



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

Account: [REDACTED] CHECKING Current Time: [REDACTED]

Current Balance: [REDACTED]  
Available Balance: [REDACTED]

Date ▾	Ref/Check No	Description	Debit	Credit	Balance
[REDACTED]		Debit [REDACTED] Withdrawal: [REDACTED] Debit [REDACTED] [REDACTED] GREAT FALL Date [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		Debit [REDACTED] Withdrawal: [REDACTED] Debit [REDACTED] [REDACTED] TERMINAL DRIVE Date [REDACTED]	[REDACTED] 00		\$ [REDACTED] 0
[REDACTED]		Debit [REDACTED] Withdrawal: [REDACTED] Debit TOWN PUMP - GREAT FALL [REDACTED] AVE S GRE Date [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		POS Withdrawal: [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		Debit [REDACTED] Withdrawal: [REDACTED] Debit [REDACTED] [REDACTED] 903 GREAT FA Date [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		POS Withdrawal: [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		POS Withdrawal: [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		POS Withdrawal: [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	Check Withdrawal	[REDACTED]		[REDACTED]
[REDACTED]		POS Withdrawal: # [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		Debit [REDACTED] Withdrawal: [REDACTED] Debit [REDACTED] [REDACTED] Date [REDACTED]	[REDACTED]		\$ [REDACTED]
[REDACTED] 023		[REDACTED] Withdrawal: [REDACTED] TYPE: CONSUMER ID: [REDACTED] CO: [REDACTED] R Entry Class Code: TEL [REDACTED] Trace Number: [REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED] Withdrawal: [REDACTED] INS TYPE: INS PREM ID: [REDACTED] DATA: BRANCH05DEBIT [REDACTED] CO: [REDACTED] INS NAME: [REDACTED] Entry Class Code: WEB	[REDACTED]		[REDACTED]

[REDACTED]



Account: █████ CHECKING Current Time: █████

Current Balance: █████  
Available Balance: █████

Date ▾	Ref/Check No	Description	Debit	Credit	Balance
█████		ATM Withdrawal: █████ F C U 15 1 █████ Card █████	█████		█████
█████		ACH Deposit: █████ TYPE: █████ ID: █████ DATA: ABS █████ Entry Class Code: █████ ACH Trace Number: █████		█████	█████
█████		ACH Deposit: █████ TYPE: MTSTAXRFD ID: █████ █████ CO: █████ Class Code: █████ Trace Number: █████		█████	█████
█████		Fee Withdrawal: PRIV PAY FEE	█████		█████
█████	█████	Check Withdrawal	█████		█████
█████		ACH Deposit: █████ TYPE: █████ ID: █████ DATA: ABS █████ Entry Class Code: █████ ACH Trace Number: █████		█████	█████
█████	█████	Check Withdrawal	█████		█████
█████	█████	Check Withdrawal	█████		█████
04/04 █████		Debit Card Withdrawal: █████ Debit SO # █████ █████ SOUT Date █████ Card █████	█████		█████
█████		Debit Card Withdrawal: █████ Debit ENERGY █████ 1 █████ Date █████ Card █████	█████		█████
█████		Debit Card Withdrawal: █████ Debit TIME █████ S █████ Date █████ Card █████	█████		█████
█████		Debit Card Withdrawal: █████ Debit CONSUMER REPORTS █████ █████ Date █████ Card █████	█████		█████
04/04/2023		Debit Card Withdrawal: █████ Debit CONSUMER REPORTS █████ █████ Date █████ Card █████	█████		█████
04/04 █████		Debit Card Withdrawal: █████ Debit █████ ENF █████ W. 69TH █████ Date █████ Card █████	█████		█████
04/04 █████		Debit Card Withdrawal: █████ Debit SPECTRUM █████ POWERSCOURT DR. █████ Date █████ Card █████	█████		█████
█████		ACH Withdrawal: AM INCOME LIFE TYPE: █████ PREM ID: █████ █████ DATA: █████ CO: AM INCOME LIFE Entry Class Code: █████ █████ ACH Trace Number: █████	█████		█████
█████		ACH Withdrawal: PROG DIRECT █████ TYPE: █████ PREM ID: █████ DATA: █████ BRANCH05DEBIT ACH CO: PROG DIRECT █████ NAME █████ Class Code: WEB	█████		█████
█████		POS Withdrawal: █████ AT&T SH5C █████ GREAT █████ MT Card █████	█████		█████
█████		Debit Card Withdrawal: █████ Debit WILL █████ AUTO █████ █████ Date █████ JJZFODF █████ Card █████	█████		█████
█████		ACH Withdrawal: █████ CONSUMER ID: █████ CO: █████ █████ Entry Class Code: TEL ACH Trace Number: █████	█████		█████
█████		ACH Withdrawal: █████ AUTO TYPE: FEE & PMTS ID: █████ █████ DATA: DIRECT DEBIT IVR CO: █████ AUTO Entry Class Code: TEL ACH Trace Number: █████	█████		█████
04/03/2023		ACH Withdrawal: IRS TYPE: USATAXPYMT ID: █████ CO: IRS Entry Class Code: █████ ACH Trace Number: █████	█████		█████
█████		POS Withdrawal: █████ GREAT FALL █████ AVE S US GREAT FALLS MT Card █████	█████		█████
█████		Debit Card Withdrawal: █████ Debit █████ 9 █████ S BROADBAND LN Date █████ Card █████	█████		█████
█████		Debit Card Withdrawal: █████ Debit █████ R 160 █████ █████ Date █████	█████		█████
Totals:		Transactions: 25	Debits: █████	Credits: █████	



