



United FCU



✓ Approved

Applicant(s)

Applicant Name

Co-Applicant Name

Financing Information

Product

Amount (includes TT&L)

Term

Acquisition Fee

Buy Rate

LTV Ratio

FICO Score

Tier Level

Reference

Ref ID

Email

Fax

Decision Date

Analyst

Phone

Lender Support

Vehicle

Y/M/M

Mileage

VIN

Trim

Condition

2019/GMC LIGHT DUTY/SIERRA 1500

20,000

CREW CAB SLT 4WD

USED

Stipulations

1. Copy of NADA Book Out

2. Backend: Greater of \$3,000 or 20% of approved amount w/ a \$4,500 cap PLUS \$1,000 GAP

Additional Information

Comments



6/15/2021 7:19p.m.

Analyst

MEMBER, APPROVED FOR THE AMOUNT REQUESTED 35000, 53%LTV, 3.2%/TIER1+, 60 MONHTS, NEED COPY OF NADA, THANK YOU,GARO

06/15/2021 7:18 p.m.

Garro Malakian

(269) 982-1400

(269) 985-4896

GUARANTEE OF LIEN AGREEMENT

Date: 6-16-21

To: United Federal Credit Union ("Credit Union")

Buyer Name(s):

Vehicle Description (Year/Make/Model):

2019 GMC Sierra 1500

VIN:

Total Amount Financed:

\$20,167.⁰⁰

Sale/Contract Date:

For valuable consideration, receipt of which is hereby acknowledged, the undersigned Dealer agrees to submit the appropriate paperwork to provide the certificate of title for the above named vehicle, which shall list only the Credit Union's recorded first priority lien as a lien on the vehicle, within 20 days from the Sale/Contract Date and to provide the Credit Union evidence of such title within 60 days thereafter.

The lienholder shall be listed as:

United Federal Credit Union
2807 South State Street
St. Joseph, MI 49085

In the event the Dealer fails to do so, Dealer unconditionally agrees to repurchase the retail contract, and to pay the outstanding balance and any unpaid finance charges thereon, plus any cost incurred by the Credit Union in attempting to obtain title and/or enforcing this Guarantee of Lien Agreement. Upon the Dealer's repurchase of the retail contract, the Credit Union agrees to assign the retail contract back to the Dealer along with any interest the Credit Union has in the vehicle.

Upon the Credit Union's acceptance of this Guarantee of Lien Agreement, the terms of this Agreement shall be deemed to amend and supplement the terms of the Agreement for Assignment and Acceptance of Motor Vehicle Purchase Agreements between the Credit Union and the Dealer. If there is any conflict between the terms of this Agreement and those of the Agreement for Assignment and Acceptance of Motor Vehicle Purchase Agreements, the terms of this Agreement shall control. This Agreement shall be binding upon the successors and assigns of the Credit Union and the Dealer.

Dated:

DEALER: Broadway Motors

By:

Print Name: Michael Dawson

Its:

Mngr.

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

INSTRUCTIONS:

- You may apply for credit in your name alone, whether or not you are married.
- (1) Please indicate whether you are applying for Individual Credit Joint Credit Community Property State Business Application
- (2) If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A.
- (3) If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.

* If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant.

