INFORMATION [redacted] PURSUANT TO THE FREEDOM OF INFORMATION ACT (FOIA). [redacted]

RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Contract Number [redacted] Stock Number [redacted]

Seller-Creditor (Name and Address) [redacted]

[redacted] u choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller [redacted] the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
New	2020	Chevrolet Silverado 1500	15	[redacted]	Personal, family or household unless otherwise indicated below. ☐ business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of $ 500.00
5.99 %	$ 12,416.13 (e)	$ 54,768.75 (e)	$ 67,184.88 (e)	is $ 67,684.88 (e)

(e) means an estimate

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	N/A	N/A
One Payment of	N/A	N/A
One Payment of	N/A	N/A
83	799.82	Monthly beginning 11/10/2020
N/A	N/A	N/A
One final payment	799.82	10/10/2027

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.
Prepayment. If you pay early, you may be charged a minimum finance charge.
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, minimum finance charges, and security interest.

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1. **Total Cash Price** $ 45,510.00 (A)
   A. Cash Price of Motor Vehicle and Accessories
      1. Cash Price Vehicle $ 45,510.00
      2. Cash Price Accessories $ N/A
      3. Other (Nontaxable)
         Describe N/A $ N/A
         Describe N/A $ N/A
   B. Document Processing Charge (not a governmental fee) $ 85.00 (B)
   C. Emissions Testing Charge (not a governmental fee) $ N/A (C)
   D. (Optional) Theft Deterrent Device(s)
      1. (paid to) Shield $ 1045.00 (D1)
      2. (paid to) N/A $ N/A (D2)
      3. (paid to) N/A $ N/A (D3)
   E. (Optional) Surface Protection Product(s)
      1. (paid to) N/A $ N/A (E1)
      2. (paid to) N/A $ N/A (E2)
   F. EV Charging Station (paid to) N/A $ N/A (F)
   G. Sales Tax (on taxable items in A through F) $ 4,081.00 (G)
   H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) MVSC $ 30.00 (H)
   I. (Optional) Service Contract(s)
      1. (paid to) CBGC PROTECTION PLAN $ 2,825.00 (I1)
      2. (paid to) N/A $ N/A (I2)
      3. (paid to) N/A $ N/A (I3)
      4. (paid to) N/A $ N/A (I4)
      5. (paid to) N/A $ N/A (I5)
   J. Prior Credit or Lease Balance (e) paid by Seller to
      Vehicle 1 N/A Vehicle 2 N/A $ N/A (J)
      (see downpayment and trade-in calculation)
   K. (Optional) Debt Cancellation Agreement CBG&C GAP $ 895.00 (K)
   L. (Optional) Used Vehicle Contract Cancellation Option Agreement $ N/A (L)
   M. Other (paid to) N/A $ N/A (M)
      For N/A
   N. Other (paid to) N/A $ N/A (N)
      For N/A

Total Cash Price (A through N) $ 54,471.00 (1)

2. **Official Fees**
   A. Vehicle License Fees $ 302.00 (A)
   B. Registration/Transfer/Titling Fees $ 487.00 (B)
   C. California Tire Fees $ 8.75 (C)
   D. Other N/A $ N/A (D)

   Total Official Fees (A through D) Estimated $ 797.75 (2)
3. **Amount Paid to Insurance Companies** (Total premiums from Statement of Insurance) $ N/A (3)
4. ☐ **State Emissions Certification Fee or** ☐ **State Emissions Exemption Fee** $ N/A (4)
5. **Subtotal** (1 through 4) $ 55,268.75 (5)
6. **Total Downpayment**
   A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): $ 7,000.00 (A)
      Vehicle 1 $ 7,000.00 Vehicle 2 $ N/A
   B. Total Less Prior Credit or Lease Balance (e) $ 11,000.00 (B)
      Vehicle 1 $ 11,000.00 Vehicle 2 $ N/A
   C. Total Net Trade-In (A–B) (indicate if negative number) $ -4,000.00 (C)
      Vehicle 1 $ -4,000.00 Vehicle 2 $ N/A
   D. Deferred Downpayment Payable to Seller $ N/A (D)
   E. Manufacturer's Rebate $ 3,500.00 (E)
   F. Other N/A $ N/A (F)
   G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card $ 1,000.00 (G)