Account: █████ CHECKING Current Time: █████

Current Balance: █████  
Available Balance: █████

Date ▾	Ref/Check No	Description	Debit	Credit	Balance
█████		Pending: █████ MONT			█████
█████		Pending: █████			█████
█████		Pending: ATT* BILL PAYMEN			█████
█████		ACH Deposit: █████ TYPE: PAYROLL ID: █████ DATA: ABS █████ Entry Class Code: PPD ACH Trace Number: █████		█████	█████
█████		Debit Card Withdrawal: █████ ACI █████ N █████ RD LAS VE Date █████	█████		█████
█████		Debit Card Withdrawal: █████ AUTO █████ █████ NORTH GREAT Date █████	█████		█████
█████		Debit Card Withdrawal: █████ ACI █████ █████ RD LAS VE Date █████	█████		█████
█████		ACH Withdrawal: █████ AUTO TYPE: FEE & PMTS ID: █████ █████ DATA: DIRECT █████ CO: █████ AUTO Entry Class Code: █████ ACH Trace Number: █████	█████		█████
█████		ACH Withdrawal: PROG DIRECT INS TYPE: INS PREM ID: █████ DATA: █████ BRANCH05 █████ ACH CO: PROG DIRECT INS NAME █████ Class Code: WEB	█████		█████
█████		ACH Withdrawal: SPECTRUM TYPE: SPECTRUM ID: █████ DATA: █████ CO: SPECTRUM Entry Class Code: █████ ACH Trace Number: █████	█████		█████
█████	█████	Check Withdrawal	█████		█████
█████		POS Withdrawal: █████ GREAT █████ AVE S US GREAT	█████		█████
█████		ACH Withdrawal: AM INCOME LIFE TYPE: █████ ID: █████ █████ DATA: █████ CO: AM INCOME LIFE Entry Class Code: █████ PPD ACH Trace Number: █████	█████		█████
█████		Bill Payment Withdrawal: █████ Card █████	█████		█████
█████		POS Withdrawal: █████	█████		█████
█████		Debit Card Withdrawal: █████ AVE S █████ MT Date █████ 31 █████ Card █████	█████		█████
█████		Debit Card Withdrawal: █████ FIRSTACCESS844-529-56 █████ BROADBAND LN Date █████	█████		█████
█████		Debit Card Withdrawal: █████ CONCOURSE PKWY. █████ Date █████ Card █████	█████		█████
05/01		Debit Card Withdrawal: █████ CAPITAL ONE CARD PYMT █████ CAPITAL ONE DR Date █████	-\$450.00		\$6,314.28
█████		ATM Withdrawal: █████ Montana F C U 15 14th. Street South. Great Falls MT Card █████	█████		█████
05/01/2023		ACH Withdrawal: █████ PAYMENT ID: █████ CO: FIRST SAVING Entry Class Code: █████ ACH Trace Number: █████	█████		█████
█████		POS Withdrawal: █████	█████		█████
█████		Debit Card Withdrawal: █████ 2 █████ █████ AVE SOUTH GR Date █████	█████		█████
█████		POS Withdrawal: █████	█████		█████
█████		POS Withdrawal: █████	█████		█████
<b>Totals:</b>		Transactions: 25	Debits: █████	Credits: █████	



