

01/12/2019 13:23:38

RETAIL INSTALLMENT SALE CONTRACT  
SIMPLE FINANCE CHARGE  
NONNEGOTIABLE CONSUMER NOTE

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

Dealer Number

Contract Number

Co-Buyer Name and Address  
(Including County and Zip Code)

Seller's Name and Address

On the front and back of this contract, you agree to pay for the vehicle in U.S. dollars. The Truth-in-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2016	CHEVROLET VOLT	[REDACTED]	Personal, Family, or Household (unless otherwise indicated below)
				<input type="checkbox"/> Business <input type="checkbox"/> Signature <input type="checkbox"/> N/A

**FEDERAL TRUTH-IN-LENDING DISCLOSURES**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
5.84 %	\$ 3045.62	\$ 25970.48	\$ 19015.92	\$ 28015.92

Insurance. You may buy the physical damage insurance for your contract. You may also buy the liability insurance for your contract. You are not required to buy any other insurance. If you are required to buy any other insurance, you must buy it from the seller. The seller is not responsible for any other insurance. If you buy insurance from the seller, you must buy it from the seller. The seller is not responsible for any other insurance.

**Your Payment Schedule Will Be:**

Number of	Amount of
Payments	Payments
36	\$ 525.44

Check the insurance you want and sign below:

**Optional Credit Insurance**

Credit Life  Surety  Co-Surety  Both

Credit Disability  Surety  Co-Surety  Both

**Late Charge.** If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 1.00 or 5% of the part of the payment that is late, whichever is greater.

**Prepayment.** If you pay off 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 repossession. Default, any required payment in full before the scheduled date and security interest.

Check the insurance you want and sign below:

**Optional Credit Insurance**

Credit Life  Surety  Co-Surety  Both

Credit Disability  Surety  Co-Surety  Both

Insurance Company Name  N/A

Home Office Address  N/A

**ITEMIZATION OF AMOUNT FINANCED**

1. Cash Price (including \$ 1275.48 see 2c)	\$ 19495.48 (1)
2. Total Downpayment	\$ 0.00
Trade-In	N/A
Other	N/A
3. Total Other Charges	\$ 6800.00
4. Total Amount Financed	\$ 19495.48 (1)

Check the insurance you want and sign below:

**Optional Credit Insurance**

Credit Life  Surety  Co-Surety  Both

Credit Disability  Surety  Co-Surety  Both

Insurance Company Name  N/A

Home Office Address  N/A

**Other Charges Including Amounts Paid to Others on Your Behalf**

A. Cost of Optional Credit Insurance Paid to Insurance Company or Companies	\$ 0.00
B. Vendor's Single Interest Insurance Paid to Insurance Company	\$ 0.00
C. Other Optional Insurance Paid to Insurance Company or Companies	\$ 0.00
D. Optional Gap Contract	\$ 0.00
E. Other Fees Paid to Government Agencies	\$ 0.00
F. Government Taxes Not Included in Cash Price	\$ 0.00
G. Government License and/or Registration Fees	\$ 0.00
H. Government Certificate of Title Fees	\$ 0.00
I. Other Charges (Seller must identify who is paid and describe purpose)	\$ 0.00
J. Insurance	\$ 0.00
K. Other	\$ 0.00
L. Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 0.00

I want the insurance checked above:

N/A Buyer Signature  N/A Date

N/A Co-Buyer Signature  N/A Date

Amount Financed (3 + 4) \$ 2475.00 (1)

Amount Financed (3 + 4) \$ 19015.92 (1)

**THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.**

It is understood that insurance coverages which would protect the purchaser against third-party bodily injury, liability, fire, theft, and other risks are not included in this contract.

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

Finance Charge. You agree to pay a charge of \$ 0.00 if any check or electronic payment you make is returned unpaid.

**VENDOR'S SINGLE INTEREST INSURANCE (VSI) INSURANCE.** If the preceding box is checked, the Creditor requires VSI insurance for the term of the contract to protect the Creditor's interest in the vehicle. The VSI insurance is provided by the Creditor's 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 \$ 0.00, and it does not affect the financing of the vehicle. The coverage is for the term of the contract.

**WARRANTIES SELLER DISCLAIMS**

The following paragraph does not affect any warranties covering this vehicle that the manufacturer may provide. The following paragraph also does not apply to a used vehicle, unless there is a written or printed contract within 90 days of the date of this contract, the Seller makes a written warranty or enters into a written contract within 90 days of the date of this contract, the Seller makes no warranty on the vehicle. Making no warranty means that you get no express warranties, and no implied warranties of merchantability or fitness for a particular purpose. It also means that you take all the risk of the vehicle.

**Seller Sign**

[Signature]