

DUE BILL

002465

DEAL# 73332
CUST# 82854

Service Hours N/A

Service Phone Number 661-253-4441

Sales Manager CHARLES SCHEIVERT

Identification of Parties

Year	Make	Model	VIN	Stock Number
2024	CADILLAC	Escalade		

Section A: Acknowledgment of Work

You acknowledge that the work described in this Section A, if any, is the only work that you are entitled to have performed at no additional charge. If you request any additional work, dealer will provide you with an estimate of charges for your approval prior to performing the additional work.

A.1. SOLD AS EQUIPPED

A.2. N/A

INFORMATION REDACTED

A.3. N/A

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

A.4. N/A

A.5. N/A

Section B: Acknowledgment of Accessories

You acknowledge that the charges for the accessories described in this Section B, if any, were disclosed to you and included in the retail installment sale or lease contract you entered into for the purchase or lease of the Vehicle with your consent. These accessories are the only accessories that you are entitled to have installed at no additional charge. If you request additional accessories, dealer will provide you with an estimate of charges for your approval prior to installation of such accessories.

B.1. THEFT PATROL \$895

B.2. N/A

B.3. N/A

B.4. N/A

B.5. N/A

PLEASE NOTE THAT LOANER CARS WILL NOT BE AVAILABLE WHILE THE WORK/INSTALLATION IS BEING PERFORMED
PLEASE CONTACT OUR SERVICE DEPARTMENT AS SOON AS POSSIBLE TO SCHEDULE AN APPOINTMENT

11/25/2024

Date

N/A

Customer's Signature

11/25/2024

Date

PARKWAY MOTORCARS VALENCIA INC

dba Parkway Cadillac Buick GMC, Parkway Hyundai, Parkway RV Valencia

DEAL # 73332

VEHICLE CUSTOMIZATION AND MODIFICATION NOTICE AND ACKNOWLEDGMENT

You have purchased a vehicle ("Vehicle") modified by PARKWAY CADILLAC BUICK GMC, PARKWAY HYUNDAI, PARKWAY RV VALENCIA (collectively "Dealer"). Those modifications are delineated below and are hereafter referred to as "Modifications."

DEALER INSTALLED OPTIONS

SALESPERSON **REZA JAVADI**

STOCK # [REDACTED]

DATE SOLD: **11/25/2024**

YR / MAKE / MODEL **2024 CADILLAC Escalade**

COLOR EXT: **CRYSTAL WHITE** INT: **JET B;ACL**

ITEMS INSTALLED

THEFT PATROL \$895

ITEMS REMOVED

APPROVED BY

DATE & TIME PROMISED

Dealer shares your excitement over the purchase of this special Vehicle. The parts and equipment installed on the Vehicle with respect to the Modifications unless determined to be the result of Dealers negligence in the installation thereof have not been manufactured by Dealer or the manufacturer of the Vehicle. By accepting the Modifications made to the Vehicle and the installation of parts and equipment on the Vehicle by Dealer, warranties made by the manufacturer of the Vehicle may be voided and you may be responsible for costs of repairs. It is the responsibility of you - the customer requesting these modifications - to contact the manufacturer of the Vehicle before modifying your Vehicle, to inquire regarding the manufacturer's experience with the requested modifications, and the effect upon vehicle performance and warranty claims or denials thereof. If any product not manufactured by or on behalf of the manufacturer installed by Dealer as part of the modification fails or causes a part made by the manufacturer of the Vehicle to fail, the cost of the repair and any related damage may not be covered by warranties that may be given by the manufacturer of the Vehicle and your recourse for compensation is from the manufacturer of the parts used in modification that are defective or have failed or an extended warranty that may apply. Dealer disclaims all express warranties, and to the extent allowed by law all implied warranties, including the implied warranties of merchantability and fitness for a particular purpose, with respect to the Modifications. Dealer shall not be liable for any consequential damages resulting from the Modifications. With respect to the Modifications, you may not seek compensation from Dealer for any defective parts, labor or equipment installed or performed by Dealer.

While unlikely, it is possible that the parties could have a dispute about the Modification of the terms of this Vehicle Customization and Modification Notice and Acknowledgment. Arbitration is an efficient, cost effective means of resolving such disputes. Any dispute or claim which you have with Dealer or any other party relating to the Modifications shall, upon written demand of Dealer or you be resolved in accordance with the California Arbitration Act, Code of Civil Procedure Section 1280 et seq, using the rules and procedures of the American Arbitration Association. The matter shall be submitted to the American Arbitration Association and the parties shall abide by the rules of that organization. You hereby irrevocably waive the right to a trial by jury in any and all actions or proceedings brought with respect to any provisions of this Vehicle Customization and Modification Notice and Acknowledgment or the enforceability thereof and/or with respect to any claims arising out of or related to your ownership of the Vehicle.

It is important that any operator of the Vehicle understand the modified performance characteristics. Please remember that the Modifications to the Vehicle will change its performance characteristics. It is important to recognize that the modified performance characteristics require increased responsibility in the operation of the Vehicle.

You agree that you will not allow any party to drive the Vehicle, or purchase the Vehicle, who has not executed a form identical to this one. In the event any party operates the Vehicle without executing a form identical to this one you agree to indemnify and hold Dealer harmless from any claims by that individual. The terms of this agreement include, but are not limited to the following modifications. If a supercharger was installed on the Vehicle, acceleration will be greatly increased and fuel consumption may increase. If larger wheels have been installed on the Vehicle, it may change the Vehicle's center of gravity or speedometer reading. If the suspension of the Vehicle has been modified, raised or lowered, it may change the center of gravity, road clearance, and/or handling characteristics. If a video entertainment system has been installed, your vision to the rear of the Vehicle may be obstructed. If a custom exhaust system has been installed, it may increase horsepower, acceleration and motor noise. If exhaust extension pipes were installed on the Vehicle, there are risks associated with the additional exposure of these pipes. If custom, high performance brakes have been installed on the Vehicle stopping may be abrupt. If custom tires were installed on the Vehicle, it could change the road adhesion substantially and thereby affect the performance of the Vehicle. If tint is applied to Vehicle windows by Dealer, vision may be affected.

By signing this Agreement you accept all related risks and absolve and hold harmless Dealer of any liability for damages caused by the Modifications. Dealer makes no representations regarding whether the Vehicle as modified, complies with all applicable laws. You are informed that the Modifications may conceivably impact the safety characteristics of the Vehicle in a negative way.

By signing the Agreement, you accept risks and absolve and hold harmless Dealer of any liability or damages caused by the Modifications, except to the extent that said damages are determined to have been proximately caused by Dealer negligence in the installation of said Modifications. Dealer makes no representations regarding whether the Vehicle as modified, complies with all applicable laws. You are informed that the Modifications may conceivably impact the safety characteristics of the Vehicle in a negative way. You therefore agree that you will not allow any person to operate the Vehicle and will not sell the Vehicle to any person, without first advising that driver or purchaser of the Modifications made and the risks attendant thereto, as set forth in this Agreement. You further agree to indemnify and hold harmless Dealer from any claims by any driver or purchaser of the Vehicle.

By executing this Agreement, you abide by all its terms. You agree that you have had the right to review the terms of this Agreement with legal counsel prior to taking delivery of the Vehicle and that you understand the risk you are undertaking. By allowing customer to take delivery of the Vehicle, Dealer agrees to abide by the terms of this Agreement.

[Redacted Signature]

 [Redacted Signature]

11/25/2024
Date

90083*1*PARKGM-FI

PARKWAY GMC CADILLAC
24055 CREEKSIDE ROAD
VALENCIA CA 91355
661-253-4441

DEAL# 73332
CUST# 82854

ACKNOWLEDGEMENT OF AVAILABILITY OF FRONT LICENSE PLATE BRACKET

I HEREBY ACKNOWLEDGE THAT THE DEALERSHIP HAS ADVISED ME THAT CALIFORNIA LAW REQUIRES A LICENSE PLATE TO BE DISPLAYED FROM AND SECURELY FASTENED TO THE FRONT OF THE MOTOR VEHICLE DESCRIBED BELOW AND THAT THE HARDWARE NECESSARY TO SECURELY FASTEN THE FRONT PLATE IS AVAILABLE FROM THE DEALERSHIP.

HAVING BEEN ADVISED OF MY OBLIGATION TO DISPLAY A LICENSE PLATE ON THE FRONT OF THE MOTOR VEHICLE, I HAVE EXPRESSLY REFUSED TO AUTHORIZE THE DEALERSHIP TO INSTALL THE BRACKET OR OTHER MEANS OF SECURING THE FRONT LICENSE PLATE TO THE MOTOR VEHICLE.

I UNDERSTAND THAT I AM ACCEPTING SOLE RESPONSIBILITY FOR INSTALLING THE BRACKET OR OTHER MEANS OF SECURING THE FRONT LICENSE PLATE TO THE MOTOR VEHICLE IN ACCORDANCE WITH CALIFORNIA LAW.

