$ N/A each, due on the same day of each month starting on N/A, and then your last payment will be \$ N/A, due on N/A.

PREPAYMENT: You have the right to pay off this Contract early. If you do so, you will not have to pay a penalty.

SECURITY: You are giving us a security interest in the motor vehicle being purchased.

LATE FEE: If a payment is more than 10 days late, you may be charged 5% of the full amount of the installment due.

OTHER TERMS: Please read this Contract, including the reverse side, for additional information on security interests, nonpayment, default, and our right to require repayment in full before the scheduled maturity date.

ITEMIZATION OF THE AMOUNT FINANCED

- Cash Price (including any accessories, installation of accessories, and taxes): \$ 42650.76
- Downpayment:
 - A. Net Trade-in: Your Trade-in is a N/A Year N/A Make N/A Model N/A \$ 0.00
 - B. Cash Downpayment: \$ 8500.00
 - C. Total Downpayment (A + B): \$ 34150.76
- Unpaid Balance of Cash Price (1 - 2C): \$ 8500.00
- Other Charges Including Amounts Paid to Others on Your Behalf:
 - A. Cost of Optional Credit Insurance for the Term (s) Specified in the "Credit Insurance" Paragraph of this Contract Paid to the Insurance Company (s) Named Below:
 - Life \$ N/A
 - Disability, Accident and Health \$ N/A**
 - B. Official Fees Paid to Government Agencies
 - C. Government License and/or Registration Fees (Itemize) \$ 10.00
 - D. Government Certificate of Title Fees \$ N/A
 - E. Other Charges (Describe who will receive payment and purpose) \$ N/A**
- Total Other Charges and Amounts Paid to Others on Your Behalf (A + B + C + D + E): \$ 12.50**
- Amount Financed (Unpaid Balance) (3 + 4F): \$ 34173.26

** We may retain, or receive, a portion of these amounts.

PROMISE TO PAY: You promise to pay us the Amount Financed shown above, plus a Finance Charge determined by applying a daily rate of 1/365th of the Annual Percentage Rate shown above to the unpaid balance of the Amount Financed each day.

PAYMENTS BEFORE OR AFTER DUE DATE: This is a simple interest contract. This means that the amount of the Finance Charge shown above may vary depending upon when your payments are received. If no late charge and/or returned check charge is owed, we credit each payment first to accrued Finance Charge and then to the unpaid balance of the Amount Financed. If a late charge and/or returned check charge is owed, we credit each payment first to accrued Finance Charge, and then to the scheduled unpaid balance of the Amount Financed, then to unpaid late charge and/or returned check charge, and then to the unpaid balance of the Amount Financed. We compute your Finance Charge each day on the unpaid balance of the Amount Financed. The earlier you make payments before their due dates, the less Finance Charge you will owe. The later you make payments after they are due, the greater the Finance Charge. We will send you a check for any amount owed you (if it is \$1.00 or more) after you make your last payment; we will advise you of any additional amount owed (if it is \$1.00 or more).