### ACCOUNT INFORMATION

Statement Date [REDACTED]  
 Account Number [REDACTED]  
 Account Status as of Statement Date Current  
 Last Payment Made [REDACTED]  
 Monthly Payment [REDACTED]  
 Past Due [REDACTED]  
 Unpaid Fees and Charges [REDACTED]

PO  
 3/1/23



### TOTAL AMOUNT DUE

[REDACTED] by [REDACTED]

Principal Balance [REDACTED]  
 Estimated Payment by [REDACTED]

\*Balance includes principal, accrued interest, and unpaid fees and charges as of the statement date

### ACCOUNT ALERTS & IMPORTANT INFORMATION





No valid work phone number, please update online.

### ACCOUNT ACTIVITY SINCE LAST STATEMENT

Date	Description	Total	Principal	Interest	Late Fees	Other Fees
[REDACTED]	Payment Made	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

© [REDACTED] rights reserved.  
 Questions? Go to [REDACTED] or call [REDACTED]

### FREE PAYMENT OPTIONS

-  Pay using Auto [REDACTED] when you sign up by visiting [REDACTED] or call us at [REDACTED] to request the Auto authorization form by mail
-  Pay online using a checking/savings account at [REDACTED]
-  Pay by phone using a checking/savings account [REDACTED] our automated system at [REDACTED]
-  Pay by mail: Santander Consumer USA [REDACTED]

Please include your account number on your check or money order. Allow [REDACTED] days for delivery.

[Redacted] 3/31/23

PRESORT [Redacted] <3>  
  
 GREAT FALLS [Redacted]

**ACCOUNT INFORMATION**

Statement Date [Redacted]  
 Account Number [Redacted]  
 Account Status as of Statement Date Current  
 Last Payment Made [Redacted]  
 Monthly Payment [Redacted]  
 Past Due [Redacted]  
 Unpaid Fees and Charges [Redacted]

**TOTAL AMOUNT DUE**

[Redacted] by [Redacted]

Principal Balance [Redacted]  
 Estimated Payoff\* [Redacted]  
 by [Redacted]

\*Balance includes principal, accrued interest, and unpaid fees and charges as of the statement date

**ACCOUNT ALERTS & IMPORTANT INFORMATION**





No valid work phone number, please update online.

**ACCOUNT ACTIVITY SINCE LAST STATEMENT**

Date	Description	Total	Principal	Interest	Late Fees	Other Fees
[Redacted]	Payment Made	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]

© [Redacted] All rights reserved.  
 Questions? Go to [Redacted] or call [Redacted]

**FREE PAYMENT OPTIONS**

-  Pay using Auto Pay when you sign up by visiting [Redacted] or call us at [Redacted] to request the Auto Pay authorization form by mail
-  Pay online using a checking/savings account at [Redacted]
-  Pay by phone using a checking/savings account on our automated system at [Redacted]
-  Pay by mail: [Redacted]

Please include your account number on your check [Redacted] for delivery.

