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

This contract will be assigned to: _____

Co-Buyer Signature

ITEMIZATION OF AMOUNT FINANCED

1. Cash price (including accessories, services, $ 599.00 delivery and handling charge,* and $ 2647.05 sales tax) $ 37941.05 (1)
2. Total down payment (if negative enter "0" and see line 4d below)
   Gross trade-in $ N/A – payoff by Seller $ N/A
   = net trade-in $ N/A + cash $ 17968.25
   + other N/A $ N/A
   + other N/A $ N/A
   + other N/A $ N/A $ 17968.25 (2)
3. Unpaid balance of cash price (1 minus 2) $ 19972.80 (3)
4. Other charges including amounts paid to others on your behalf (We may retain portions of these amounts):
   a. Fees to public officials (describe)
      Government certificate of title fees (includes security interest recording fee of $ 27.20) $ 27.20
      N/A $ N/A
      N/A $ N/A
   b. To insurance companies (describe)
      N/A $ N/A
      N/A $ N/A
   c. Other (describe who is paid and purpose)
      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
   d. Net trade-in payoff to N/A $ N/A
   Total other charges and amounts paid to others on your behalf $ 27.20 (4)
5. Amount Financed (3 + 4) $ 20000.00 (5)

* The delivery and handling charge represents costs and additional profit to the Seller/Dealer.

Premium: Term:
Credit Life $ N/A N/A
Credit Disability $ N/A N/A

THIS CONTRACT DOES NOT PROVIDE FOR AUTOMOBILE LIABILITY INSURANCE, AND SAID BUYER ALSO STATES THAT HE OR SHE HAS / DOES NOT HAVE (strike words not applicable) **IN EFFECT AN AUTOMOBILE LIABILITY POLICY AS DEFINED IN SECTION 42-7-103(2), COLORADO REVISED STATUTES, ON THE MOTOR VEHICLE SOLD BY THIS CONTRACT.**

GAP/DEBT CANCELLATION

Debt cancellation or guaranteed automobile protection ("GAP") agreements, which pay or satisfy the remaining debt after property insurance benefits are exhausted, are not required to obtain credit or any particular or favorable credit terms and will not be provided unless you sign below and agree to pay the additional cost. You may wish to consult an insurance agent to determine whether similar coverage may be obtained and at what cost. GAP benefits may decrease over the term of this contract. You may cancel GAP for any or no reason within 30 days after GAP was purchased and receive a full refund of the GAP fee or premium so long as no loss or event covered by GAP has occurred. GAP is not a substitute for collision or property damage insurance.

I want: N/A
[Name of debt cancellation/GAP agreement]

Buyer Signature

N/A
Co-Buyer Signature

Fee/Premium: $ N/A Term: _____

CONTRACT AND AGREEMENT TO PAY

You, the Buyer and any Co-Buyer, agree to purchase the vehicle described above on the terms in this contract.

You agree to pay us (or our assignee named in this contract) the amount financed, the finance charge, and all other amounts owed to us under this contract, according to the payment schedule above and the terms of this contract. We calculate the finance charge, total of payments, and total sale price on the assumption that you will make every payment on the day it is due. Because the finance charge is calculated on a daily basis on the unpaid part of the amount financed, your finance charge, total of payments, and total sale price will be more if you pay late and less if you pay early. These changes may take the form of a larger or smaller final payment, or, at our option, more or fewer payments of the same amount as your scheduled payment, with a smaller final payment.

If payment is not received in full within 10 days after it is due, you agree to pay a late charge of $15.

If you pay off early, we are entitled to a minimum finance charge of $_____.

If you pay with a check or other instrument that is dishonored or returned, you will pay us a fee of $25 (if the amount financed is $75,000 or less) or $20 (if the amount financed exceeds $75,000 or is not for personal use).

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

SECURITY AGREEMENT. You give us a security interest in the vehicle described in this contract and all parts or goods installed in it, all money or goods received (proceeds) for the vehicle; all insurance, maintenance, service, or other contracts we are financing for you as part of this purchase; and all proceeds from insurance, maintenance, service, or other contracts we are financing for you as part of this purchase. This includes any refunds of premiums or charges from the contracts. This interest secures payment of all you owe on this contract. It also secures your other agreements in this contract. You agree to make sure that the title shows our security interest (lien) in the vehicle.

This transaction is subject to Arbitration and Sellers Right to Cancel as described on the reverse side of this contract. By signing this contract, you agree to all of the terms on each page of this contract, and you agree that you have been given a completed copy. If you sign as Co-Buyer, you are responsible for paying the entire debt. If you sign as a Co-Owner, your name will be on the title to the vehicle, but you will not be responsible for paying the debt. If you sign here as a Co-Owner or Co-Buyer, you agree to the security interest in the vehicle.

Signature [redacted] 3/21/16 Date

Signature [redacted] 3/21/16 Date

Seller/ Secured Party By: HEDVED CHEVROLET CADILLAC 03/21/16 Date

You ag[redacted] the terms of t[redacted] signed by all the parties.

Buyer [redacted] **Co-Buyer Sig**[redacted]

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SEE THE BACK OF THIS FORM FOR IMPORTANT TERMS AND CONDITIONS