2024 CADILLAC Escalade [REDACTED]
Vehicle Year Make Model Vehicle Identification Number

[REDACTED] 11/25/2024 N/A N/A
Customer's Signature Date Customer's Signature Date

[REDACTED] N/A
Printed Name

PARKWAY GMC CADILLAC
24055 CREEKSIDE ROAD
VALENCIA CA 91355
661-253-4441

DEAL# 73332
CUST# 82854

CALIFORNIA FOREIGN LANGUAGE ACKNOWLEDGEMENT

Customer Name(s) [REDACTED] Date: 11/25/2024

Vehicle: 2024 CADILLAC Escalade [REDACTED]
Year Make Model Vehicle Identification Number (VIN)

Please check the applicable foreign language used within the automobile retail sales transaction.

English only used in this transaction.

Chinese

Customer hereby acknowledges receipt of a copy of an unexecuted Chinese language translation of the contract or agreement as required by law, prior to signing a completely filled in copy of the contract or agreement in English.

依據加州法徑之規定，本人於簽署所有英文版之合約書或協議之前，已收到並閱讀（繁體中文）中譯版之參考合約書或協議文件。特此證明。

Korean

Customer hereby acknowledges receipt of a copy of an unexecuted Korean language translation of the contract or agreement as required by law, prior to signing a completely filled in copy of the contract or agreement in English.

고객은 모든 내용이 기입된 영문 계약서나 동의서 사본에 서명하기 전에, 법이 정한 대로 한국어로 번역된 계약서나 동의서 사본을 서명되지 않은 채로 수령하였음을 인정합니다.

Spanish

Customer hereby acknowledges receipt of a copy of an unexecuted Spanish language translation of the contract or agreement as required by law, prior to signing a completely filled in copy of the contract or agreement in English.

Por medio del presente el cliente acusa recibo de una copia de la traducción al español del contrato o acuerdo sin firmar, de conformidad con lo estipulado por ley, previamente a la firma de una copia debidamente llenada del contrato o acuerdo en inglés.

Tagalog

Customer hereby acknowledges receipt of a copy of an unexecuted Tagalog language translation of the contract or agreement as required by law, prior to signing a completely filled in copy of the contract or agreement in English.

Sa gayon ay pinatutunayan ng Paroklyano o Customer ang pagtanggap ng isang kopya ng isang di pa napapabisang pagsasalinhika sa Tagalog ng kontrata o kasunduan ayon sa itinatakda ng batas, bago makapaglagda ng isang ganap na pinunan na kopya ng kontrata o kasunduan na nakasulat sa wikang Ingles.

Vietnamese

Customer hereby acknowledges receipt of a copy of an unexecuted Vietnamese language translation of the contract or agreement as required by law, prior to signing a completely filled in copy of the contract or agreement in English.

Khách hàng xác nhận dưới đây là đã nhận được một bản dịch sang tiếng Việt của hợp đồng hoặc thỏa thuận chưa thực hiện theo yêu cầu của luật pháp, trước khi ký vào bản hợp đồng hoặc thỏa thuận được diễn đạt đầy đủ bằng tiếng Anh.

 [REDACTED]
Customer

 [REDACTED]
Authorized Dealership Representative

N/A
Customer
DealerCAP

92001*1*PARKGM-FI

916877

DEAL# 73332
CUST# 82854

AGREEMENT TO FURNISH INSURANCE POLICY (TO BE USED WITH SECURITY AGREEMENT ON SALE OF VEHICLE)

Date 11/25/2024

TO SELLER PARKWAY GMC CADILLAC

The undersigned Purchaser(s) agree(s) to furnish his/their own Insurance Policy, covering property which is the subject of a Security Agreement dated this 25th day of November, YR 2024

The vehicle referred to herein is described as follows:

Year	Make	Model	Body	Vehicle Identification No.
<u>2024</u>	<u>CADILLAC</u>	<u>Escalade</u>	<u>UT</u>	[REDACTED]

Such Insurance Policy must be delivered to the Seller within 7 days from the date hereof, and if Seller does not receive such Policy by the time stated, Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the above mentioned Security Agreement.

Ins. Co. STATE FARM

ADDRESS [REDACTED] CITY [REDACTED] STATE [REDACTED] ZIP [REDACTED]
Policy No. [REDACTED] Exp. Date 01/01/2025

Fire & Theft - Additional Coverage - \$ 250.00 Deductible Comprehensive - \$ 1000.00 Deductible Collision

In the event I fail to furnish a valid insurance policy, or written evidence, from an insurance company for comprehensive and deductible collision insurance coverage, within the time specified from above date, I hereby agree to pay to Seller or its assignees any earned premium for any policy they may have to place for the above described vehicle in accordance with repayment procedures established under California Civil Code Section 2982.8.

I/we further agree to assume forthwith any and all responsibility for damage to the property referred to above or resulting from the use, maintenance or operation thereof, and agree to hold Seller free of any loss, claim, or liability resulting from any damage to said property or from the use, maintenance or operation thereof.

Loss Payee ALLY FNCL PO BX 8128 COCKEYSVILLE MD 21030

NOTICE TO BUYER: This Agreement does not authorize the ordering of **Public Liability or Property Damage Insurance.**

Any insurance ordered by the financial institution will cover loss of or damage to the above described vehicle only and will not include **Public Liability or Property Damage Insurance.**

WARNING: IT IS YOUR RESPONSIBILITY UNDER CALIFORNIA LAW TO OBTAIN LIABILITY INSURANCE OR BE SUBJECT TO PENALTIES FOR VIOLATING SECTION 15020 OF THE VEHICLE CODE, WHICH MAY INCLUDE LOSS OF LICENSE OR A FINE. THE INSURANCE ACQUIRED BY THE LIENHOLDER DOES NOT PROVIDE LIABILITY COVERAGE AND DOES NOT SATISFY YOUR RESPONSIBILITY UNDER CALIFORNIA LAW.

X [REDACTED]
BUYER'S SIGNATURE
X N/A
CO-BUYER'S SIGNATURE



DEAL# 73332
CUST# 82854

GENERAL MOTORS

GM Customer Incentive Acknowledgement Form

Customer Name: [Redacted]

New VIN: [Redacted]

Qualifying VIN: _____

Delivery Type Code: 010

1. GM subvented Financing Program Acknowledgement

GM APR Support GM Lease Support N/A

2. Customer Incentive Program Acknowledgement

Pgm #	Incentive Program Description	Incentive Code	Amount	Transferred (Y/N)
24-40ACC-011	CADILLAC CONSUMER CA	NCC	N/A	N/A
24-40CAM-002	GM COSTCO MEMBER PRI	GKH	1000.00	N/A
24-40CAW-000	CADILLAC ESCALADE CO	QLN	3000.00	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A

Pgm #	Program Description with a Certificate or Approval Code	Incentive Code	Amount	Certificate or Approval #
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A

Total Incentive Amount Received: 4000.00

I am the ultimate purchaser or lessor of the vehicle bearing this vehicle identification number, which was sold/leased to me by the Dealer, named below. This vehicle was not purchased/leased for export or resale and I took delivery on 11/25/2024. I acknowledge receipt of incentive(s) described above and release GM from any [Redacted] incentives on this unit.

Purchaser's Signature: [Redacted] Date: 11/25/2024

The undersigned person, a Dealer Representative, certifies that the information on this application is true and correct and the incentive payments have been provided to the said purchaser/lessee who has taken delivery of the referenced unit through this dealership and that properly completed accurate delivery data has been forwarded to General Motors

Authorized Dealer Signature: [Redacted] Date: 11/25/2024

Dealership Name: PARKWAY GMC CADILLAC Dealer Code: 16371

Dealer Note: This is a required document and it must be completed, signed, and retained in EVERY DEAL FILE for all customers even if there are no incentives or rate support available. A copy of the completed form should be provided to the customer. (GM379509-08012018) (12/1/2018)

Deal# 73332
Cust# 82854

TIRE CHAIN NOTICE

AS EQUIPPED, THIS VEHICLE MAY NOT BE OPERATED WITH TIRE CHAINS BUT MAY ACCOMMODATE SOME OTHER TYPE OF TIRE TRACTION DEVICE. SEE THE OWNER'S MANUAL FOR DETAILS.