A. APPLICANT INFORMATION

Last Name		First Name		Middle Initial	Social Security Number		Birth Date	
Address		Apt # / Suite #	P.O. Box	Rural Route	City	State	Zip	
Home Phone		Cell Phone		Residential Status		Time at Address		Rent/Mtg. Pmt. \$
		<input checked="" type="checkbox"/> Homeowner <input type="checkbox"/> Rent <input type="checkbox"/> Family <input type="checkbox"/> Other		5 Yrs. ___ Mos.		586.00		
E-Mail Address				Driver's License No.		Driver's License State		Time at Previous Address
								___ Yrs. ___ Mos.
Previous Full Address (if less than 2 years)			Apt # / Suite #	P.O. Box	Rural Route	City	State	Zip
Employer Name			Employment Type					
smoky b's bbq			<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other					
Salary	Salary Type		Occupation		Length of Employment		Work Phone Number *	
	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually		manager		1 Yrs. ___ Mos.			
Previous Employer Name			Previous Employment Type					
			<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other					
Previous Occupation		Length of Employment		Previous Work Phone Number				
driver		3 Yrs. ___ Mos.						
Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.								
Other Income (Monthly)		Source of Other Income		By Signing, you certify that the Income entered on this Credit Application is accurate.				
				<input checked="" type="checkbox"/>				

Comments

AGREEMENT

The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers; in addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by the dealer and such financial institutions.

You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time during the term of your financing. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that the dealer and the financial institutions may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide such dealer and financial institutions with such information. You further authorize the dealer and the financial institutions to gather whatever credit and employment history each considers necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. The dealer and the financial institutions may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

You consent to receive autodialed, prerecorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

You consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the following number(s) (479)208-1775 including any cell phone numbers. You understand that this consent is not a condition of purchase or credit.

You opt in You do not opt in

Signature of Applicant for election above: _____

Your dealer will inform you of the name and address of the financing sources to which this application shall be sent.

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON ALL PAGES OF THIS APPLICATION.

X

Dealer Name: Broadway Motors

Dealer Phone #: 479-410-2080

Dealer Fax #: 479-471-0702

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

B. CO-APPLICANT INFORMATION

Last Name		First Name		Middle Initial	Social Security Number	Birth Date	Relationship
[REDACTED]		[REDACTED]			[REDACTED]	[REDACTED]	Spouse
Address			Apt # / Suite #	P.O. Box	Rural Route	City	State Zip
[REDACTED]						VAN BUREN	AR [REDACTED]
Home Phone	Cell Phone	Residential Status			Time at Address	Rent/Mtg. Pmt. \$	
[REDACTED]	[REDACTED]	<input type="checkbox"/> Homeowner <input type="checkbox"/> Rent <input checked="" type="checkbox"/> Family <input type="checkbox"/> Other			5 Yrs. ___ Mos.	0.00	
E-Mail Address				Driver's License No.	Driver's License State	Time at Previous Address	
						___ Yrs. ___ Mos.	
Previous Full Address (if less than 2 years)			Apt # / Suite #	P.O. Box	Rural Route	City	State Zip
Employer Name				Employment Type			
[REDACTED]				<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other			
Salary	Salary Type		Occupation			Length of Employment	Work Phone Number *
[REDACTED]	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually		benefits admin			2 Yrs. ___ Mos.	[REDACTED]
Previous Employer Name				Previous Employment Type			
				<input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other			
Previous Occupation			Length of Employment	Previous Work Phone Number			
			___ Yrs. ___ Mos.				
Allmony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.							
Other Income (Monthly)		Source of Other Income		By Signing, you certify that the Income entered on this Credit Application is accurate.			
				<input checked="" type="checkbox"/>			
Comments							

AGREEMENT

The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers; in addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by the dealer and such financial institutions.

You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time during the term of your financing. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that the dealer and the financial institutions may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide such dealer and financial institutions with such information. You further authorize the dealer and the financial institutions to gather whatever credit and employment history each considers necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. The dealer and the financial institutions may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

You consent to receive autodialed, prerecorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

You consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the following number(s) (479)561-1407 including any cell phone numbers. You understand that this consent is not a condition of purchase or credit.

You opt in

You do not opt in

Signature of Applicant for election above: _____

Your dealer will inform you of the name and address of the financing sources to which this application shall be sent.

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON ALL PAGES OF THIS APPLICATION.

