

DEALER MAKES THE FOLLOWING DISCLOSURES:

Itemization of Amount Financed of (line e)	\$
a) Cash Price (not including taxes on sale)	\$ 5,070
b) Taxes on sale	\$ 380 ²⁵
c) Cash Price (a+b)	\$ 5,450 ²⁵
d) Down Payment (minimum 10%)	\$ 507
e) Amount Paid on your account (Amount Financed) (c-d)	\$ 4,943 ²⁵

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit including your down payment of
0%	\$0.00	4,943 ²⁵	4,943 ²⁵	\$507
Your payment schedule will be:				
Number of Payments		Amount of Payments	Payments Due	
12		\$ 205 ⁹⁷	Monthly Starting 6/5/23	
<input type="checkbox"/>				
Late Charge: If a payment is received more than 10 days after the scheduled payment date, you will be charged the lesser of 5% of the payment or \$5.00				
Prepayment: If you pay off early, you will not have to pay a penalty.				

Amount Paid to others on your behalf:

\$ 4,943²⁵ to Administrator (line e)
(We may be retaining a portion of this amount)

Purchaser wishes to purchase from Dealer a Vehicle Service Contract ("VSC") administered by Extended Service Corporation "Administrator."

In consideration of your being given the opportunity to pay for the VSC under and installment payment program, you and Dealer acknowledge and agree as follows:

You have paid Dealer in cash the down payment disclosed above towards the total sale price of the VSC. You may pay the balance of such total sale price in accordance with the payment method you select.

Payment Option 1 Authorization for Monthly Charges to Your Credit/Debit Card Account

The balance of the total sale price may be paid by Purchaser through, and Purchaser hereby authorizes SUZUKI OF WICHITA to make the applicable number of consecutive monthly charges to Purchaser's MasterCard, Visa, or Discover credit/debit card account listed below, in the amounts and at the times disclosed above. This authority remains in effect until SUZUKI OF WICHITA has received written notification of termination from Purchaser in time to allow reasonable opportunity to act on it or until the final installment payment has been paid. If charging an installment to your credit card causes you to go over your

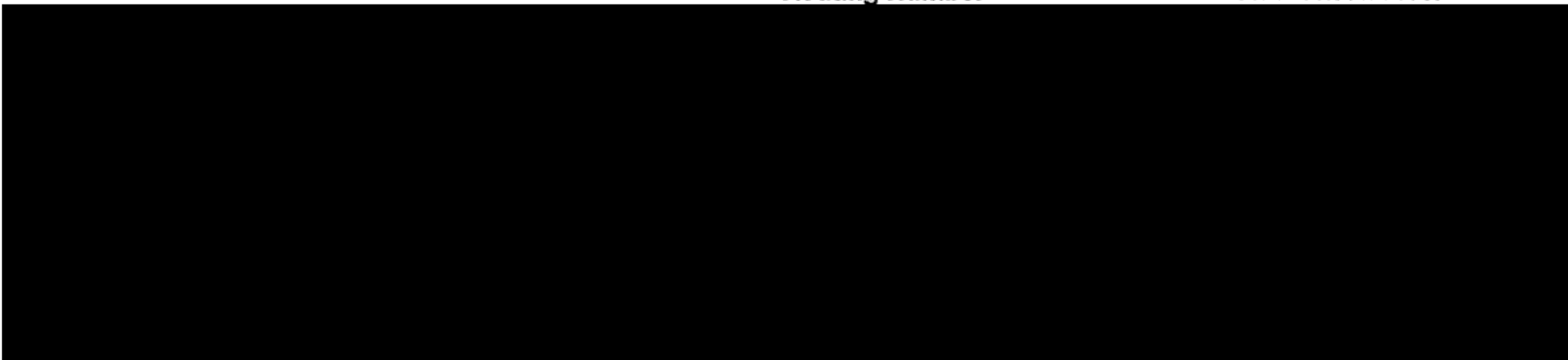
Payment Option 2 Authorization for Direct Debit from your Checking Account

The balance of the total sale price may be paid by Purchaser through, and Purchaser authorizes SUZUKI OF WICHITA to instruct Purchaser's financial institution to make, the applicable number of consecutive monthly payments in the amounts and on the dates disclosed above from the account by electronic automatic debit of Purchaser's checking account. This authority remains in effect until SUZUKI OF WICHITA has received written notification of termination from Purchaser in time to allow

reasonable opportunity to act on it or until the final installment payment has been paid. If your account doesn't have sufficient funds when SUZUKI OF WICHITA attempts to debit it for an installment, your financial institution may assess an "NSF" or similar charge to your account.

