



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

Account: [REDACTED] CHECKING Current Time: 05/03/23 5:39:32 PM

Current Balance: \$2,110.81
 Available Balance: \$1,550.73

Date ▾	Ref/Check No	Description	Debit	Credit	Balance
03/06/2023		[REDACTED]	-\$3.88		\$1,228.22
03/06/2023		[REDACTED]	-\$2.00		\$1,232.10
03/06/2023		[REDACTED]	-\$18.00		\$1,234.10
03/05/2023		[REDACTED]	-\$66.43		\$1,252.10
03/05/2023		[REDACTED]	-\$10.75		\$1,318.53
03/04/2023		[REDACTED]	-\$47.02		\$1,329.28
03/03/2023		[REDACTED]	-\$5.21		\$1,376.30
03/03/2023		[REDACTED]	-\$16.89		\$1,381.51
03/03/2023	[REDACTED]	[REDACTED]	-\$1,450.00		\$1,398.40
03/03/2023		[REDACTED]	-\$88.30		\$2,848.40
03/03/2023		[REDACTED]	-\$503.00		\$2,936.70
03/03/2023		[REDACTED]	-\$881.91		\$3,439.70
03/03/2023		[REDACTED]	-\$348.91		\$4,321.61



Account: 0030 CHECKING Current Time: 05/03/23 5:23:05 PM

Current Balance: \$2,110.81
Available Balance: \$1,550.73

Date	Ref/Check No	Description	Debit	Credit	Balance
04/12/2023			-500.00		\$358.31
04/12/2023				\$652.75	\$858.31
04/11/2023				\$505.00	\$205.56
04/05/2023			-30.00		-\$299.44
04/05/2023			-700.00		-\$269.44
04/05/2023				\$251.42	\$430.56
04/04/2023			-381.00		\$179.14
04/04/2023			-1,450.00		\$560.14
04/04/2023			-200.00		\$2,010.14
04/04/2023			-144.73		\$2,210.14
04/04/2023			-70.09		\$2,354.87
04/04/2023			-6.00		\$2,424.96
04/04/2023			-20.00		\$2,430.96
04/04/2023			-178.77		\$2,450.96
04/04/2023			-274.09		\$2,629.73
04/04/2023			-377.81		\$2,903.82
04/04/2023			-348.82		\$3,281.63
04/03/2023			-203.63		\$3,630.45
04/03/2023			-503.00		\$3,834.08
04/03/2023			-881.91		\$4,337.08
04/03/2023			-687.53		\$5,218.99
04/03/2023			-78.35		\$5,906.52
04/02/2023			-88.30		\$5,984.87
04/02/2023			-270.46		\$6,073.17
04/02/2023			-50.00		\$6,343.63
Totals:			Debits: -\$7,444.49	Credits: \$1,409.17	



Account: 0030 CHECKING Current Time: 05/03/23 5:21:01 PM

Current Balance: \$2,110.81
Available Balance: \$1,550.73

Date	Ref/Check No	Description	Debit	Credit	Balance
05/03/2023			-171.38		\$1,550.73
05/03/2023			-176.51		\$1,722.11
05/03/2023			-212.19		\$1,898.62
05/03/2023				292.08	\$2,110.81
05/03/2023			-490.50		\$1,818.73
05/03/2023			-503.00		\$2,309.23
05/03/2023			-35.00		\$2,812.23
05/03/2023			-687.53		\$2,847.23
05/03/2023			-348.82		\$3,534.76
05/03/2023			-274.09		\$3,883.58
05/02/2023			-381.00		\$4,157.67
05/02/2023			-35.24		\$4,538.67
05/02/2023			-377.81		\$4,573.91
05/02/2023			-885.66		\$4,951.72
05/01/2023			-9.47		\$5,837.38
05/01/2023			-18.50		\$5,846.85
05/01/2023			-221.00		\$5,865.35
05/01/2023			-227.93		\$6,086.35
05/01/2023			-450.00		\$6,314.28
05/01/2023			-100.00		\$6,764.28
05/01/2023			-263.84		\$6,864.28
04/30/2023			-151.41		\$7,128.12
04/30/2023			-43.00		\$7,279.53
04/29/2023			-173.39		\$7,322.53
04/29/2023			-109.83		\$7,495.92
Totals:		Transactions: 25	Debits: -\$6,347.10	Credits: \$292.08	