CUST		<u>11/25/2024</u> DATE	<u>N/A</u> CUSTOMER SIGNATURE	<u>N/A</u> DATE
------	---	---------------------------	----------------------------------	--------------------

PRIVACY NOTICE

DEAL# 73332
CUST#: 82854

FACTS	<p>WHAT DOES PARKWAY MOTORCARS VALENCIA, INC. DO WITH YOUR PERSONAL INFORMATION?</p> <p>Protecting your personal information is our priority. This Privacy Notice applies to our dealership's collection, use and sharing of your personal information. State law requires us to tell you how we collect, share, and protect your personal information, and the rights that you have in the handling of this information. We implement all reasonable security measures to ensure that your personal information is secure: Please read this notice carefully to understand what we do.</p>
What?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Contact information ■ Online identifiers, including cookie identification, online account identification, and IP address ■ Transaction information, including vehicle information ■ Social security number and income ■ Credit application information, including credit history and credit scores ■ Employment information and checking account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why?	<p>We need to collect and share their customers' personal information to run our everyday business. In the section below, we list the reasons why we need to collect and share our customer information, and what rights you have to limit these practices.</p>

When does this dealership collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Apply for financing ■ Apply for a lease ■ Bring your car to our service department for service ■ Complete any paperwork in connection with your vehicle ■ Access our website in shopping for a car or services ■ Show your driver's license ■ When you interact with our dealership for any other purpose
What does this dealership do with my personal information?	<p>We use your personal information for:</p> <ul style="list-style-type: none"> ■ Our everyday business purposes ■ Providing customer service ■ Fulfilling our business relationship with you ■ Customer verification, credit and reference checks ■ For record-keeping and reporting ■ For metrics and analytics ■ For online targeting and advertising purposes
Who does this dealership disclose my personal information to?	<p>We may disclose your personal information to:</p> <ul style="list-style-type: none"> ■ Automobile manufacturers ■ Digital marketing agencies ■ Consumer reporting agencies ■ Third parties with whom we have joint marketing arrangements ■ Third parties who assist with our security and fraud prevention programs ■ Lawyers, auditors, and others who provide professional services ■ Other third parties, such as government agencies, as required by law <p>HOWEVER, WE DO NOT SELL YOUR PERSONAL INFORMATION</p>

What rights do I have in the collection, use, and disclosure of my personal information?

Federal Law allows you to limit only information (1) that is shared with our affiliated companies for everyday business purposes about your credit worthiness or (2) for affiliated or non-affiliated companies to market to you. However, as of January 1, 2020 California residents have the following additional rights under the California Consumer Privacy Act to delete or limit such information. For instance:

- You have the right to request information about: (1) the categories and pieces of personal information we have collected about you; (2) where this personal information is collected from; (3) our purpose(s) for collecting such information; and (4) the categories of third parties with whom we share such personal information.
- You have the right to request information about our disclosure for business purposes of your personal information to third parties.
- You have the right to request the deletion of your personal information to the extent that California law does not otherwise allow us to retain it.
- You have the right not to be discriminated against for exercising any of these rights.

As our customer, you also have the right to opt-out of the use of your contact information for direct marketing.




How do I exercise these rights?

- You can exercise your access, data portability, and deletion rights by:
- Accessing our privacy policy and completing the form on our website located at www.goparkway.com/privacy.htm
 - Emailing us at info@goparkway.net
 - Calling 1-888-goparkway

Other important information

To provide you with additional information regarding our privacy practices and your rights under Federal Law and the California Consumer Privacy Act, a copy of our Privacy Policy has been made available to you. Our privacy policy may also be accessed at: www.goparkway.com/privacy.htm

By signing below, you acknowledge receipt of this Privacy Notice.

		<u>11/25/2024</u>	<u>N/A</u>	<u>N/A</u>
Signature		Date	Signature	Date
			<u>N/A</u>	
			Print Name	

Pre-Contract Disclosure (Retail Installment Sale Contract)

Identification of Parties

Optional Goods and Services

The following goods and services are NOT required as a condition to obtaining financing terms for the purchase of the Vehicle.

Optional Theft Deterrent Device(s):

(1) THEFT PATROL	\$	895.00
(2) N/A	\$	N/A
(3) N/A	\$	N/A

Optional Surface Protection Product(s):

(1) N/A	\$	N/A
(2) N/A	\$	N/A

Optional Service Contract(s):

(1) N/A	\$	N/A
(2) N/A	\$	N/A
(3) N/A	\$	N/A
(4) N/A	\$	N/A
(5) N/A	\$	N/A

Optional Debt Cancellation Agreement or Guaranteed Asset Protection Waiver: DEALER LOYALTY \$ 1495.00

Optional Vehicle Contract Cancellation Option Agreement: N/A \$ N/A

Optional Insurance Product: N/A \$ N/A

Total \$ 2390.00

Installment Payment EXCLUDING Listed Items: \$ 2253.41

Installment Payment INCLUDING Listed Items: \$ 2299.40

THE ABOVE INSTALLMENT PAYMENTS INCLUDE THE ITEMS DESCRIBED ABOVE, THE PRICE OF THE VEHICLE, GOVERNMENT FEES AND TAXES, FINANCE CHARGES, AND THE ADDITIONAL CHARGES SHOWN BELOW.

Other Goods, Services and Miscellaneous Charges

Cash Price of Additional Accessories	\$	895.00	Emissions Testing Charge	\$	N/A
Other (Nontaxable)			Prior Credit or Lease Balance	\$	-43293.00
<u>N/A</u>	\$	N/A	Other (to whom paid) <u>N/A</u>	\$	N/A
<u>N/A</u>	\$	N/A	For: <u>N/A</u>		
EV Charging Station	\$	N/A	Other (to whom paid) <u>N/A</u>	\$	N/A
Electronic Vehicle Registration or Transfer Charge	\$	33.00	For: <u>N/A</u>		
Document Processing Charge	\$	85.00			

By signing below, you acknowledge:

- All of the charges described above will be included in the retail installment sale contract accompanying the purchase of the Vehicle.
- This document was presented to you prior to signing the retail installment sale contract and you consent to including all the above charges in the retail installment sale contract.
- The goods and services are NOT required as a condition to obtaining financing terms for the purchase of the Vehicle.

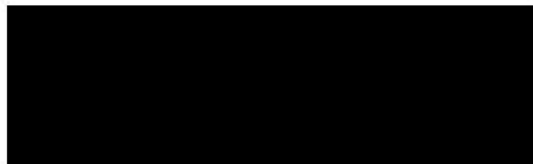
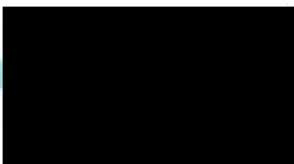
11/25/2024
Date


Buyer's Signature

103205*1*PARKGM-FI

Buyer's eSign Consent Document

ELECTRONIC SIGNATURE CONSENT TO DO BUSINESS Please read this information carefully and retain this information for future reference. **Electronic Signatures.** You are purchasing a vehicle which requires you to sign a series of forms which may include but are not limited to a buyer's order, a service contract, an insurance form and an odometer statement. This dealership is utilizing electronic signature technology to help make this transaction more convenient and secure. As a result, one or more of the forms required to purchase your vehicle may be eligible for electronic signature execution. **Consent.** By signing this consent form, you understand and agree that you intend to conduct business electronically and have your signature captured electronically to execute certain forms for this vehicle purchase only. For those forms that are eligible for electronic signature, you acknowledge that by signing your name on the electronic signature pad, you are indicating your intent to sign the applicable forms or documents and this constitutes your signature. For other forms that are not eligible for electronic signature, you will still be required to execute hard copy documents in pen. You will receive copies of all forms signed both electronically and signed in pen. **Withdrawal of Consent.** You have the right to withdraw your consent to do business electronically at any time during this vehicle purchase transaction. However, if you withdraw such consent during the purchase process, all electronic signatures and consents provided will be considered void and you may elect to proceed with the vehicle purchase using pen and paper signatures for all required documents.



Buyer's Final Signature Document

Deal Number : 73332
Store Name : PARKWAY GMC CADILLAC
F&I Manager : HANY WAHBA
Date : 11/25/2024

Name : [REDACTED]
Role : Buyer
Vehicle Make : CADILLAC
VIN : [REDACTED]

Please sign below to acknowledge that you have electronically signed the following documents:

1. Buyer's eSign Consent Document
2. CA Due Bill
3. Dealer Installed Options
4. DCAP CA Front License Plate Disclosure
5. DCAP CA Foreign Language Acknowledgement
6. Agreement to Furnish Insurance
7. GM Customer Incentive Acknowledgement Form (12/18)
8. DCAP CA Tire Chain Notice
9. Privacy_Notice-ALT
10. LAW California Pre-Contract Disclosure



[REDACTED]

November 25, 2024

TO ENSURE YOUR LIABILITY IS RELEASED, PLEASE FOLLOW INSTRUCTIONS BELOW.
THE FORM MUST BE COMPLETED IN FULL. PRINT IN CAPITAL LETTERS - USE BLACK OR BLUE INK.