PD  
5/2/23



### ACCOUNT INFORMATION

Statement Date ██████████  
 Account Number ██████████  
 Account Status as of Statement Date Current  
 Last Payment Made ██████████  
 Monthly Payment ██████████  
 Past Due ██████████  
 Unpaid Fees and Charges ██████████

### TOTAL AMOUNT DUE

██████████ by ██████████

Principal Balance ██████████  
 Estimated Payoff\* ██████████  
 by ██████████

\*Balance includes principal, accrued interest, and unpaid fees and charges as of the statement date

### ACCOUNT ALERTS & IMPORTANT INFORMATION


No valid work phone number, please update online.


### ACCOUNT ACTIVITY SINCE LAST STATEMENT


Date	Description	Total	Principal	Interest	Late Fees	Other Fees
██████████	Payment Made	██████████	██████████	██████████	██████████	██████████


© ██████████ ██████████ rights reserved.  
 Questions? Go to ██████████ or call ██████████

### FREE PAYMENT OPTIONS

 Pay using Auto Pay when you sign up by visiting MyAccount.██████████.com or call us at ██████████ to request the Auto Pay authorization form by mail

 Pay online using a checking/savings account at ██████████

 Pay by phone using a checking/savings account on our automated system at ██████████

 Pay by mail: ██████████

Please include your account number on your check or money order. Allow ██████████ for delivery.

4100 10th Ave. South  
Great Falls, MT 59405  
Phone: [REDACTED]

\*INVOICE\*

PAGE 1

CUSTOMER #: [REDACTED]

AND [REDACTED]

HOME: [REDACTED] CONT: [REDACTED]  
BUS: [REDACTED] CELL: [REDACTED]

SERVICE ADVISOR: [REDACTED]

COLOR	YEAR	MODEL	LICENSE	MILEAGE IN / OUT	TAG
BLACK	19	GMC 1/2T	[REDACTED]	[REDACTED]	[REDACTED]

DEL. DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	CASH	[REDACTED]
------------	------------	------------	------------	------------	------------	------	------------

R.O. OPENED	READY	OPTIONS:	SOLD-STK:	DLR:	ENG:	LITER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

OPCODE	TECH	TYPE	HOURS	LIST	NET
--------	------	------	-------	------	-----

A CUSTOMER STATES A VEHICLE PULLED OUT IN FRONT OF HIM, THEN LOW OIL PRESSURE LIGHT CAME ON, CUSTOMER SHUT OFF TRUCK AND IT WOULDNT RESTART, CUSTOMER SAW PUDDLES OF OIL  
CAUSE: FAILED ENGINE & ENGINE OIL COOLER  
WARR WARRANTY

STETSON, [REDACTED] LIC#: N

1	GM			3643.74	3643.74
1	ENGINE		7081.03	7081.03	7081.03
2	(S)GASKET		17.76	17.76	35.52
8	(S)GASKET				
1	(S)HOSE				
1	06P TRANSMISSION COOLER FLUSH				19.49
1	BOLT				115.08
1	(S)FILTER		7.84		
8	FULL SYNTHETIC		7.99	6.84	54.72
2	COOLANT				
	FLUID		9	8.62	
1	W-(S)RADIATOR				
1	(S)SEAL				
1	(S)SEAL				
1	(S)BELT KIT		85.26	78.06	78.06
1	(S)BLOCK			48	117.48

I verified the vehicle will not crank over. The engine oil will not register onto the dip stick. I towed the vehicle in and found the engine oil cooler line has blown apart. The crank cannot be turned in either direction. The engine is seized due to the loss of engine oil. I recommend replacing the engine assembly. [REDACTED] requires a bearing failure evaluation in order to determine the need for oil cooler line requirement. In this case the oil cooler lines are needed. I recommend replacing the engine assembly with oil cooler lines and oil cooler. I replaced engine assembly and during the removal of the engine i had to leave the torque converter attached. This made a significant

We Sincerely thank you for choosing Taylor's Auto Max for all your vehicle maintenance and repairs. Please contact our service manager if any problems arises with the work performed. Our goal is total customer satisfaction!