ACCOUNT INFORMATION

Statement Date 02/25/2023
 Account Number [REDACTED]
 Account Status as of Statement Date Current
 Last Payment Made 02/06/2023
 Monthly Payment \$881.91
 Past Due \$0.00
 Unpaid Fees and Charges \$0.00

TOTAL AMOUNT DUE

\$881.91 by 03/17/2023

Principal Balance \$42,761.98
 Estimated Payoff* \$43,078.07
 by 02/25/2023

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

8577004594 PRESORT PBPS012 <3>



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
02/06/23	Payment Made	-\$881.91	-\$312.15	-\$569.76	\$0.00	\$0.00

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Questions? Go to MyAccount.SantanderConsumerUSA.com or call 888.222.4227.

FREE PAYMENT OPTIONS

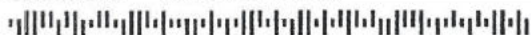
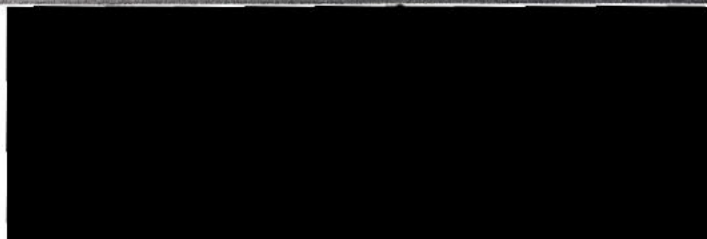
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Pay by phone using a checking/savings account on our automated system at 888.222.4227

Pay by mail: Santander Consumer USA
 P.O. Box 660633
 Dallas, TX 75266-0633

Please include your account number on your check or money order. Allow 5-7 days for delivery.



ACCOUNT INFORMATION

Statement Date 01/28/2023
 Account Number [REDACTED]
 Account Status as of Statement Date Current
 Last Payment Made 01/03/2023
 Monthly Payment \$881.91
 Past Due \$0.00
 Unpaid Fees and Charges \$0.00

TOTAL AMOUNT DUE

\$881.91 by 02/17/2023

Principal Balance \$43,074.13
 Estimated Payoff* \$43,493.07
 by 01/28/2023

*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
01/03/23	Payment Made	-\$881.91	-\$358.11	-\$523.80	\$0.00	\$0.00

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-  Pay by phone using a checking/savings account on our automated system at 888.222.4227
-  Pay by mail: Santander Consumer USA
 P.O. Box 660633
 Dallas, TX 75266-0633

Please include your account number on your check



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ACCOUNT INFORMATION

Statement Date 04/27/2023
 Account Number [REDACTED]
 Account Status as of Statement Date Current
 Last Payment Made 03/31/2023
 Monthly Payment \$881.91
 Past Due \$0.00
 Unpaid Fees and Charges \$0.00

TOTAL AMOUNT DUE
\$881.91 by 05/17/2023

Principal Balance \$41,874.05
 Estimated Payoff* \$42,313.90
 by 04/27/2023

*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
03/31/23	Payment Made	-\$881.91	-\$388.65	-\$493.26	\$0.00	\$0.00

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 Dallas, TX 75266-0633

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4100 10th Ave. South
Great Falls, MT 59405
Phone: (406) 727-0377

INVOICE

PAGE 1

SERVICE ADVISOR: 259 JOSHUA BUNCH

CUSTOMER #: [REDACTED]

GREAT FALLS, MT [REDACTED]

HOME: [REDACTED]

BUS: [REDACTED]

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN / OUT	TAG	
BLACK	19	GMC 1/2T	[REDACTED]	[REDACTED]	41983/41983	[REDACTED]	
DEL. DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
03DEC22 DD			17:30 28MAR23		145.00	CASH	28APR23
R.O. OPENED	READY	OPTIONS: SOLD-STK:G2662A DLR:TAM ENG:6.2 LITER					
15:08 27FEB23	14:05 28APR23						