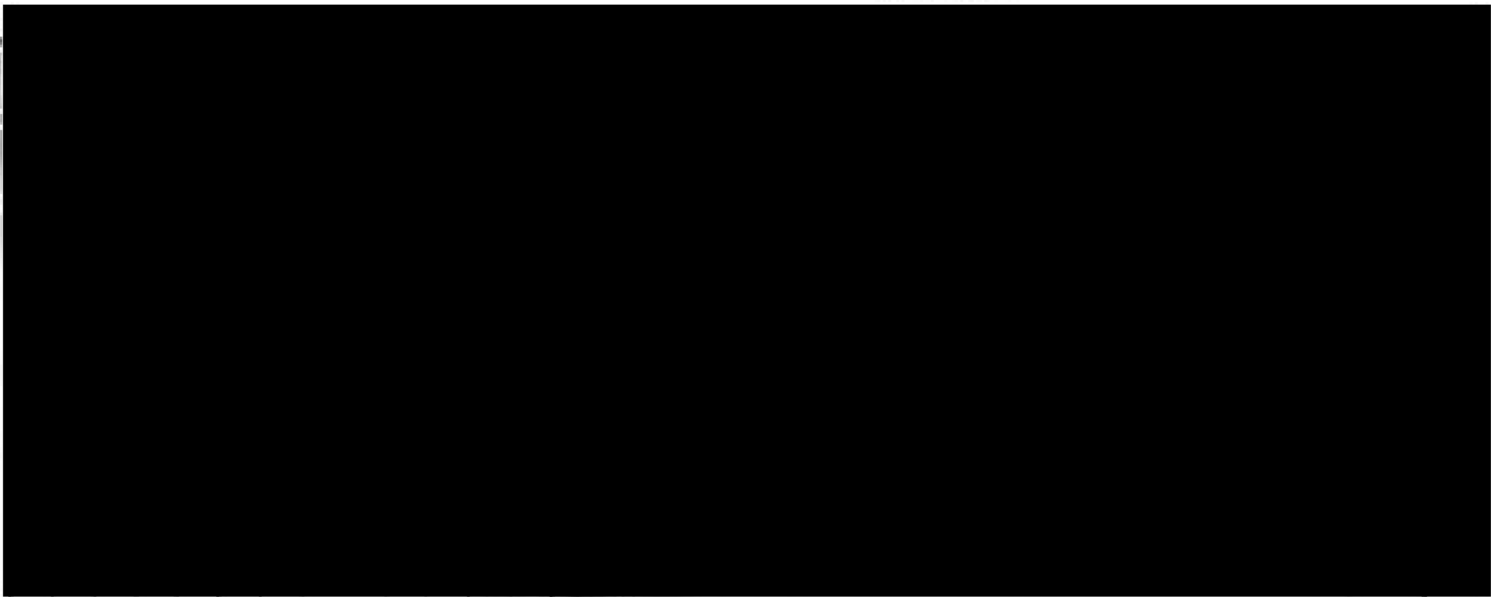
401583

DMV MICROGRAPHICS USE ONLY

**NOTICE OF TRANSFER AND
RELEASE OF LIABILITY**

MAIL THIS FORM TO DMV
OR FILE ONLINE
AT dmv.ca.gov

DEAL# 73332
STK# 124567
CUST# 82854



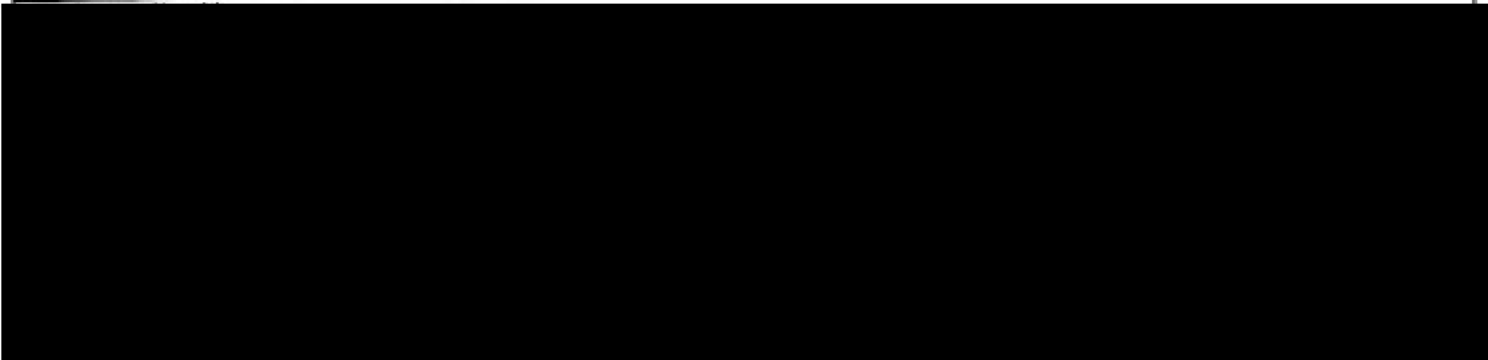
WARNING! You must provide accurate, legible information: vehicle/vessel description, your name/address, buyer's name/address, and date of sale, transfer, or lease return, or the information **SHALL NOT** be updated or retained.

LAW FORM NO. LAWCA-1000-NA, e (Rev. 1/18)
©2018 The Reynolds and Reynolds Company
THIS AND ALL WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR
INTENTIONAL PURPOSE OF THIS FORM, EXHAUST YOUR OWN LEGAL COUNSEL.

SELLER'S COPY

↑ Fold Here and Tear on Dotted Line

Identification of Parties

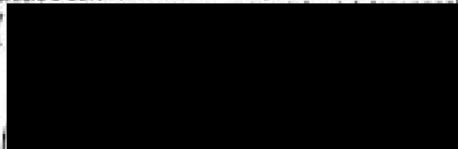


Authorization for Payoff

ATTENTION: AUDI
Vehicle Lender

You are authorized and instructed to accept from the Dealership the pay-off due on my account in the amount of \$ 92293.00 and deliver to Dealership the properly endorsed certificate of title for the Vehicle. Please note that Vehicle Code section 5753 requires that you release your security interest and mail, transmit, or deliver the vehicle's certificate of ownership to Dealership within 15 business days after receiving payment in full for the satisfaction of a security interest. Your failure to comply with this requirement may result in penalties of \$25 per day of noncompliance (up to a maximum of \$7,500) as well as costs and reasonable attorneys' fees. I understand that I am waiving my right to any policy or service contract covering Vehicle and apply the unearned premium to my account.

11/25/2024
Date



N/A
Trade Customer Signature

LAW FORM NO. LAWCA-1000-NA, e (Rev. 1/18)
©2018 The Reynolds and Reynolds Company
THIS AND ALL WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR
INTENTIONAL PURPOSE OF THIS FORM, EXHAUST YOUR OWN LEGAL COUNSEL.

AUTHORIZATION FOR PAYOFF
68810*1*PARKGM-F1

NOTICE OF TRANSFER AND RELEASE OF LIABILITY



Please Protect Yourself
Submit a Notice of Transfer
and Release of Liability

Give Us **FIVE** in **FIVE**

1. VEHICLE OR VESSEL DESCRIPTION
2. NEW OWNER'S NAME AND ADDRESS
3. ODOMETER READING

4. DATE OF SALE, TRANSFER, OR LEASE RETURN
5. YOUR NAME AND ADDRESS

Within 5 Days

This form may be filed online at dmv.ca.gov and a receipt can be printed ensuring it had been received. This form may also be mailed, but no notification will be sent that it was received.

WARNING: You must provide accurate, legible information: vehicle/vessel description, your name/address, new owner's name and address, and the date of sale, transfer, or lease return. Otherwise the information WILL NOT be updated or retained.

You WILL NOT receive notification that the information was not updated or retained.

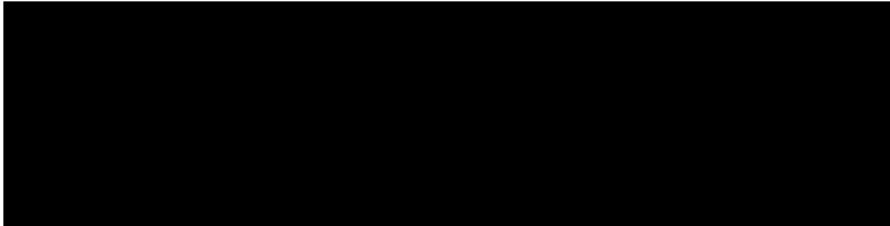
Pay careful attention to write the new owner's information in the new owner section and the seller's information in the seller's section. If you have multiple vehicles or sell multiple vehicles at the same time, be sure to enter the correct vehicle license plate and vehicle identification number for the correct vehicle and list the correct new owner. File this form within 5 days of the transaction taking place. Submitting this notice yourself is the best way to ensure DMV gets all the information in a timely manner. If you give this form to the new owner, they may never submit it to DMV on your behalf.