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT No. [REDACTED] Date [REDACTED]	Seller BROADWAY MOTORS 809 BROADWAY VAN BUREN, AR 72956-	Buyer [REDACTED] VAN BUREN, AR [REDACTED]
	"We" and "us" mean the Seller above, its successors and assigns.	"You" and "your" mean each Buyer above, and guarantor, jointly and individually.

SALE: You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement (Contract), the Motor Vehicle (Vehicle) and services described below.

Description of Motor Vehicle Purchased	Year 2019	VIN [REDACTED]	Other:
	Make GMC	Lic. No./Year	
	Model SIERRA K1500	<input checked="" type="checkbox"/> New <input type="checkbox"/> Used	

Description of Trade-In: 2014 CHEVROLET SILVERADO C150 [REDACTED]

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle and all accessions to the Vehicle, together called Property. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 20107.00, plus finance charges accruing on the unpaid balance at the rate of 3.2% per year from today's date until paid in full. Finance charges accrue on a 365 day basis. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

SERVICE AND HANDLING FEE: You agree to pay a service and handling fee of \$ 57.00. A service and handling fee is not an official fee. A service and handling fee is not required by law but may be charged to the customer for performing services and handling documents relating to the closing of a sale or lease. The service and handling fee may result in profit to the dealer. The service and handling fee does not include payment for the preparation of legal documents. This notice is required by law.

PREPAYMENT PENALTY: Upon voluntary prepayment in full, or acceleration after default, we will charge and you agree to pay a prepayment penalty in the amount of \$ N/A.

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the ITEMIZATION OF AMOUNT FINANCED. You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALE PRICE
The cost of your credit as a yearly rate. 3.200 %	The dollar amount the credit will cost you. \$ 1712.60	The amount of credit provided to you or on your behalf. \$ 20107.00	The amount you will have paid when you have made all scheduled payments. \$ 21819.60	The total cost of your purchase on credit, including your down payment of \$ 36000.00 \$ 57819.60

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
59	<u>363.66</u>	MONTHLY Beginning <u>08-03-2021</u>
1	363.66	Due On <u>07-03-2026</u>

Security: You are giving a security interest in the Motor Vehicle purchased.
 Late Charge: If a payment is more than 10 days late, you will be charged \$25.00

Prepayment: If you pay off this Contract early, you may 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.

CREDIT INSURANCE: Credit life, credit disability (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and 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: Insured _____
 Single Joint Prem. \$ N/A Term _____

Credit Disability: Insured _____
 Single Joint Prem. \$ N/A Term _____

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offered.

Buyer 08-23-1987 d/o/b Buyer 10-12-1993 d/o/b

PROPERTY INSURANCE: You must insure the Property securing this Contract. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ 500. If you get insurance from or through us you will pay \$ N/A for _____ of coverage.
 This premium is calculated as follows:

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

SERVICE CONTRACT: With your purchase of the Vehicle, you agree to purchase a Service Contract to cover _____
N/A. This Service Contract will be in effect for N/A.

ASSIGNMENT: This Contract and Security Agreement is assigned to United Federal Credit Union, 2807 South State Street, Saint Joseph, MI 49085, the Assignee, phone (). This assignment is made under the terms of a separate agreement. under the terms of the ASSIGNMENT BY SELLER on page 2. This assignment is made with recourse. BROADWAY MOTORS
 Seller: By [Signature] Date 06-15-2021