I hereby authorize the repair work herein set forth to be done along with the necessary material and agree that you are not responsible for loss or damage to vehicle or articles left in vehicle in case of fire, theft, or any other cause beyond your control or for any delays caused by unavailability of parts or delays in parts shipments by the supplier or transporter. I hereby grant you and/or your employees permission to operate the vehicle herein described on streets, highways or elsewhere for the purpose of testing and/or inspection. An express mechanic's lien is hereby acknowledged on above vehicle to secure the amount of repairs thereto.

X

DESCRIPTION	[REDACTED] S
LABOR AMOUNT	
PARTS AMOUNT	
GAS, OIL, LUBE	
SUBLE [REDACTED]OUNT	
MISC. CHARGES	
[REDACTED] CHARGES	
LESS INSURANCE	
SALES TAX	
PLEASE PAY THIS AMOUNT	

CUSTOMER #: [REDACTED]

\*INVOICE\*

[REDACTED] AND [REDACTED]

PAGE 1

Phone: [REDACTED]

HOME: [REDACTED] CONT: [REDACTED]  
 BUS: [REDACTED] CELL: [REDACTED]

SERVICE ADVISOR: [REDACTED]

COLOR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN / OUT	TAG
BLACK	19 [REDACTED]	[REDACTED]		[REDACTED]	[REDACTED]
DEL. DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE
R.O. OPENED	READY	OPTIONS:	SOLD-STK:	DLR:	ENG: [REDACTED] LITER

LINE	OPCODE	TECH	HOURS	LIST	NET
------	--------	------	-------	------	-----

A CUSTOMER STATES A VEHICLE PULLED OUT IN FRONT OF HIM, THEN LOW OIL PRESSURE LIGHT CAME ON, CUSTOMER SHUT OFF TRUCK AND IT WOULDNT RESTART, CUSTOMER SAW PUDDLES OF OIL  
 CAUSE: FAILED [REDACTED] & [REDACTED] OIL COOLER LINE

WARR WARRANTY

STETSON, [REDACTED] LIC#: N

1	[REDACTED]				
2	(S) GASKET			17.76	17.76 35.52
8	(S) GASKET				29.44
1	(S) HOSE				
1	06P TRANSMISSION COOLER FLUSH				
1	BOLT				115.08
1	(S) FILTER			7.84	7.18 7.18
8	FULL SYNTHETIC				.84 54.72
2	COOLANT				51.08
	FLUID			9.42	8.62 68.96
1	W- (S) RADIATOR				526.83
	(S) [REDACTED]				.77
1	(S) [REDACTED]				17.80
1	(S) BELT KIT			85.26	78.06 78.06
1	(S) BLOCK				

I verified the vehicle will not crank over. The engine oil will not register onto the dip stick. I towed the vehicle in and found the engine oil cooler line has blown apart. The crank cannot be turned in either direction. The engine is seized due to the loss of engine oil. I recommend replacing the engine assembly. [REDACTED] requires a bearing failure evaluation in order to determine the need for oil cooler line requirement. In this case the oil cooler lines are needed. I recommend replacing the engine assembly with oil cooler lines and oil cooler. I replaced engine assembly and during the removal of the engine i had to leave the torque converter attached. This made a significant

We Sincerely thank you for choosing Taylor's Auto Max for all your vehicle maintenance and repairs. Please contact our service manager if any problems arises with the work performed. Our goal is total customer satisfaction!

I hereby authorize the repair work herein set forth to be done along with the necessary material and agree that you are not responsible for loss or damage to vehicle or articles left in vehicle in case of fire, theft, or any other cause beyond your control or for any delays caused by unavailability of parts or delays in parts shipments by the supplier or transporter. I hereby grant you and/or your employees permission to operate the vehicle herein described on streets, highways or elsewhere for the purpose of testing and/or inspection. An express mechanic's lien is hereby acknowledged on above vehicle to secure the amount of repairs thereto.