Required Financial Institution Information

Name of Institution	Routing Number	Account Number
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ADDITIONAL PROVISIONS

If you decide to cancel the VSC before making all of the indicated installment payments, you must immediately notify SUZUKI OF WICHITA and, the same day, you must send written notice to cancel to SUZUKI OF WICHITA at 11610 E Kellogg Drive, Wichita, KS 67207 or by fax to (316) 630-8081. If an installment is not received within 10 days of its scheduled due date, then, unless SUZUKI OF WICHITA has received your cancellation notice, SUZUKI OF WICHITA may impose a late-payment service fee of 5% of the overdue installment or \$5.00, whichever is less. You also authorize SUZUKI OF WICHITA to notify Administrator to cancel the VSC if any installment isn't received by SUZUKI OF WICHITA WITHIN 30 days of its due date. If SUZUKI OF WICHITA or you cancel the VSC before all of the indicated installments are paid to SUZUKI OF WICHITA, you agree that the Administrator shall pay any cancellation refund payable under the VSC to SUZUKI OF WICHITA. If you or SUZUKI OF WICHITA cancel the VSC and there is some remaining cancellation refund after SUZUKI OF WICHITA has received the amounts it is due, then, SUZUKI OF WICHITA and not the Administrator would be

responsible to refund an excess funds. You also agree that any such cancellation refund owed to you shall be calculated by using the amounts actually paid by you.

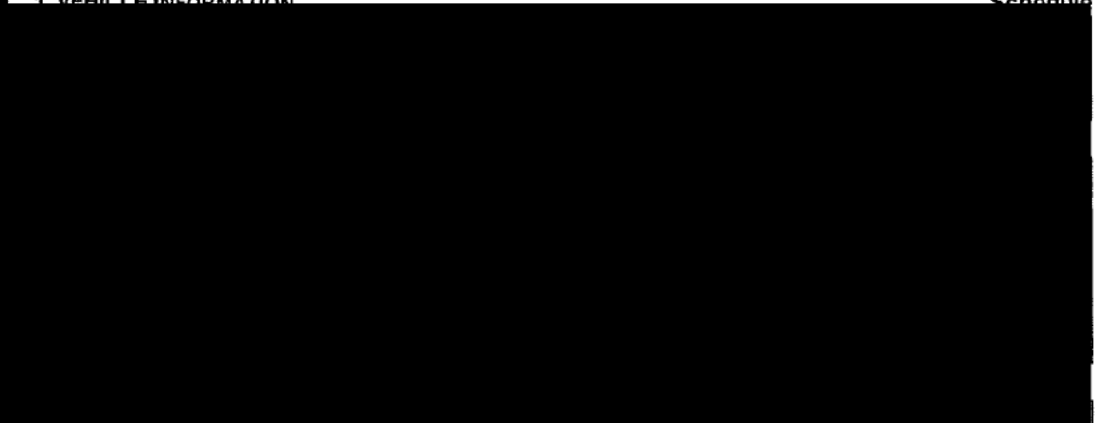
By signing this agreement, SUZUKI OF WICHITA certifies that the installment price for the VSC you are buying is the same as the cash price. The content and format of this agreement have been adopted to provide Purchaser with important information in a clear and familiar form, and their use does not imply that any particular federal or state law relating to lending or installment sales is applicable to this agreement or the transaction it contemplates.