LINE	OPCODE	TECH	TYPE	HOURS	LIST	NET	TOTAL
------	--------	------	------	-------	------	-----	-------

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 LINE
WARR WARRANTY

861 STETSON, WATTS LIC#: N
WFGM

						3643.74	3643.74
1	12690558	ENGINE			7081.03	7081.03	7081.03
2	12657093	(S)GASKET			17.76	17.76	35.52
8	12626354	(S)GASKET			3.68	3.68	29.44
1	86788215	(S)HOSE			158.34	158.34	158.34
1	999MP-AM006P	TRANSMISSION COOLER FLUSH			19.49	19.49	19.49
12	11546600	BOLT			9.59	9.59	115.08
1	19433949	(S)FILTER			7.84	7.18	7.18
8	DEXOS0-20	FULL SYNTHETIC			7.99	6.84	54.72
2	12346290	COOLANT			27.90	25.54	51.08
8	19352619	FLUID			9.42	8.62	68.96
1	85575814	W-(S)RADIATOR			526.83	526.83	526.83
1	15035747	(S)SEAL			19.77	19.77	19.77
1	15077362	(S)SEAL			17.80	17.80	17.80
1	12658178	(S)BELT KIT			85.26	78.06	78.06
1	84646132	(S)BLOCK			117.48	117.48	117.48

41983 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. #PIP5900 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	TOTALS
LABOR AMOUNT	
PARTS AMOUNT	
GAS, OIL, LUBE	
SUBLET AMOUNT	
MISC. CHARGES	
TOTAL CHARGES	
LESS INSURANCE	
SALES TAX	
PLEASE PAY THIS AMOUNT	

4100 10th Ave. South
Great Falls, MT 59405
Phone: (406) 727-0377

INVOICE

PAGE 1

SERVICE ADVISOR: 259 JOSHUA BUNCH

CUSTOMER #: [REDACTED]

GREAT FALLS, MT

Table with columns: COLOR, YEAR, MAKE/MODEL, VIN, LICENSE, MILEAGE IN / OUT, TAG, DEL. DATE, PROD. DATE, WARR. EXP., PROMISED, PO NO., RATE, PAYMENT, INV. DATE. Includes data for 03DEC22 DD, 17:30 28MAR23, 145.00, CASH, 28APR23.

Table with columns: LINE, OPCODE, TECH, TYPE, HOURS, LIST, NET, TOTAL. Includes data for 15:08 27FEB23, 14:05 28APR23.

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 LINE WARR WARRANTY

861 STETSON, WATTS LIC#: N WFGM

Table with columns: Description, LIST, NET, TOTAL. Lists items like 1 12690558 ENGINE, 2 12657093 (S) GASKET, etc.

41983 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. #PIP5900 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

Table with columns: DESCRIPTION, TOTALS. Includes rows for LABOR AMOUNT, PARTS AMOUNT, GAS, OIL, LUBE, SUBLET AMOUNT, MISC. CHARGES, TOTAL 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%	\$ 22711.01	\$ 43432.24	\$ 60143.24	\$ 2775.00 \$ 60000.00

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
15	\$ 381.91	MONTHLY BEGINNING 01/17/2023
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 10 days of its due date, you will be charged a late charge of \$10.00.

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	Vehicle Identification Number	Odometer Mileage
2019	GMC	1/2T	4x4	[REDACTED]	41023
<input type="checkbox"/> New <input 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 HOLD'S

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)		\$ 8925.00

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 (l+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 \$ N/A Term N/A

Insured _____

Credit Disability

Single Joint None

Premium \$ N/A Term N/A

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: _____ DOB _____

By: _____ DOB _____

By: _____ DOB _____

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 \$ N/A. If you get insurance from or through us you will pay \$ N/A for N/A 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:

\$ N/A Deductible, Collision Cov. \$ N/A
 \$ N/A Deductible, Comprehensive \$ N/A
 Fire-Theft and Combined Additional Cov. \$ N/A
 _____ \$ N/A

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 \$ N/A for N/A 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 be in writing and signed by you and us.

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.

Buyer

By: _____ Date _____

Seller

By: AUTOMOTIVE CREDIT RESOURCES Date _____

Assignment. This Contract and Security Agreement is assigned to SANTANDER CONSUMER USA IN PO BOX 951288
FORT WORTH TX 76101, the Assignee, phone _____ This assignment is made under the terms of a separate _____