

WILLIAM GUY, JR.  
BARITON

D'ELIA, BRUCE  
375 GUYVER RD  
DUKEBURGH NY 13884

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle or credit under the agreements on the front and back of this contract. You agree to pay the Dealer. Dealer guarantees "as is" or "with" in this contract. 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/ Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2001	BMC YUKON		Personal, Family, or Household unless otherwise indicated below: <input type="checkbox"/> Business <input type="checkbox"/> Agricultural <input type="checkbox"/> N/A

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
8.29 %	\$ 3924.71	\$ 53799.48	\$ 57864.16	\$ 53198.98

Number of Payments	Amount of Payments	When Payments Are Due
72	789.78	Monthly beginning 01/13/2001

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

**Late Charge:** If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 100.00 or 5% of the amount of the payment that is late, whichever is greater.

**Prepayment:** If you pay more than you owe, you will not be penalized for prepayment.

**Security Interest:** You are giving a security interest in the vehicle being purchased.

**FINANCING OF AMOUNT FINANCED**

1. Cash Price (including tax, title, license, and dealer fees)	2. Total Downpayment	3. Unpaid Balance of Cash Price (1 minus 2)
\$ 89561.98	\$ 2916	\$ 86645.98

**Other Charges:** Dealer will identify who is paid and describe purpose.

**WARRANTY:** If the vehicle is checked, and if the vehicle is a total loss because it is confiscated, damaged, or stolen, you will not be liable for the balance amount.

Insurance: You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the law requires. Dealer's Single Interest Insurance is required in certain states.

**Optional Credit Insurance**

**Other Optional Insurance**

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

**NEEDS SINGLE INTEREST INSURANCE:** This insurance is required in certain states to obtain credit.

**RETURN CHECK CHARGE:** You agree to pay a charge of \$ 20.00 if any check you give us is dishonored.

**AGREEMENT TO ASSIGN:** By signing below, you agree that you will assign to the lender the right to receive all payments made by you or anyone else on your behalf.