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ <u>N/A</u>)	\$ <u>56000.00</u>
Service Contract, Paid to: _____	\$ <u>N/A</u>
Cash Price \$ <u>56000.00</u>	
Manufacturer's Rebate	\$ <u>N/A</u>
Cash Down Payment	\$ <u>15000.00</u>
Deferred Down Payment	\$ <u>N/A</u>
a. Total Cash/Rebate Down	\$ <u>15000.00</u>
b. Trade-In Allowance	\$ <u>21000.00</u>
c. Less: Amount owing	\$ <u>N/A</u>
Paid to (includes f.):	
d. Net Trade-In (b. minus c.)	\$ <u>21000.00</u>
e. Net Cash/Trade-In (a. plus d.)	\$ <u>36000.00</u>
f. Amount to Finance line e. (if e. is negative)	\$ <u>N/A</u>
Down Payment (e.; disclose as \$0 if negative)	\$ <u>36000.00</u>
Unpaid Balance of Cash Price \$ <u>20000.00</u>	
Paid to Public Officials - Filing Fees	\$ <u>49.00</u>
Insurance Premiums*	\$ <u>N/A</u>
Service and Handling Fee, Paid to Seller	\$ <u>57.00</u>
To: _____	\$ <u>N/A</u>
To: <u>OTHER FEES</u>	\$ <u>1.00</u>
To: _____	\$ <u>N/A</u>
Total Other Charges/Amounts Pd. to Others	\$ <u>107.00</u>
Less: Prepaid Finance Charges	\$ <u>N/A</u>
Amount Financed \$ <u>20107.00</u>	

*We may retain or receive a portion of this amount.

NOTICE TO BUYER

(1) Do not sign this agreement before you read it or if it contains any blank spaces. (2) You are entitled to a completely filled-in copy of this agreement. (3) Under the law, you have the right to pay off in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge.

BY SIGNING BELOW BUYER AGREES TO THE TERMS ON PAGES 1 AND 2 OF THIS CONTRACT AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS CONTRACT.

Buyer: Brandon Gann 06-15-2021
 Signature [Signature] Date
 Signature [Signature] Date 06-15-2021
 Seller: By [Signature]

ADDITIONAL TERMS OF THIS CONTRACT AND SECURITY AGREEMENT

GENERAL TERMS: You have been given the opportunity to purchase the Vehicle and described services for the Cash Price or the Total Sale Price. The Total Sale Price is the total price of the Vehicle and any services if you buy them over time. You agreed to purchase the items over time. The Total Sale Price shown in the TRUTH IN LENDING DISCLOSURES assumes that all payments will be made as scheduled. The actual amount you will pay may be more or less depending on your payment record.

We do not intend to charge or collect, and you do not agree to pay, any finance charge or fee, that is more than the maximum amount permitted for this sale by state or federal law. If you pay a finance charge or fee that is contrary to this provision, we will, instead, apply it first to reduce the principal balance, and when the principal has been paid in full, refund it to you.

You understand and agree that we (or our affiliate) will earn commissions or fees on any insurance products, and may earn such fees on other services that you buy through us or our affiliate.

If any section or provision of this Contract is not enforceable, the other terms will remain part of this Contract.

PREPAYMENT: You may prepay this Contract in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until you pay in full.

A refund of any prepaid, unearned insurance premiums may be obtained from us or from the insurance company named in your policy or certificate of insurance.

OWNERSHIP AND DUTIES TOWARD PROPERTY: By giving us a security interest in the Property, you represent and agree to the following:

- You will defend our interests in the Property against claims made by anyone else. You will do whatever is necessary to keep our claim to the Property ahead of the claim of anyone else.
- The security interest you are giving us in the Property comes ahead of the claim of any other of your general or secured creditors. You agree to sign any additional documents or provide us with any additional information we may require to keep our claim to the Property ahead of the claim of anyone else. You will not do anything to change our interest in the Property.
- You will keep the Property in your possession in good condition and repair. You will use the Property for its intended and lawful purposes. Unless otherwise agreed in writing, the Property will be located at your address listed on page 1 of this Contract.
- You will not attempt to sell the Property (unless it is properly identified inventory) or otherwise transfer any rights in the Property to anyone else, without our prior written consent.
- You will pay all taxes and assessments on the Property as they become due.
- You will notify us of any loss or damage to the Property. You will provide us reasonable access to the Property for the purpose of inspection. Our entry and inspection must be accomplished lawfully, and without breaching the peace.