First Mile Powertrain Wraparound

Vehicle Service Contract

Information
Schedule

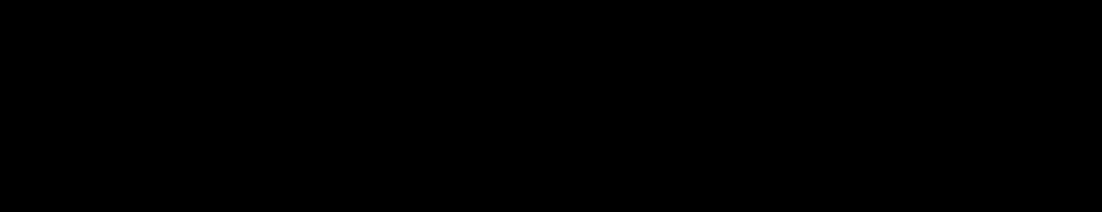
1. VEHICLE INFORMATION



48 MONTHS 48,000 MILES	GOLD PLUS <input type="checkbox"/>
	GOLD <input type="checkbox"/> PLATINUM <input checked="" type="checkbox"/>
	DEDUCTIBLE SELECTED
SEE "SERVICE CONTRACT PERIOD" TO DETERMINE EXPIRATION DATE & MILES	\$0 <input type="checkbox"/> \$50** <input type="checkbox"/> \$100 <input checked="" type="checkbox"/>
SERVICE CONTRACT PURCHASE PRICE \$5,070.00	SERVICE CONTRACT PURCHASE DATE 05/04/2023

* THIS SERVICE CONTRACT RUNS CONCURRENT WITH, AND IS SECONDARY TO, ANY APPLICABLE MANUFACTURER'S WARRANTY.

4. CUSTOMER INFORMATION



Notice to Customer:

- You are required to obtain authorization prior to beginning any repairs covered by the Service Contract. Refer to Service Contract Section VI, "Your Responsibilities" for instructions.
- You must follow the maintenance procedures listed in Service Contract Section IV, "Maintenance Requirements." If Your failure to follow the procedures causes a Breakdown, You may be denied coverage.
- The Service Contract Purchase Price may be financed with the purchase of this Vehicle. Other payment options may be available.
- If the manufacturer's Warranty is void at the Service Contract Purchase Date or becomes void during the Service Contract Period, We will not automatically suspend all coverage. We will not provide any coverage that would have otherwise been provided under the manufacturer's Warranty, until the full term of the manufacturer's Warranty elapses. However, We will continue to provide any other coverage under this Service Contract, unless such coverage is otherwise excluded by the terms of this Service Contract.

Washington Residents Only: By initialing this box, You acknowledge that You have read, understand and agree to the terms and conditions of this Service Contract, including, but not limited to: A. Requirements for maintaining Your Vehicle and retaining maintenance records under Section IV, "Maintenance Requirements." B. Procedures required to file a claim under Section VI, "Your Responsibilities." C. Parts covered under Section II, "What This Service Contract Covers." D. Your Service Contract Period limit shown in Section 3 on the Information Schedule. E. The Implied Warranty of Merchantability on the Vehicle shown in Section 1 on the Information Schedule is not waived if the Service Contract has been purchased within ninety (90) days of the purchase date of the Vehicle from the Selling Dealer who also sold the Vehicle covered by this Service Contract. F. Exclusions of coverage under Section III, "What This Service Contract Does Not Cover." G. Cancellation provisions and conditions under Section VII, "General Provisions", item #9. "How This Service Contract May Be Canceled." Benefits may be transferred when eligible to an individual who purchases this Vehicle. Please refer to Section VII, "General Provisions", item #8. "How This Service Contract May Be Transferred."

Provider and Administrator:

- In AZ, IA & WY: Provider is Consumer Program Administrators, Inc. and the Administrator is Total Warranty Services.
- In CA: Provider is Motor Warranty Services of North America, California License #0E40891 and the Administrator is TT of First Mile Services, Inc. DBA First Mile Insurance Services, California License #6000122.
- In FL: Provider and Administrator is Automotive Warranty Services of Florida, Inc., Florida License #60023
- In OK: Provider is Automotive Warranty Services of Florida, Inc. Oklahoma License #44198051 and the Administrator is Total Warranty Services.
- In MA: Provider is the Selling Dealer and the Administrator is Total Warranty Services.
- In WA: Provider is National Product Care Company and the Administrator is Total Warranty Services.
- All Other States: Provider is Automotive Warranty Services, Inc. and the Administrator is Total Warranty Services.