Please Keep A Copy For Your Records!

Print Customer Information

Type Automatic Enrollment
Status In Progress
Date 25-November-2024
Request ID 

Account information



Vehicle information

2024 Cadillac Escalade Super Cruise 4D



36 Months Unlimited Data
Super Cruise
Premium
Connected Access Plan

Enrollment preferences

Notifications

Opted In
Text messages
Opted In



... and Privacy Statement*.

Date

11/25/24



THEFT PATROL

STOLEN VEHICLE RECOVERY SYSTEM

DEAL#: 73332
CUST#: 82854

Theft Patrol Activation Form

This form must be filled out by the customer and installing dealer

- A. Limited Lifetime Parts Warranty.**
- B. 3 Yr./36,000 Mile Labor Warranty.**
- C. Nationwide Traveler's Warranty Service Available 1-626-584-1267.**

This section must be completed by the vehicle owner

Owner's Name: _____

Primary Email: _____

City: _____

By signing below you are agreeing to the terms and conditions of the THEFT PATROL Warranty.

VEHICLE OWNER SIGNATURE: _____ Date: 11/25/2024

Purchase of Theft Patrol SVR is non-refundable.

This section must be completed by representative of the installing dealer

Dealer's Name: PARKWAY GMC CADILLAC Selling Price: \$895

Vehicle Make: CADILLAC Model: Escalade Year: 2024

Vehicle Identification Number (VIN): _____

Dealer Account #: Automotive Marketing Solutions, Inc. Date Installed: 11/25/2024

Address: _____

City: _____ State: _____ Zip: _____

By signing below you are stating that all information contained in the "DEALER" section is true.

DEALER / INSTALLER SIGNATURE: _____ Date: 11/25/2024

TPACTV021



AUTOMOTIVE MARKETING SOLUTIONS, INC.
2641 Strozler Ave
Contact (626) 584-14315
www.AMSTheftPatrol.com
91733

White . Dealer
Canary . AMS
Pink . Customer
Gold . Dealer

88018*1*PARKGM-FI



GAP ADDENDUM

This Addendum is between the Customer/Borrower (I, You, Your) and the Dealer/Creditor (We, Us, Our) or if assigned, with the assignee Financial Institution/Lender pursuant to the terms and conditions herein. Please carefully read this Addendum in its entirety for additional information on eligibility, conditions, limitations and exclusions that could prevent you from receiving benefits under this Addendum.



<input checked="" type="checkbox"/> LOAN/INSTALLMENT SALES CONTRACT		<input type="checkbox"/> LEASE	<input type="checkbox"/> BALLOON CONTRACT	FINANCING CONTRACT DATE 11/25/2024	FINANCING CONTRACT TERM 72 MONTHS
AMOUNT FINANCED/LEASE GAP COST \$123,747.53	APR 9.96 %	PRIMARY INSURANCE DEDUCTIBLE \$0.00		TERM OF GAP 72 MONTHS	
FIRST PAYMENT DUE DATE 01/09/2025		MONTHLY PAYMENT AMOUNT \$2,299.40		MLEAGE 52	

You have voluntarily elected to purchase this Addendum which amends Your Financing Contract. This Addendum is not considered insurance and is not a substitute for collision or property damage insurance on the Covered Vehicle. You are responsible for insurance required by the Financing Contract or applicable state law. You are responsible for handling all notifications or insurance claims that are required to be filed with Your Primary Carrier.

In the event of a Constructive Total Loss to the Covered Vehicle, the GAP Amount will be Waived pursuant to all of the terms and conditions of this Addendum. You will remain responsible for payment of any items not included in the GAP Amount.

YOU MAY PURCHASE THIS ADDENDUM ONLY AT THE TIME THE FINANCING CONTRACT IS ORIGINALLY EXECUTED. BY YOUR SIGNATURE BELOW, YOU ACKNOWLEDGE AND AGREE THAT YOUR ACCEPTANCE OF THIS GAP ADDENDUM IS VOLUNTARY AND IS NOT REQUIRED IN ORDER FOR YOU TO OBTAIN CREDIT, DOES NOT IMPACT YOUR ABILITY TO OBTAIN ANY PARTICULAR OR MORE FAVORABLE CREDIT TERMS, AND HAS NO EFFECT ON THE TERMS OF THE RELATED SALE OF THIS COVERED VEHICLE. The GAP Amount may decrease over the term of Your Financing Contract and may not extend for the full term of Your Financing Contract. You may wish to consult an alternative source to determine whether similar Benefits may be obtained and at what cost. You acknowledge that this Addendum supersedes any other representations made. If you purchase this Addendum from this Dealer/Creditor, You understand that the Dealer/Creditor may retain all or a portion of the charge paid by You. You acknowledge that you have read and understand the entire Addendum and its terms and conditions which may reduce or prevent you from receiving all or part of the Benefits due under this Addendum.

YOUR RIGHT TO CANCEL: You have the unconditional right to cancel this optional Addendum for a refund/credit of the unearned portion of the charge for this Addendum at any time. If any cancellation occurs within thirty (30) days of the Addendum purchase You will receive a full refund/credit of the Addendum cost, plus all applicable finance charges. After thirty (30) days, a refund/credit of the Addendum cost will be calculated by the pro rata method, or by the refund method as may be required by state or federal law. All refund amounts will be returned to the Lender, unless proof of total payoff of the Financing Contract is provided by You. If You choose to cancel this Addendum, You must request a refund/credit, from the GAP Administrator by going to <https://dealerloyaltyprotection.com/form/cancellation-request-form>. If You do not receive the refund/credit within sixty (60) days of notice of cancellation/termination, contact the Dealer/Creditor or GAP Administrator to assist You in obtaining any refund due. In the event of Constructive Total Loss and a Benefit is waived, the Addendum will be deemed as fully earned and no refund will be due.

ASSIGNMENT: This Addendum will remain a part of the Financing Contract if the Financing Contract or lease is assigned, sold or transferred by the Dealer/Creditor.

COST: \$1,495.00	
------------------	--

STOP AND READ:

YOU CANNOT BE REQUIRED TO BUY A GAP WAIVER OR ANY OTHER OPTIONAL ADD-ON PRODUCTS OR SERVICES. IT IS OPTIONAL. NO ONE CAN MAKE YOU BUY A GAP WAIVER OR ANY OTHER OPTIONAL ADD-ON PRODUCTS OR SERVICES TO GET FINANCING, TO GET CERTAIN TERMS, OR TO GET CERTAIN TERMS FOR THE SALE OF A VEHICLE.

IT IS UNLAWFUL TO REQUIRE OR ATTEMPT TO REQUIRE THE PURCHASE OF THIS GAP WAIVER OR ANY OTHER OPTIONAL ADD-ON PRODUCTS OR SERVICES.

I have read and agreed to all of the conditions:		11/25/2024
		DATE
		11/25/2024
		DATE



VEHICLE/VESSEL TRANSFER AND REASSIGNMENT FORM

DEAL# 73332
CUST# 82854

INSTRUCTIONS ON REVERSE SIDE — ALL SIGNATURES MUST BE IN INK — PHOTOCOPIES NOT ACCEPTED

This form is not the ownership certificate. It must accompany the titling document or Application for Duplicate Title. For Car Buyer's Bill of Rights, visit www.dmv.ca.gov.

ACQUISITION NUMBER (DISMANTLER ONLY)

VEHICLE/VESSEL ID

SECTION 1 — VEHICLE/VESSEL DESCRIPTION				
IDENTIFICATION NUMBER	YEAR MODEL	MAKE	LICENSE PLATE/CF NO.	MOTORCYCLE ENGINE NUMBER
[REDACTED]	2024 08	AUDI		

BILL OF SALE

SECTION 2 — BILL OF SALE

[REDACTED] sell, transfer, and deliver the above vehicle/vessel to **PARKWAY GMC CADILLAC** on **11 25 20 24** for the amount of \$ **VALUE RECEIVED** (SELLING PRICE)

If this was a gift, indicate relationship: _____ (e.g., parents, spouse, friend, etc.) \$ **GIFT VALUE**

ODOMETER

SECTION 3 — ODOMETER DISCLOSURE STATEMENT (Void if Mileage is Altered or Erased)

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.

The odometer now reads **0 1 2 5 9 2** ¹⁰/₁₀₀ (no tenths) miles, and to the best of my knowledge reflects the **ACTUAL** mileage unless one of the following statements is checked.

WARNING—ODOMETER DISCREPANCY

Odometer reading is **NOT** the actual mileage Mileage **EXCEEDS** the odometer mechanical limits

Explain odometer discrepancy: _____

BUYER

SECTION 4 — BUYER AND SELLER (MUST hand print his or her name, date and sign this section.)