DEFAULT: You will be in default on this Contract if any one of the following occurs (except as prohibited by law):

- You fail to perform any obligation that you have undertaken in this Contract.
- We, in good faith, believe that you cannot, or will not, pay or perform the obligations you have agreed to in this Contract.

If you default, you agree to pay our costs for collecting amounts owing, including, without limitation, court costs, reasonable attorneys' fees, and fees for repossession, repair, storage and sale of the Property securing this Contract.

If an event of default occurs as to any one of you, we may exercise our remedies against any or all of you.

REMEDIES: If you are in default on this Contract, we have all of the remedies provided by law and this Contract:

- We may require you to immediately pay us, subject to any refund required by law, the remaining unpaid balance of the amount financed, finance charges and all other agreed charges.
- We may pay taxes, assessments, or other liens or make repairs to the Property if you have not done so. We are not required to do so. Any amount we pay will be added to the amount you owe us and will be due immediately. This amount will earn finance charges from the date paid at the rate described in the PROMISE TO PAY AND PAYMENT TERMS section until paid in full.
- We may require you to make the Property available to us at a place we designate that is reasonably convenient to you and us.
- We may immediately take possession of the Property by legal process or self-help, but in doing so we may not breach the peace or unlawfully enter onto your premises. We may then sell the Property and apply what we receive as provided by law to our reasonable expenses and then toward your obligations.
- Except when prohibited by law, we may sue you for additional amounts if the proceeds of a sale do not pay all of the amounts you owe us.

By choosing any one or more of these remedies, we do not waive our right to later use another remedy. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again.

You agree that if any notice is required to be given to you of an intended sale or transfer of the Property, notice is reasonable if mailed to your last known address, as reflected in our records, at least 10 days before the date of the intended sale or transfer (or such other period of time as is required by law).

You agree that, subject to your right to recover such property, we may take possession of personal property left in or on the Property securing this Contract and taken into possession as provided above.

CREDITOR-PLACED INSURANCE NOTICE: You are giving us a security interest in the Property described in the Security section. You are required to maintain insurance on the Property to protect our interest until all debts secured by this Contract are paid. If you fail to provide evidence of insurance on the Property to us, we may place insurance on the Property and you will be responsible to pay for the costs of that creditor-placed insurance. At our option, the method of billing for creditor-placed insurance charges may create a balloon payment or extend the maturity date of the debts secured by this Contract.

You agree to buy property insurance on the Property protecting against loss and physical damage and subject to a maximum deductible amount indicated in the PROPERTY INSURANCE section, or as we will otherwise require. You will name us as loss payee on any such policy. In the event of loss or damage to the Property, we may require additional security or assurances of payment before we allow insurance proceeds to be used to repair or replace the Property. You agree that if the insurance proceeds do not cover the amounts you still owe us, you will pay the difference. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. You will keep the insurance in full force and effect until this Contract is paid in full.

If you fail to obtain or maintain this insurance, or name us as a loss payee, we may obtain insurance to protect our interest in the Property. This insurance may include coverages not required of you. This insurance may be written by a company other than one you would choose. It may be written at a rate higher than a rate you could obtain if you purchased the property insurance required by this Contract. We will add the premium for this insurance to the amount you owe us. Any amount we pay will be due immediately. This amount will earn finance charges from the date paid at the rate described in the PROMISE TO PAY AND PAYMENT TERMS section until paid in full.

A refund of any prepaid, unearned insurance premiums may be obtained from us or from the insurance company named in your policy or certificate of insurance, and in the event of default, we may apply any refund to the unpaid balance.

OBLIGATIONS INDEPENDENT: Each person who signs this Contract agrees to pay this Contract according to its terms. This means the following:

- You must pay this Contract even if someone else has also signed it.
- We may release any co-buyer or guarantor and you will still be obligated to pay this Contract.
- We may release any security and you will still be obligated to pay this Contract.
- If we give up any of our rights, it will not affect your duty to pay this Contract.
- If we extend new credit or renew this Contract, it will not affect your duty to pay this Contract.