Total Warranty Services, P.O. Box 3948, West Palm Beach, FL 33402-3948, 1-800-870-6856

TWS-ESC-016 (01/21)

IOS



To start a claim, please scan the applicable QR Code



Android

First Mile Powertrain Wraparound

Vehicle Service Contract

Information
Schedule

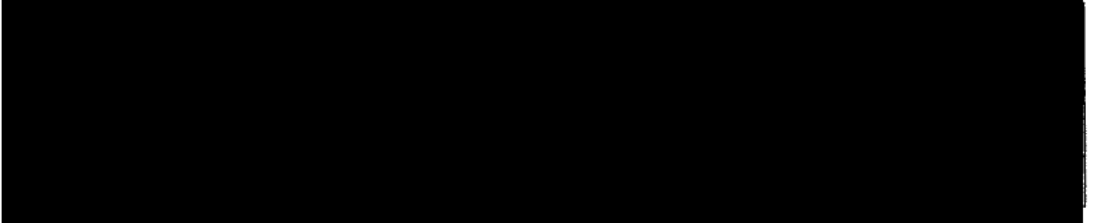
1. VEHICLE INFORMATION



<div style="display: flex; justify-content: space-around; font-size: 1.2em;"> <input type="text" value="48"/> MONTHS <input type="text" value="48,000"/> MILES </div>	<p style="text-align: right;">GOLD PLUS <input type="checkbox"/></p> <p style="text-align: center;">GOLD <input type="checkbox"/> PLATINUM <input checked="" type="checkbox"/></p> <hr/> <p style="text-align: center; font-weight: bold;">DEDUCTIBLE SELECTED</p> <p>\$0 <input type="checkbox"/> \$50** <input type="checkbox"/> \$100 <input checked="" type="checkbox"/> Yes</p> <p style="font-size: 0.8em;">** WAIVED IF REPAIRS ARE MADE AT SELLING DEALER</p> <p style="font-size: 0.8em;">If no Deductible box has been checked, the \$100 Deductible will apply.</p>
SEE "SERVICE CONTRACT PERIOD" TO DETERMINE EXPIRATION DATE & MILES	
SERVICE CONTRACT PURCHASE PRICE \$5,070.00	SERVICE CONTRACT PURCHASE DATE 05/04/2023

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- If the manufacturer's Warranty is void at the Service Contract Purchase Date or becomes void during the Service Contract Period, We will not automatically suspend all coverage. We will not provide any coverage that would have otherwise been provided under the manufacturer's Warranty, until the full term of the manufacturer's Warranty elapses. However, We will continue to provide any other coverage under this Service Contract, unless such coverage is otherwise excluded by the terms of this Service Contract.

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Total Warranty Services, P.O. Box 3948, West Palm Beach, FL 33402-3948, 1-800-870-6856

TWS-ESC-016 (01/21)

IOS



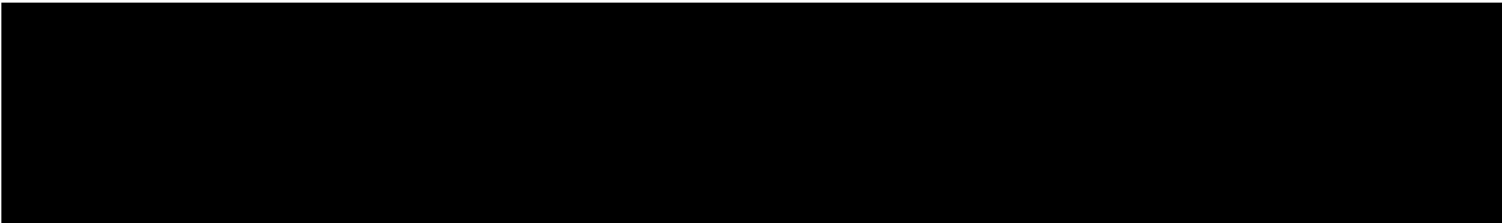
To start a claim, please scan the applicable QR Code



Android

AGREEMENT TO PROVIDE INSURANCE

TO LENDER:



I understand that to provide protection from serious financial loss should an accident occur my installment contract requires the collateral to be continuously covered with insurance providing both Collision Coverage and Comprehensive or Fire, Theft and Combined Additional Coverage. Accordingly, I have arranged for the required insurance through the insurance company shown below and have requested my agent to issue a Loss Payable Endorsement in favor of the lender at the above address.

I further understand that if for any reason the below described insurance is not obtained and continuously maintained, the lender may, but is not obligated to, secure insurance at its option according to the terms of my contract. I authorize the lender to add the premium and related financing charge for such insurance to the contract balance, and understand that such insurance does not provide Bodily Injury and Property Damage Liability Insurance Coverage, and does not comply with any Financial Responsibility or No-Fault Insurance Laws.