X

DESCRIPTION	[REDACTED] S
LABOR AMOUNT	
PARTS AMOUNT	
GAS, OIL, LUBE	
SUBLE [REDACTED]OUNT	
MISC. CHARGES	
[REDACTED] CHARGES	
LESS INSURANCE	
SALES TAX	
PLEASE PAY THIS AMOUNT	

# Retail Installment Contract and Security Agreement

Seller Name and Address	Buyer(s) Name(s) and Address(es)	Summary
		No. _____
		Date _____

Business, commercial or agricultural purpose Contract.

## Truth-In-Lending Disclosure

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
14.20%	\$ 22711.07	\$ 43432.24	\$ 60143.25	\$ 7425.00 \$ 60750.25

**Payment Schedule.** Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
75	\$ 881.91	MONTHLY BEGINNING 01/17/2025
N/A	N/A	N/A
N/A	N/A	N/A

**Security.** You are giving us a security interest in the Property purchased.

**Late Charge.** If all or any portion of a payment is not paid within [redacted] of its due date, you will be charged a late charge of [redacted].

**Prepayment.** If you pay off this Contract early, you will not have to pay a penalty.

**Contract Provisions.** You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

## Description of Property

Year	Make	Model	Style	Odometer Mileage
2019	GMC	1/2T	4x4	41023
<input type="checkbox"/> New <input checked="" type="checkbox"/> Used <input type="checkbox"/> Demo				Other: N/A

## Description of Trade-In

2014 GMC ACADIA [redacted]

## Sales Agreement

**Payment.** You promise to pay us the principal amount of \$ 43432.24 plus finance charges accruing on the unpaid balance at the rate of 14.20% per year from the date of this Contract until paid in full. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the *Truth-In-Lending Disclosure*. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

**Down Payment.** You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the *Itemization of Amount Financed*.

You agree to make deferred down payments as set forth in your Payment Schedule.

## Conditional Delivery

**Conditional Delivery.** If checked, you agree that the following agreement regarding securing financing ("Agreement") applies: N/A. The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.

## Additional Protections

You may buy any of the following voluntary protection plans. They are not required to obtain credit, are not a factor in the credit decision, and are not a factor in the terms of the credit or the related sale of the Vehicle. The voluntary protections will not be provided unless you sign and agree to pay the additional cost.

Your signature below means that you want the described item and that you have received and reviewed a copy of the contract(s) for the product(s). If no coverage or charge is given for an item, you have declined any such coverage we offered.

**Service Contract**

Term 72 MOS. 91017 MILES

## Itemization of Amount Financed

- a. Price of Vehicle, etc. (incl. sales tax of \$ N/A) \$ 49150.00
- b. Service Contract, paid to: PORTFOLIO \$ 3105.00
- c. Cash Price (a+b) \$ 52255.00
- d. Trade-in allowance \$ 16500.00
- e. Less: Amount owing, paid to (includes m): Carmax Auto Finance \$ 7575.00
- f. Net trade-in (d-e; if negative, enter \$0 here and enter the amount on line m) \$ 6925.00

o. Insurance premiums paid to insurance company(ies) \$ \_\_\_\_\_  
 p. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 q. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 r. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 s. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 t. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 u. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 v. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 w. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 x. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 y. To: \_\_\_\_\_ \$ \_\_\_\_\_  
 z. Total Other Charges/Amts Paid (m thru y) \$ \_\_\_\_\_  
 aa. Prepaid Finance Charge \$ \_\_\_\_\_  
 bb. Amount Financed (I+z-aa) \$ \_\_\_\_\_

We may retain or receive a portion of any amounts paid to others.

**Insurance Disclosures**

**Credit Insurance.** Credit life and credit disability (accident and health) are not required to obtain credit and are not a factor in the credit decision. We will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below **only** the coverages you have chosen to purchase.