WARRANTY: Warranty information is provided to you separately.

WAIVER: To the extent permitted by law, you agree to give up your rights to require us to do certain things. We are not required to: (1) demand payment of amounts due; (2) give notice that amounts due have not been paid, or have not been paid in the appropriate amount, time or manner; or, (3) give notice that we intend to make, or are making, this Contract immediately due.

THIRD PARTY AGREEMENT

By signing below you agree to give us a security interest in the Property described in the SALE section. You also agree to the terms of this Contract, including the WAIVER section above, except that you will not be liable for the payments it requires. Your interest in the Property may be used to satisfy the Buyer's obligation. You agree that we may renew, extend, change this Contract, or release any party or property without releasing you from this Contract. We may take these steps without notice or demand upon you.

You acknowledge receipt of a completed copy of this Contract.

Signature _____

Date _____

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

IF YOU ARE BUYING A USED VEHICLE, THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

ASSIGNMENT BY SELLER

Seller sells and assigns this Retail Installment Contract and Security Agreement, (Contract), to the Assignee, its successors and assigns, including all its rights, title and interest in this Contract, and any guarantee executed in connection with this Contract. Seller gives Assignee full power, either in its own name or in Seller's name, to take all legal or other actions which Seller could have taken under this Contract. (SEPARATE AGREEMENT: If this Assignment is made "under the terms of a separate agreement" as indicated on page 1, the terms of this assignment are described in a separate writing(s) and not as provided below.)

Seller warrants:

- This Contract represents a sale by Seller to Buyer on a time price basis and not on a cash basis.
- The statements contained in this Contract are true and correct.
- The down payment was made by the Buyer in the manner stated on page 1 of this Contract and, except for the application of any manufacturer's rebate, no part of the down payment was loaned or paid to the Buyer by Seller or Seller's representatives.
- This sale was completed in accordance with all applicable federal and state laws and regulations.
- This Contract is valid and enforceable in accordance with its terms.
- The names and signatures on this Contract are not forged, fictitious or assumed, and are true and correct.
- This Contract is vested in the Seller free of all liens, is not subject to any claims or defenses of the Buyer, and may be sold or assigned by the Seller.
- A completely filled-in copy of this Contract was delivered to the Buyer at the time of execution.
- The Vehicle has been delivered to the Buyer in good condition and has been accepted by Buyer.
- Seller has or will perfect a security interest in the Property in favor of the Assignee.

If any of these warranties is breached or untrue, Seller will, upon Assignee's demand, purchase this Contract from Assignee. The purchase shall be in cash in the amount of the unpaid balance (including finance charges) plus the costs and expenses of Assignee, including attorneys' fees.

Seller will indemnify Assignee for any loss sustained by it because of judicial set-off or as the result of a recovery made against Assignee as a result of a claim or defense Buyer has against Seller.

Seller waives notice of the acceptance of this Assignment, notice of non-payment or non-performance and notice of any other remedies available to Assignee. Assignee may, without notice to Seller, and without affecting the liability of Seller under this Assignment, compound or release any rights against, and grant extensions of time for payment to be made, to Buyer and any other person obligated under this Contract.

UNLESS OTHERWISE INDICATED ON PAGE 1, THIS ASSIGNMENT IS WITHOUT RECOURSE.

WITH RECOURSE: If this Assignment is made "with recourse" as indicated on page 1, Assignee takes this Assignment with certain rights of recourse against Seller. Seller agrees that if the Buyer defaults on any obligation of payment or performance under this Contract, Seller will, upon demand, repurchase this Contract for the amount of the unpaid balance, including finance charges, due at that time.