BUYER'S SECTION

I acknowledge the odometer reading and the facts of the transfer and title (to the extent) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

PRINT BUYER'S NAME PARKWAY GMC CADILLAC	SIGNATURE X	DATE 11/25/2024	DL/DL OR DEALER/DISM # 18371
PRINT BUYER'S NAME	SIGNATURE X	DATE	DL/DL OR DEALER/DISM #
PRINT BUYER'S NAME	SIGNATURE X	DATE	DL/DL OR DEALER/DISM #

SELLER

PRINT SELLER'S NAME	SIGNATURE X	DATE	DL/DL OR DEALER/DISM #
[REDACTED]	SIGNATURE X		

POWER OF ATTORNEY

SECTION 5 — POWER OF ATTORNEY

I/W [REDACTED] appoint **PARKWAY GMC CADILLAC** necessary documents, as needed, to transfer ownership as required by law.

ATTORNEY	DATE 11/25/2024
ATTORNEY	DATE

51688*1-PARKGM-F1



VEHICLE/VESSEL TRANSFER AND REASSIGNMENT FORM INSTRUCTIONS

THIS FORM IS NOT THE OWNERSHIP CERTIFICATE. IT MUST ACCOMPANY THE TITLE OR APPLICATION FOR A DUPLICATE TITLE. PHOTOCOPIES OF THE FORM MAY BE RETAINED FOR YOUR RECORDS.

Know your rights before you sign. Read the *Car Buyer's Bill of Rights* (FFVR 35) and *What you Need to Know Before Buying a Vehicle* (FFVR 26) brochures and other brochures available at www.dmv.ca.gov.

SECTION 1 — VEHICLE/VESSEL IDENTIFICATION

This section must be completed.

SECTION 2 — BILL OF SALE

To be completed by the seller of the vehicle/vessel, identifying the buyer and/or gift recipient, the purchase price or gift value, and date of sale and/or gift.

SECTION 3 — ODOMETER DISCLOSURE STATEMENT

To be completed by the seller disclosing the mileage at the time of sale. Any alteration (write-over, cross-out, erasure, deletion, etc.), made to the reported mileage will VOID the odometer disclosure section of this document and a new odometer statement (including the signature of both parties) is mandatory. Photocopies may be retained for personal record. Dealers and Auto Auctions are required to retain a photocopy of the odometer disclosure for 5 years.

Federal law requires the hand printed name, date and signature of the buyer and seller when disclosing and acknowledging the odometer reading.

SECTION 4 — BUYER/SELLER INFORMATION (Individual[s], Company, Dealership, Lessor/Lessee or Trust)

To be completed by the buyer to provide name and address, accept the responsibility of ownership, and/or acknowledge mileage reported. To be completed by the seller to provide name and address, release ownership, and/or disclose mileage to the buyer.

NOTE: Co-owners joined by "AND" (shown by "f" on DMV records) require the signature of **EACH** owner; co-owners joined by "OR" require the signature of at least **ONE** owner. The signature for a company or business **MUST** include the printed name of the company/business and an authorized representative's countersignature on the signature line (e.g., *ABC CO., by JOHN SMITH - or - JOHN SMITH for ABC CO.*).

SECTION 5 — POWER OF ATTORNEY

To be completed when appointing a person or company to act as an attorney-in-fact, to sign papers and documents that may be necessary in order to secure California registration of or to transfer my/our interest in the identified vehicle or vessel. The odometer disclosure statement cannot be completed by power of attorney.

INSTRUCCIONES PARA COMPLETAR ESTE FORMULARIO

ESTE FORMULARIO NO ES EL CERTIFICADO DE PROPIEDAD. ÉSTE DEBERÁ ACOMPAÑAR AL TÍTULO O LA SOLICITUD PARA DUPLICADO DE TÍTULO. PUEDE GUARDAR FOTOCOPIAS DE ESTE FORMULARIO PARA SU ARCHIVO PERSONAL.

Conozca sus derechos antes de firmar. Lea los folletos "Declaración de Derechos del Comprador de Vehículos" (FFVR 35) y "Qué Necesita Saber Antes de Comprar un Vehículo" (FFVR 26) y otros folletos disponibles en www.dmv.ca.gov.

SECCIÓN 1 — IDENTIFICACIÓN DE VEHÍCULO/BARCO

Esta sección deberá completarse.

SECCIÓN 2 — FACTURA DE VENTA

Para completarse por el vendedor del vehículo/barco, para identificar al comprador y/o receptor del regalo, el precio de compra o valor del regalo y la fecha de la venta y/o regalo.

SECCIÓN 3 — DECLARACIÓN DEL RECORRIDO EN MILLAS DEL ODÓMETRO

Para completarse por el vendedor declarando el millaje al momento de la venta. Cualquier alteración (escribir sobre el texto, tachar texto, borraduras, omisiones, etc.) que se haga al millaje reportado ANULARÁ la sección de la declaración del odómetro de este documento y será obligatorio presentar una nueva declaración (Incluyendo la firma de ambas partes). Puede conservar fotocopias para su archivo personal. A los concesionarios y subastadores de autos se les exige conservar una fotocopia de la declaración del odómetro por cinco (5) años.

La ley federal exige que el nombre sea escrito a mano así como la fecha y la firma del vendedor y del comprador cuando se declare y confirme la lectura del millaje del odómetro.

SECCIÓN 4 — INFORMACIÓN SOBRE EL COMPRADOR/VENDEDOR (Individuo[s], Compañía, Concesionario, Arrendatario/Arrendador o Fideicomiso)

El comprador deberá llenar esta sección a fin de proveer su nombre y dirección, aceptar responsabilidad del vehículo/barco y/o reconocer el millaje reportado. El vendedor deberá llenar esta sección a fin de proveer al comprador su nombre y dirección, relevar la responsabilidad del vehículo/barco y/o declarar el millaje al comprador.

NOTA: Para los co-propietarios unidos por la letra "Y" (mostrado en el título con una barra "f") se exige la firma de **CADA** propietario; los co-propietarios unidos por la letra "O" exige la firma de por lo menos **UN** propietario. La firma de una compañía o negocio **DEBE** incluir el nombre impreso de la compañía o negocio y la contra-firma de un agente autorizado en el reglón de la firma (ejemplo: *ABC CO, por JOHN SMITH - o bien - JOHN SMITH por ABC CO.*).

SECCIÓN 5 — PODER LEGAL

Esta sección deberá llenarse cuando se asigna una persona o compañía para actuar como apoderado para firmar papeles y documentos que puedan ser necesarios para asegurar la matrícula de California o para traspasar mi/nuestro interés en el vehículo o barco identificado.

Esta sección de poder legal no puede usarse para la declaración del odómetro.

CONFIRMATION CUSTOMER DECLINES PERMANENT MARKING OF CATALYTIC CONVERTER

Customer

Address

Vehicle D

Pursuant to California Vehicle Code section 24020, Dealer may not sell the Vehicle unless its catalytic converter is permanently marked with the Vehicle's VIN to discourage its theft. Permanently marking the catalytic converter involves a charge, which may include additional dealer profit, that is ultimately paid by Customer.

Dealer's charge for permanently marking the Vehicle's catalytic converter is: \$ 2500.00

By signing below, Customer acknowledges the foregoing and freely chooses to **DECLINE** the permanent marking of the Vehicle's catalytic converter and will not be charged for it.

Customer

TRADE/PURCHASE DISCLOSURE FORM

DEAL # 73332
CUST # 82854

Customer Name _____

Vehicle Description _____

Vehicle Identification _____

Lienholder Information (if applicable)

Lienholder Name: AUDI

Payoff Balance \$ 92293.00

To induce Dealer to accept the vehicle described above ("Vehicle") as a "trade-in", I, the undersigned customer, hereby warrant and represent that each of the following statements is true, correct and not misleading:

1. I am the registered owner of the Vehicle; except for the legal owner, if any, shown on the title, no one else has any claim or interest in the Vehicle. The information above correctly names any and all lienholders, and all amounts owned to all lienholders.

2. To the best of my knowledge, the Vehicle has not been in an accident which has caused any **FRAME DAMAGE** or **SUSPENSION DAMAGE**, or caused the Vehicle to be classified as "SALVAGE." ("Salvage" refers to damage that is uneconomical to repair, given the vehicle's value, as determined by the owner, leasing company, financial institution or insurance company insuring the vehicle).

3. To the best of my knowledge, the Vehicle has not been taken back as a Lemon-Law Buyback, or as a Goodwill or Warranty Return or Repurchase, by any manufacturer or dealer. (A Lemon-Law Buyback or Warranty Return or Repurchase refers to acceptance of return of a vehicle because of a claimed defect or problem in the condition or performance of the vehicle.)

4. The Vehicle's odometer has not been disconnected, and the odometer's reading has not been altered, changed, or otherwise modified in any way. The Vehicle's current odometer reading reflects the true and accurate mileage of the Vehicle.