   Total Downpayment (C through G) $ 500.00 (6)
   (If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)
7. **Amount Financed** (5 less 6) $ 54,768.75 (7)

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) [redacted] Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in T[redacted]-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount [redacted] e-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amou[redacted] er will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOT[redacted] obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

Buyer Signatur[redacted] Co-Buyer Signature X N/A

If this contract ref[redacted] motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

☐ Name of autobroker receiving fee, if applicable: [redacted]

HOW THIS CONTRACT CAN BE [redacted] FEE DISCLOSURE

writing and [redacted] greement between you and us relating to this contract. Any change to the contract must be in

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

SELLER'S [redacted] isions of the Seller's Right to Cancel section on the back giving the Seller the right to cancel if Seller is unable to assign

[redacted] Co-Buyer X N/A

[redacted] IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR [redacted] YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED, IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE [redacted] LISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS [redacted] AGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BA[redacted] EPOSSESSED AND SOLD.

[redacted] E EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

[redacted] STANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

X N/A

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

Vehicle Insurance

		Term	Premium
$ N/A Ded. Comp., Fire & Theft		N/A Mos.	$ N/A
$ N/A Ded. Collision		N/A Mos.	$ N/A
Bodily Injury	$ N/A Limits	N/A Mos.	$ N/A
Property Damage	$ N/A Limits	N/A Mos.	$ N/A
Medical N/A		N/A Mos.	$ N/A
N/A			$ N/A

Total Vehicle Insurance Premiums

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUC[redacted] NCE IS NOT PROVIDED BY THIS AGREEMENT.

You may [redacted] (see back [redacted] are not re[redacted]

Buyer X [redacted]
Co-Buye[redacted]
Seller X [redacted]

OPTIONAL DEBT CANCELLATION AGREEMENT. A [redacted] cancellation agreement 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 debt cancellation, the charge is show[redacted] your de[redacted] condition[redacted]

Term [redacted]

I want [redacted]

Buyer [redacted]

OPTIO[redacted] purchase the service contract(s) [redacted] com[redacted] for the term(s) shown below for the charg[redacted]

I1 C[redacted] Miles
Term 72 Mos. or [redacted] Miles
I2 Company N/A
Term N/A Mos. or N/A Miles
I3 Company N/A
Term N/A Mos. or N/A Miles
I4 Company N/A
Term N/A Mos. or N/A Miles
I5 [redacted]
Te[redacted]
Bu[redacted]

1. V[redacted] 2015 Make Chevrolet
[redacted]

b. Buyer/Co-Buyer Retained Trade Equity $ N/A
c. Agreed Value of Property Being Traded-In (a–b) $ 7,000.00
d. Prior Credit or Lease Balance $ 11,000.00
e. Net Trade-In (c–d) (must be ≥ 0 for buyer/co-buyer to retain equity) $ -4,000.00

2. Vehicle 2
Year N/A Make N/A
Model N/A Odometer N/A
VIN N/A
a. Agreed Value of Property $ N/A
b. Buyer/Co-Buyer Retained Trade Equity $ N/A
c. Agreed Value of Property Being Traded-In (a–b) $ N/A
d. Prior Credit or Lease Balance $ N/A
e. Net Trade-In (c–d) (must be ≥ 0 for buyer/co-buyer to retain equity) $ N/A

Total Agreed Value of Property Being Traded-In (1c+2c) $ 7,000.00
Total Prior Credit or Lease Balance (1d+2d) $ 11,000.00
Total Net Trade-In (1e+2e) $ -4,000.00
(*See item 6A–6C in the Itemization of Amount Financed)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A, Year N/A.
SELLER'S INITIALS N/A

[redacted]