[redacted]

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

[redacted]

[redacted]

0.00 %	$ 0.00	on your behalf $ 33326.48	you have made all payments as scheduled. $ 33326.48	credit, including your down payment of $ 0.00 is $ 33326.48

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
59	555.44	Monthly beginning 02/01/2017
1	555.52	DUE ON: 01/01/2022

xxxxxxxxx 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 10 % of the part of the payment that is late, with a minimum charge of $ 5.
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.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price
- A Cash Price of Motor Vehicle (including accessories, services, and taxes) $ 32727.48 (A)
- B Dealer Processing Charge (not required by law) $ 300.00 (B)
- C Freight Charge $ N/A (C)
- D Other $ N/A (D)
  - To Whom Paid N/A
- E Other $ N/A (E)
  - To Whom Paid N/A

Total Cash Price $ 33027.48 (1)

2 Total Downpayment =
- Trade-in N/A (Year) (Make) (Model)
- Gross Trade-In Allowance $ N/A
- Less Pay Off Made By Seller $ N/A
- Equals Net Trade In $ N/A
- + Cash $ N/A
- + Other N/A $ N/A

(If total downpayment is negative, enter "0" and see 4I below) $ N/A (2)

3 Unpaid Balance of Cash Price (1 minus 2) $ 33027.48 (3)

4 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 $ 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 Official Fees Paid to Government Agencies $ N/A
- E Government Taxes Not Included in Cash Price $ N/A
- F Government License and/or Registration Fees LIC/E-FILING/LIEN/TIRE/TEMP TAG $ 199.00
- G Government Certificate of Title Fees (includes $ N/A security interest recording fee) $ 100.00
- H Optional Gap Contract $ N/A
- I Other Charges (Seller must identify who is paid and describe purpose)
  - to N/A for Prior Credit or Lease Balance $ 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
  - 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 $ 299.00 (4)

5 Amount Financed (3 + 4) $ 33326.48 (5)

☐ 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.

to obtain credit unless the box indicating Vendor's Single Interest is required is checked below.

If any insurance is checked below, 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
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both
Premium:
Credit Life $ N/A
Credit Disability $ N/A
Insurance Company Name N/A
N/A
Home Office Address N/A
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 or 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 4A 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. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ N/A Type of Insurance N/A Term
Premium $ N/A
Insurance Company Name N/A
N/A
Home Office Address N/A
N/A
☐ N/A Type of Insurance N/A Term
Premium $ N/A
Insurance Company Name N/A
N/A
Home Office Address N/A
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 above.

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

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

Returned Check Charge: You agree to pay a charge of $ 15.00 if any check you give us is dishonored on the second presentment.

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 4H 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 N/A Mos.
N/A
Name of Gap Contract
I want to buy a gap contract.
Buyer Signs X N/A

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS N/A

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X [signature] Co-Buyer Signs X N/A

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, along with all other documents signed by you in connection with the purchase of this vehicle, comprise the entire agreement between you and us affecting this purchase. No oral agreements or understandings are binding. Upon assignment of this contract: (i) only this contract and the addenda to this contract comprise the entire agreement between you and the assignee relating to this contract; (ii) any change to this contract must be in writing and the assignee must sign it; and (iii) no oral changes are binding. Buyer Signs X [signature] Co-Buyer Signs X N/A
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time 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, we gave it to you, and you were free to take it and 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 Signs X [signature] Date 12/18/16 Co-Buyer Signs X N/A Date N/A

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 X N/A Address N/A
Seller Signs OURISMAN'S ROCKMONT CHEVROLET Date 12/18/16 By X [signature] Title BUS MGR

Seller assigns its interest in this contract to (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse GM FINANCIAL ☒ Assigned without recourse ☐ Assigned with limited recourse

Seller OURISMAN'S ROCKMONT CHEVROLET By [signature] Title BUS MGR

LAW FORM NO. 553-MD-ARB (REV. 10/14) U.S. PATENT NO. D460,782
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ORIGINAL LIENHOLDER

REGISTERED OWNER – PL

1. The date your vehicle registration expires is indica
you do not receive a renewal notice, contact the
(DMV). You must do this on or before the expiration
accordance with California Vehicle Code (CVC) §§9
not registering your vehicle, the court may impose a

IMPORTANT: California law requires that eviden
e.g., liability insurance, be carried in a vehicle at all t
peace officer upon request or when involved in a moto
provide or maintain evidence of financial responsibility
of vehicle registration.

2. This card or a copy shall be kept in the vehicle for
requirement does not apply when the vehicle is left un
displayed, however, it must be presented to any peace o

3. The CVC requires that you [redacted]