5. If there is any indication that the vehicle is equipped with airbags, such airbags are original factory equipment, fully functional at this time, having never been removed, replaced or deployed.

6. To the best of my knowledge, the Vehicle is free of liens for parking citations or any other governmental fines, penalties, damages, orders, or assessments.

7. The Vehicle has never been designated by the State of California as a "Gross Polluter," whether by designation on the Vehicle's registration or otherwise. If the Vehicle is tested prior to resale by Dealer and is then designated as a Gross Polluter, at the Dealer's option, I will repurchase the Vehicle for its value as set forth in my contract or reimburse Dealer for the Diminished fair market value resulting from Gross Polluter designation. To the best of my knowledge, the Vehicle's emission control system has not been removed, tampered with or modified in any way.

8. To the best of my knowledge, the Vehicle has not previously been used as taxi cab, rental vehicle or publicly owned vehicle, and was never classified or identified as an insurance salvage or revived salvage vehicle. The definition of the term salvage is much broader and expansive than provided in paragraph 2.

9. To the best of my knowledge this vehicle is not a **Prior Rental**.

10. The vehicle has **NEVER** been **MODIFIED** or **REPAIRED** in such a way as to cause the **MANUFACTURER'S WARRANTY** (in part or in its entirety) to be voided.

11. The vehicle has never been **STOLEN** or **REPORTED** stolen.

The undersigned customer understands and agrees Dealer is relying on these representations in both agreeing to acquire the vehicle and in establishing a value for its acquisition.

In the event these representations shall prove to be untruthful, then customer understands they shall be liable to Dealer, upon demand, at the minimum for the value actually realized by Dealer against the value allowed by Dealer in purchasing or accepting the vehicle in trade. Further, the customer understands that an intentional misrepresentation of the above facts will entitle Dealer to all damages, including punitive damages, which may be imposed. Finally, in the event Dealer is required to defend any claims relating to or arising from the failure to make a truthful disclosure of the above facts, then the undersigned customer agrees to indemnify Dealer for any expenses, including reasonable attorney's fees, which may be incurred by Dealer in defending such claims.

I declare under penalty of perjury under the laws of the State of California the foregoing is true and correct.

87478*1*PARKGM-FI



DEAL: 73332
CUST: 82854

VEHICLE/VESSEL TRANSFER AND REASSIGNMENT FORM

INSTRUCTIONS ON REVERSE SIDE — ALL SIGNATURES MUST BE IN INK — PHOTOCOPIES NOT ACCEPTED

This form is not the ownership certificate. It must accompany the titling document or Application for Duplicate Title. For Car Buyer's Bill of Rights, visit www.dmv.ca.gov.

ACQUISITION NUMBER (DISMANTLER ONLY)

VEHICLE/VESSEL ID

SECTION 1 — VEHICLE/VESSEL DESCRIPTION				
	YEAR MODEL	MAKE	LICENSE PLATE/CF NO.	MOTORCYCLE ENGINE NUMBER
	2024 Escalade	CADILLAC		

BILL OF SALE

SECTION 2 — BILL OF SALE				
PARKWAY GMC CADILLAC				
I/We	sell, transfer, and deliver the above vehicle/vessel			
	on	11 25 2024	for the amount of	\$ VALUE RECEIVED
	PRINT BUYER'S NAME(S)	MO DAY YEAR		(SELLING PRICE)
If this was a gift, indicate relationship:	(e.g., parents, spouse, friend, etc.)			\$ (GIFT VALUE)

ODOMETER

SECTION 3 — ODOMETER DISCLOSURE STATEMENT (Void if Mileage is Altered or Erased)				
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.				
The odometer now reads	0	0	0	0 5 2
				10 (no tenths) miles, and to the best of my knowledge reflects the ACTUAL mileage unless one of the following statements is checked.
WARNING—ODOMETER DISCREPANCY				
<input type="checkbox"/>	Odometer reading is NOT the actual mileage			<input type="checkbox"/>
				Mileage EXCEEDS the odometer mechanical limits
Explain odometer discrepancy:				

BUYER

SECTION 4 — BUYER AND SELLER (MUST hand print his or her name, date and sign this section.)			
BUYER'S SECTION			
I acknowledge the odometer reading and the facts of the transfer. I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.			
	DATE	DUPLICATE	DISM #
	11/25/2024		
PRINT BUYER'S NAME	SIGNATURE	DATE	DUPLICATE OR DEALER/DISM #
	X		

SELLER

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.			
PRINT SELLER'S NAME	DATE	DUPLICATE	DISM #
PARKWAY GMC CADILLAC	11/25/2024		
PRINT SELLER'S NAME	DATE	DUPLICATE OR DEALER/DISM #	
PRINT SELLER'S NAME	DATE	DUPLICATE OR DEALER/DISM #	

POWER OF ATTORNEY

SECTION 5 — POWER OF ATTORNEY			
I/We	PARKWAY GMC CADILLAC		
	appoint		PRINT NAME(S)
			to transfer ownership as required by law.
	DATE	DATE	
	11/25/2024	11/25/2024	

51688*1-PARKGM-FI



VEHICLE/VESSEL TRANSFER AND REASSIGNMENT FORM INSTRUCTIONS

THIS FORM IS NOT THE OWNERSHIP CERTIFICATE. IT MUST ACCOMPANY THE TITLE OR APPLICATION FOR A DUPLICATE TITLE. PHOTOCOPIES OF THE FORM MAY BE RETAINED FOR YOUR RECORDS.

Know your rights before you sign. Read the *Car Buyer's Bill of Rights* (FFVR 35) and *What you Need to Know Before Buying a Vehicle* (FFVR 26) brochures and other brochures available at www.dmv.ca.gov.

SECTION 1 — VEHICLE/VESSEL IDENTIFICATION

This section must be completed.

SECTION 2 — BILL OF SALE

To be completed by the seller of the vehicle/vessel, identifying the buyer and/or gift recipient, the purchase price or gift value, and date of sale and/or gift.

SECTION 3 — ODOMETER DISCLOSURE STATEMENT

To be completed by the seller disclosing the mileage at the time of sale. Any alteration (write-over, cross-out, erasure, deletion, etc.), made to the reported mileage will VOID the odometer disclosure section of this document and a new odometer statement (including the signature of both parties) is mandatory. Photocopies may be retained for personal record. Dealers and Auto Auctions are required to retain a photocopy of the odometer disclosure for 5 years.

Federal law requires the hand printed name, date and signature of the buyer and seller when disclosing and acknowledging the odometer reading.

SECTION 4 — BUYER/SELLER INFORMATION (*Individual[s], Company, Dealership, Lessor/Lessee or Trust*)

To be completed by the buyer to provide name and address, accept the responsibility of ownership, and/or acknowledge mileage reported. To be completed by the seller to provide name and address, release ownership, and/or disclose mileage to the buyer.

NOTE: Co-owners joined by "AND" (shown by "I" on DMV records) require the signature of **EACH** owner; co-owners joined by "OR" require the signature of at least **ONE** owner. The signature for a company or business **MUST** include the printed name of the company/business and an authorized representative's countersignature on the signature line (e.g., *ABC CO., by JOHN SMITH - or - JOHN SMITH for ABC CO.*).

SECTION 5 — POWER OF ATTORNEY

To be completed when appointing a person or company to act as an attorney-in-fact, to sign papers and documents that may be necessary in order to secure California registration of or to transfer my/our interest in the identified vehicle or vessel. The odometer disclosure statement cannot be completed by power of attorney.

INSTRUCCIONES PARA COMPLETAR ESTE FORMULARIO

ESTE FORMULARIO NO ES EL CERTIFICADO DE PROPIEDAD. ÉSTE DEBERÁ ACOMPAÑAR AL TÍTULO O LA SOLICITUD PARA DUPLICADO DE TÍTULO. PUEDE GUARDAR FOTOCOPIAS DE ESTE FORMULARIO PARA SU ARCHIVO PERSONAL.

Conozca sus derechos antes de firmar. Lea los folletos "Declaración de Derechos del Comprador de Vehículos" (FFVR 35) y "Qué Necesita Saber Antes de Comprar un Vehículo" (FFVR 26) y otros folletos disponibles en www.dmv.ca.gov.

SECCIÓN 1 — IDENTIFICACIÓN DE VEHÍCULO/BARCO

Esta sección deberá completarse.

SECCIÓN 2 — FACTURA DE VENTA

Para completarse por el vendedor del vehículo/barco, para identificar al comprador y/o receptor del regalo, el precio de compra o valor del regalo y la fecha de la venta y/o regalo.