BILL OF SALE

STATEMENT OF CONSIDERATION PAID; ODOMETER DISCLOSURE STATEMENT FOR A VEHICLE SUBJECT TO REGISTRATION

DESCRIPTION OF VEHICLE PURCHASED

YEAR	MAKE	MODEL	BODY STYLE	VEHICLE IDENTIFICATION NUMBER
2019	GMC	Sierra	PK	3GTU9DEL2KG182008

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE UPON TRANSFER OF OWNERSHIP
FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND OR IMPRISONMENT.

I, Broadway Motors (SELLER'S PRINTED NAME) state that the odometer now reads 20,967 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described above. UNLESS one of the items below is checked:

- (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits **OR** (2) I hereby certify that the odometer reading is not the actual mileage.

WARNING - ODOMETER DISCREPANCY

TYPE OR PRINT NAME OF NEW OWNER (BUYER, DONEE, TRANSFEREE) BELOW:

NAME:	<u>Brandon or Taylor Gann</u>		
RESIDENT ADDRESS:	<u>108 Lane Hill St.</u>		
CITY:	<u>Van Buren</u>	STATE:	<u>Ar</u>
		ZIP CODE:	<u>72952</u>

DESCRIPTION OF VEHICLE TRADED IN (IF ANY):

YEAR	MAKE	MODEL	BODY STYLE	VEHICLE IDENTIFICATION NUMBER
2014	Chevy	Silverado	PK	3GCPK5EC4EG421551

FULL SALES PRICE OF VEHICLE PURCHASED: \$ 56,000

LESS TRADE-IN (\$ 21,000)

NET TAXABLE TRADE DIFFERENCE: \$ 35,000

SIGNATURE OF SELLER, DONOR OR TRANSFEROR:

SIGN HERE:>	<u>WLD Broadway Motors</u>	DATE:	<u>6-16-21</u>
RESIDENT ADDRESS:	<u>809 Broadway</u>		
CITY:	<u>Van Buren</u>	STATE:	<u>Ar</u>
		ZIP CODE:	<u>72956</u>

SIGNATURE OF BUYER, DONEE OR TRANSFEREE:

SIGN HERE:>	<u>Brandon Gann</u>	DATE:	<u>6-16-21</u>
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WARNING: It is a FELONY for any taxpayer to willfully attempt to evade or to defeat the payment of any tax, penalty or interest due under state law; OR for any person to willfully assist a taxpayer in evading or defeating the payment of any tax, penalty or interest due under state law.



J.D. POWER



NADAguides Value Report 6/16/2021

**2019 GMC Sierra 1500
Crew Cab SLT 4WD**

[↔ CHANGE CAR](#) [⊕ COMPARE](#)

Values

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Retail
Base Price	\$51,150	\$53,150	\$54,800	\$58,300
Mileage (20,000)	\$1,800	\$1,800	\$1,800	\$1,800
Total Base Price	\$52,950	\$54,950	\$56,600	\$60,100

Options

Bose Premium Stereo	\$375	\$375	\$375	\$425
Power Sunroof	\$550	\$550	\$550	\$625
Blind Spot Monitor	Incl	Incl	Incl	Incl
Lane Departure Warning	Incl	Incl	Incl	Incl
Parking Aid	Incl	Incl	Incl	Incl
Driver Alert 1 Pkg.	Incl	Incl	Incl	Incl
Driver Alert 2 Pkg.	\$500	\$500	\$500	\$550
X31 Off-Road Pkg.	\$600	\$600	\$600	\$675
Collision Avoidance System	\$175	\$175	\$175	\$200
Fixed Running Boards	\$50	\$50	\$50	\$50
Bed Liner	\$50	\$50	\$50	\$50
Towing/Camper Pkg	\$350	\$350	\$350	\$400
6.2L V8 Engine	\$1,500	\$1,500	\$1,500	\$1,675
Navigation System	\$425	\$425	\$425	\$475

Price + Options	\$57,525	\$59,525	\$61,175	\$65,225
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Sell my car fast. **Get Offer.**