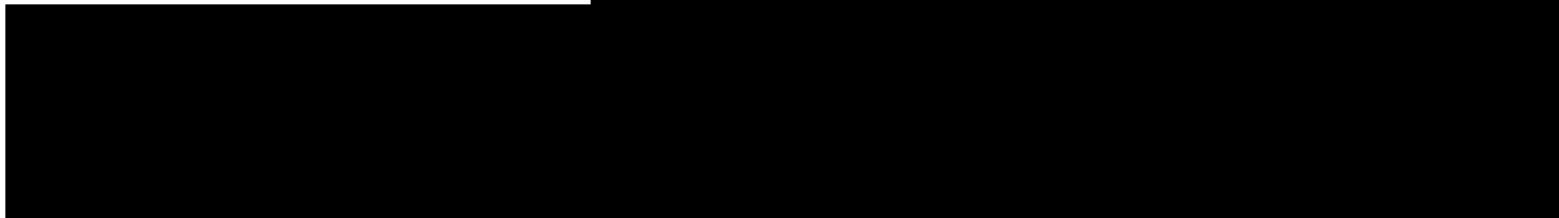
COLLATERAL INSURED:

YEAR	MAKE	MODEL	BODY STYLE
2019	GMC	SIERRA 1500	1500 4WD CC AT4

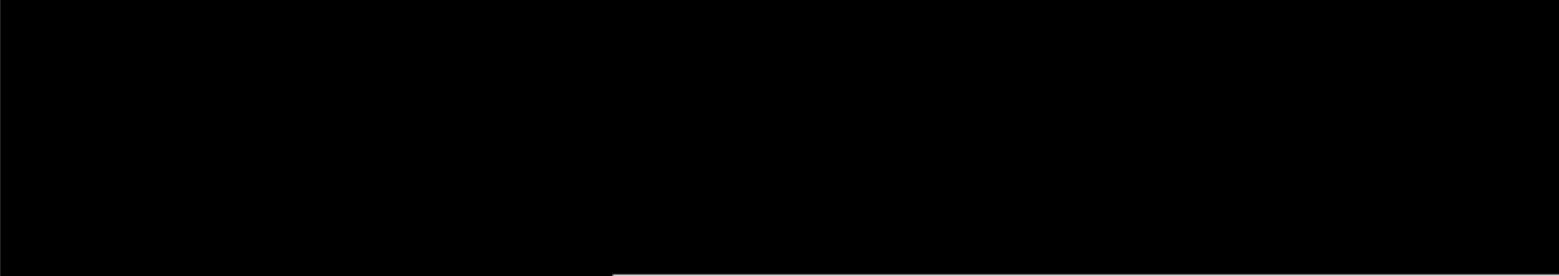


BORROWER:

INSURANCE COMPANY:



INSURANCE AGENT:





**SUBARU
OF WICHITA**

RIDE AUTO GROUP, LLC

EAST 11610 E. Kellogg, Wichita KS 67207 316.264.7777
 WEST 114 N. West St., Wichita KS 67203 316.943.1000
 ROCKRD. 1633 N Rock Rd., Wichita KS 67206 316.636.1777
 SOUTH 2337 S Broadway St., Wichita KS 67211 316.263.2213

SP1: BME
 SP2: _____
 MGR: BF1



STOCK #	YEAR	MAKE	MODEL & BODY STYLE	MILEAGE	COLOR	IDENTIFICATION NUMBER
U582179	2019	GMC	SIERRA 1500	53822	BLACK	[REDACTED]
TRADE 1	YEAR	MAKE	MODEL & BODY STYLE	MILEAGE	COLOR	
U582179A	2017	RAM	1500	78996	WHITE	
TRADE 2	YEAR	MAKE	MODEL & BODY STYLE	MILEAGE	COLOR	IDENTIFICATION NUMBER
			N/A			

Additional Products & Equipment	Price	Additional Products & Equipment	Price	Additional Products & Equipment	Price
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

VEHICLE PRICE	53,935.00
TRADE ALLOWANCE	31,000.00
TRADE DIFFERENCE	22,935.00
ADMINISTRATIVE FEE	749.00
SERVICE CONTRACT	N/A
ADDITIONAL PRODUCTS & EQUIPMENT TOTAL	N/A
REBATE	N/A
SUB TOTAL	23,684.00
SALES TAX	1,776.30
GAP PROTECTION	1,200.00
CL & A/H	N/A
SUB TOTAL	26,660.30
TRADE-IN BALANCE (See items #15, #16, #17)	23,332.36
TOTAL PRICE	49,992.66
DOWN PAYMENT	N/A
BALANCE DUE	49,992.66

1. We do not honor verbal agreements. See "WE OWE - YOU OWE" for any and all promises made in writing and all promises made in writing.