SECCIÓN 3 — DECLARACIÓN DEL RECORRIDO EN MILLAS DEL ODÓMETRO

Para completarse por el vendedor declarando el millaje al momento de la venta. Cualquier alteración (escribir sobre el texto, tachar texto, borraduras, omisiones, etc.) que se haga al millaje reportado ANULARÁ la sección de la declaración del odómetro de este documento y será obligatorio presentar una nueva declaración (incluyendo la firma de ambas partes). Puede conservar fotocopias para su archivo personal. A los concesionarios y subastadores de autos se les exige conservar una fotocopia de la declaración del odómetro por cinco (5) años.

La ley federal exige que el nombre sea escrito a mano así como la fecha y la firma del vendedor y del comprador cuando se declare y confirme la lectura del millaje del odómetro.

SECCIÓN 4 — INFORMACIÓN SOBRE EL COMPRADOR/VENDEDOR (*Individuo[s], Compañía, Concesionario, Arrendatario/Arrendador o Fideicomiso*)

El comprador deberá llenar esta sección a fin de proveer su nombre y dirección, aceptar responsabilidad del vehículo/barco y/o reconocer el millaje reportado. El vendedor deberá llenar esta sección a fin de proveer al comprador su nombre y dirección, relevar la responsabilidad del vehículo/barco y/o declarar el millaje al comprador.

NOTA: Para los co-propietarios unidos por la letra "Y" (mostrado en el título con una barra "I") se exige la firma de **CADA** propietario; los co-propietarios unidos por la letra "O" exige la firma de por lo menos **UN** propietario. La firma de una compañía o negocio **DEBE** incluir el nombre impreso de la compañía o negocio y la contra-firma de un agente autorizado en el reglón de la firma (ejemplo: *ABC CO, por JOHN SMITH - o bien - JOHN SMITH por ABC CO.*).

SECCIÓN 5 — PODER LEGAL

Esta sección deberá llenarse cuando se asigna una persona o compañía para actuar como apoderado para firmar papeles y documentos que puedan ser necesarios para asegurar la matrícula de California o para traspasar mi/nuestro interés en el vehículo o barco identificado.

Esta sección de poder legal no puede usarse para la declaración del odómetro.

CONTRACT#: 000698329

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

Co-Buyer Name and Address (Including County and Zip Code) N/A Cell: N/A Email: N/A	Seller-Creditor (Name and Address) PARKWAY GMC CADILLAC 24055 CREEKSIDE ROAD VALENCIA, CA 91355 661-253-4441
---	--

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 on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" 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	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2024	CADILLAC Escalade	52		<input type="checkbox"/> Personal, family, or household unless otherwise indicated below <input type="checkbox"/> 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
9.96 %	\$ 41809.27 (e)	\$ 123747.53 (e)	\$ 165556.80 (e)	\$ 10707.00 is \$ 176263.80 (e)
(e) means an estimate				

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	Max. \$ N/A
\$ N/A Ded. Collision	N/A	Max. \$ N/A
Bodily Injury \$ N/A Limits	N/A	Max. \$ N/A
Property Damage \$ N/A Limits	N/A	Max. \$ N/A
Medical N/A	N/A	Max. \$ N/A
N/A	N/A	Max. \$ N/A
Total Vehicle Insurance Premiums		\$ N/A

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
71	\$ 2299.40	MONTHLY beginning 01/09/2025
N/A	\$ N/A	N/A
One final payment	\$ 2299.40	12/09/2030

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 recapture in full before the scheduled date, minimum finance charges, and security interest.

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned by you. If you are not

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the amount shown as the 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 Balance in Trade-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 shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your trade-in vehicle(s). Pursuant to Section 5 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s). Seller reasonably requires to effect the transfer of the Trade-In Vehicle to Seller or its designee.

Buyer Signature _____ Co-Buyer Signature X _____ N/A

AUTO BROKER FEE DISCLOSURE
If this contract reflects the retail sale of a new 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: N/A

Agreement that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by arbitration. See the Arbitration Provision for additional information concerning the agreement to arbitrate.
Buyer Signature _____ Co-Buyer Signs X _____ N/A

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

Table with 2 columns: Description and Amount. Includes sections for Total Cash Price, Amounts Paid to Public Officials, Amount Paid to Insurance Companies, Total Downpayment, and Amount Financed.

OPTIONAL DEBT CANCELLATION AGREEMENT OR GUARANTEED ASSET PROTECTION WAIVER. A debt cancellation agreement or guaranteed asset protection waiver (GAP waiver) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge.

Term 72, I want to buy, Buyer Sign

OPTIONAL SERVICE CONTRACT(S) You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1L.

Table for Optional Service Contract(s) with columns for Company, Term, Mos., and Miles. Includes entries for 11 through 15 companies.

Trade-In Vehicle(s)

Table for Trade-In Vehicle(s) with columns for Vehicle #, Year, Make, Model, Odometer, and Agreed Value of Property. Includes entries for Vehicle 1 and Vehicle 2.

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

OTHER IMPORTANT AGREEMENTS

DEAL#: 73332

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed. Seller - Creditor may receive part of the Finance Charge.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

e. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.

GAP LIABILITY NOTICE

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.** You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract as the law allows. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.

- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once, subject to any right the law gives you to reinstate this contract.

Default means:

- You do not pay any payment on time;
- You give false, incomplete, or misleading information during credit application;
- The vehicle is lost, damaged, or destroyed; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.

102591*1*PARKGM-FI

11/25/2024 08:45 pm

- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on page 1 of this contract, not to exceed the highest rate permitted by law, until you pay.
- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

If you do not get a written warranty, and the Seller does not enter into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

5. **Used Car Buyers Guide.** 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.
Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. SERVICING AND COLLECTION CONTACTS

In consideration of our extension of credit to you, you agree to provide us your contact information for our servicing and collection purposes. You agree that we may use this information to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. You agree to allow our agents and service providers to contact you as agreed above.

You agree that you will, within a reasonable time, notify us of any change in your contact information.

7. APPLICABLE LAW

Federal law and California law apply to this contract. If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

8. WARRANTIES OF BUYER

You promise you have given true and correct information during your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

9. NEGATIVE CREDIT REPORT NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

CREDIT DISABILITY INSURANCE NOTICE CLAIM PROCEDURE

If you become disabled, you must tell us right away. (You are advised to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location where we would like to be notified.) We will tell you where to get claim forms. You must send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment(s), WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have any money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

Seller's Right to Cancel

- a. Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- b. Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- c. If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- d. While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

ARBITRATION PROVISION

PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

- 1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
- 2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
- 3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, any allegation of waiver of rights under this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this Vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator only on an individual basis and not as a plaintiff in a collective or representative action, or a class representative or member of a class on any class claim. The arbitrator may not preside over a consolidated, representative, class, collective, injunctive, or private attorney general action. You expressly waive any right you may have to arbitrate a consolidated, representative, class, collective, injunctive, or private attorney general action. You or we may choose the American Arbitration Association (www.adr.org) or National Arbitration and Mediation (www.namadr.com) as the arbitration organization to conduct the arbitration. If you and we agree, you or we may choose a different arbitration organization. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this transaction was originated. We will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee up to a maximum of \$5,000, unless the law or the rules of the chosen arbitration organization require us to pay more. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee over \$5,000 in accordance with the rules and procedures of the chosen arbitration organization. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. §§ 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate any related or unrelated claims by filing any action in small claims court, or by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual or statutory public injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. You agree that you expressly waive any right you may have for a claim or dispute to be resolved on a class basis in court or in arbitration. If a court or arbitrator finds that this class arbitration waiver is unenforceable for any reason with respect to a claim or dispute in which class allegations have been made, the rest of this Arbitration Provision shall also be unenforceable.

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.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family or household use. In all other cases, the subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the manufacturer of the vehicle or equipment obtained under this contract.

HOW writing... contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing. Buyer Co-Buyer Signs X N/A

SELLER unable... here, the provisions of the Seller's Right to Cancel section on page 5 of this contract giving the Seller the right to cancel if Seller is unable to deliver the vehicle. Buyer Co-Buyer X N/A

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT. WARNING: 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 FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE VEHICLE HAS BEEN REPOSSESSED AND SOLD. ALL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT. SURE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS. Buyer X N/A

N/A

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint, you may file it with the seller. Complainants may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make such a change. Buyer Signature Co-Buyer Signature X N/A

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.

THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This law does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle. See the vehicle contract cancellation option agreement for details.

YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON PAGE 5, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature Date 11/25/2024 Co-Buyer Signature X N/A Date N/A Buyer Printed Name Co-Buyer Printed Name N/A

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name N/A Title N/A

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other Owner Signature X N/A Address N/A

GUARANTY: To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing. Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer. Guarantor X N/A Date N/A Guarantor Address N/A

Seller Signs PARKWAY GMC CADILLAC Date 11/25/2024 By X Title FI MANAGER

Seller assigns its interest in this contract to ALLY FNCL Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller PARKWAY GMC CADILLAC By X Title FI MANAGER