

This contract contains important information regarding your rights and obligations, including limitations that apply to you. Please read carefully the front and back of this contract before signing.

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

**RETAIL INSTALLMENT SALE CONTRACT (DEALER — SIMPLE INTEREST)**

Customer Number	Contract Number	Contract Date (Mo. Da. Yr.)	Buyer's Personal Phone	Buyer's Business Phone
		03/21/2016	[REDACTED]	
Buyer (or Buyer (also referred to as "you, your yours"): Name, Address, Zip Code of each		Seller/Creditor (also referred to as "we, us, our"): Name, Address, Zip Code of each		
[REDACTED] GOLDEN CO		MEDVED CHEVROLET CADILLAC 11001 W I-70 FRONTAGE RD N WHEAT RIDGE, CO 80033		
<input type="checkbox"/> New <input type="checkbox"/> Used	Year 2017	Make and Model CHEVROLET VOLT	[REDACTED]	Primary Use: Personal, unless otherwise indicated below. <input type="checkbox"/> Business <input type="checkbox"/> Agricultural
Your trade-in is a: Year <u>N/A</u> Make <u>N/A</u> Model <u>N/A</u>				

**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. <u>2.49%</u>	The dollar amount the credit will cost you. \$ <u>1443.40</u>	The amount of credit provided to you or on your behalf. \$ <u>20000.00</u>	The amount you will have paid after you have made all payments as scheduled. \$ <u>21443.40</u>	The total cost of your purchase on credit, including your down payment of \$ <u>17968.25</u> . \$ <u>39411.65</u>

**Your payment schedule will be:**

Number of Payments	Amount of Payments	When Payments Are Due
<u>66</u>	<u>324.90</u>	MONTHLY BEGINNING: <u>05/05/2016</u>

**Security:** You are giving us a security interest in the vehicle being purchased.  
**Late Charge:** If payment is not received in full within 10 days after it is due, you will pay a late charge of \$15.  
**Prepayment:** If you pay off early, you may have to pay a minimum finance charge.  
**Additional Information:** See this contract for more information about a prepayment penalty, nonpayment, default, any required repayment in full before the scheduled date, and security interests.

This contract will be assigned to: \_\_\_\_\_  
 (Name and address)

**ITEMIZATION OF AMOUNT FINANCED**

- Cash price (including accessories, services, \$ 599.00 delivery and handling charge,\* and \$ 2647.05 sales tax) \$ 37941.05 (1)
- 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
- Unpaid balance of cash price (1 minus 2) \$ 17968.25 (2)
- Other charges including amounts paid to others on your behalf (We may retain portions of these amounts):
  - 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
  - To insurance companies (describe)  
N/A \$ N/A  
N/A \$ N/A
  - 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
  - Net trade-in payoff to N/A \$ N/A
- Total other charges and amounts paid to others on your behalf \$ 27.20 (4)
- Amount Financed (3 + 4) \$ 20000.00 (5)

**Insurance:** You may obtain the physical damage insurance required by this contract (see back) from anyone you want that is acceptable to the Seller. If you obtain insurance from the Seller, you will pay \$ N/A for the first N/A. Credit life insurance and credit disability insurance are not required to obtain credit, will not be a factor in the credit approval process, and will not be provided unless you sign below and agree to pay the additional cost. Credit life insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below. I want:

Credit Life:  Buyer  Co-Buyer  Both  
 Credit Disability:  Buyer

Buyer Signature \_\_\_\_\_  
 Co-Buyer Signature \_\_\_\_\_

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