**Credit Life**

Single  Joint  None  
 Premium \$ \_\_\_\_\_ Term \_\_\_\_\_  
 Insured \_\_\_\_\_

**Credit Disability**

Single  Joint  None  
 Premium \$ \_\_\_\_\_ Term \_\_\_\_\_  
 Insured \_\_\_\_\_

Your signature below means you want (only) the insurance coverage(s) quoted above. If "None" is checked, you have declined the coverage we offered.

By: \_\_\_\_\_  
 By: \_\_\_\_\_  
 By: \_\_\_\_\_

**Property Insurance.** You must insure the Property. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \_\_\_\_\_ . If you get insurance from or through us you will pay \$ \_\_\_\_\_ for \_\_\_\_\_ of coverage. The required insurance is limited to substantial risk of loss, damage or destruction of the Property. Further insurance is optional and is not included unless checked below.

This premium is calculated as follows:

\$ \_\_\_\_\_ Deductible, Collision Cov. \$ \_\_\_\_\_  
 \$ \_\_\_\_\_ Deductible, Comprehensive \$ \_\_\_\_\_  
 Fire-Theft and Combined Additional Cov. \$ \_\_\_\_\_  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Liability insurance coverage for bodily injury and property damage caused to others is not included in this Contract unless checked and indicated.**

**Single-Interest Insurance.** You must purchase single-interest insurance as part of this sale transaction. You may purchase the coverage from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$ \_\_\_\_\_ for \_\_\_\_\_ of coverage.

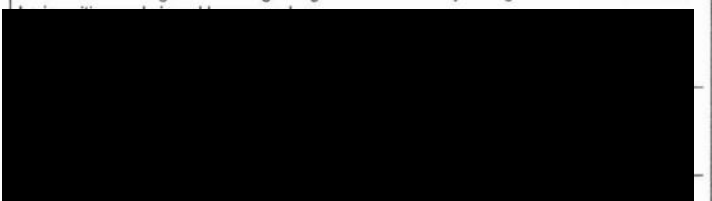
Price \$ \_\_\_\_\_  
 Coverage \_\_\_\_\_  
 By: \_\_\_\_\_ Date \_\_\_\_\_  
 By: \_\_\_\_\_ Date \_\_\_\_\_  
 By: \_\_\_\_\_ Date \_\_\_\_\_

**Signature Notices**

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

**Signatures**

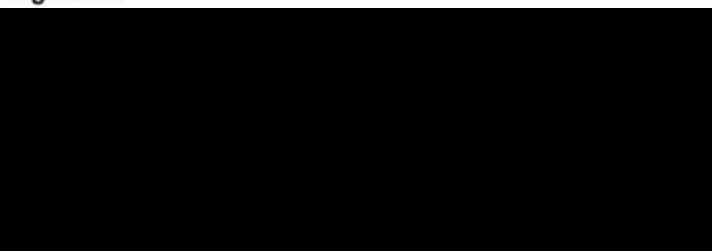
**Entire Agreement.** Your and our entire agreement is contained in this Contract. There are no unwritten agreements regarding this Contract. Any change to this Contract must



By: \_\_\_\_\_ Date \_\_\_\_\_

- 1. NOTICE TO THE BUYER.** Do not sign this contract before you read it or if it contains any blank spaces other than blank spaces for the serial number of the goods or other similar information and the due date of the first installment if the goods have not been delivered to you at the time you sign the contract.
- 2. You are entitled to an exact copy of the contract bearing your signature.**
- 3. Under the law, you have the right to pay off in advance the full amount due and to obtain a partial refund of the finance charge.**

**By signing below, you agree to the terms of this Contract. You acknowledge that you received a completed copy of the Contract signed by the Seller and that you had a chance to read and review it before you signed it.**



By: \_\_\_\_\_ Date \_\_\_\_\_  
 Seller \_\_\_\_\_  
 By: AUTOMOTIVE CREDIT RESOURCES Date 12/03/22

**Assignment.** This Contract and Security Agreement is assigned to \_\_\_\_\_, the Assignee, phone \_\_\_\_\_ This assignment is made  under the terms of a separate