2. Buyer has been given the opportunity to inspect the vehicle history report. See items #22 and Side of this document acknowledges that they have had body and/or interior damage.

3. Buyer states that the representations Seller, or a representative of Seller, made to the vehicle being purchased are: _____

4. Any and all optional products are not required to obtain financing. we will not provide the financing sign and agree to pay the financing premium.

5. Purchaser understands and agrees that the value shown for the trade allowance and/or discount is only for the purpose of computing the amount of trade difference and does not constitute any admission or opinion of Dealer's opinion as to market value of the trade-in vehicle.

Seller of this vehicle HAS NOT conducted a title search for the motor vehicle being sold for purposes of verifying the accuracy of the information shown on the odometer or for any other purpose. Purchaser acknowledges the receipt of this information.

Deposits are non-refundable to terms and conditions and additional sales agreement for financing (when used).

In Seller's knowledge this vehicle was was not previously used as a leased, rental, education or factory warranty vehicle.

Purchaser understands and agrees that the Reverse side hereof constitutes a part of this Agreement.

Balance Due On Trade In \$ 23,332.36 Due Date 05/11/2023 Per Diem \$ _____
 Lienholder EXTER FINANCE
 _____ LAND PARK, KS 66210
 _____ until accepted by Company Official
 Title FINANCE Date 05/04/2023

Buyer _____
 X _____
 CO-Buyer _____
 Buyer and co-buyer acknowledge receipt of the dealership's written privacy policies.



THE FOLLOWING TERMS AND CONDITIONS ARE A PART OF THIS CONTRACT

The order on the reverse side hereof, whether for the sale of a new or used vehicle as applicable, is subject to the following terms and conditions, which have been mutually agreed upon.

9. In the event that the transaction referred to in this Purchase Agreement is not a cash transaction, Purchaser, before or at the time of delivery of Motor Vehicle and in accordance with the terms and conditions of payment indicated herein, shall execute all documents requested by Dealer, including, but not limited to, security agreement, financing statement retail installment contract Conditional Sales Agreement and Conditional Sales Agreement for Non-Delivery. Purchaser authorizes Dealer to conduct any reasonable investigation as to Purchaser's credit history and credit ability. Also, in the event that the transaction referred to in this Purchase Agreement is not a cash transaction, this Purchase Agreement shall be subject to cancellation if the third-party assignee rejects or does not approve Buyer's credit application or Dealer is unable to assign the retail installment contract.
10. In the event paragraph 1 applies and cancellation occurs, Purchaser's trade-in, if any, shall be returned to Purchaser upon payment of a reasonable charge for storage, repairs or detailing, if any; or if Purchaser's trade-in has previously been sold by Dealer, the amount received therefore, less any expenses incurred in storing, preparing said trade-in for sale, and selling said trade-in shall be paid to Purchaser.
11. Any express warranties or representations made in connection with this sale shall be in writing to be valid and enforceable.
12. ATTENTION USED VEHICLE BUYER: The information you see on the window form for this vehicle is part of this Agreement. The information on the window form overrides any contrary provisions of this Agreement.
13. In the event Purchaser breaches any terms, conditions or obligations under this Purchase Agreement, Buyer shall be liable to Dealer, in addition to all other available remedies at law or equity, for reasonable attorney fees, court costs, and all other expenses incurred by Dealer as a result of the breach.
14. Purchaser certifies the trade-in vehicle has never been titled under a State or Federal "brand" such as "Rebuilt", "Salvage" or "Previous Non-Highway".
15. Purchaser assumes responsibility for any amount owed on trade-in in excess of the amount shown herein and hereby agrees to pay Dealer on demand an amount equal to the above-mentioned difference.
16. Purchaser represents and warrants that he/she is the lawful owner of any used vehicle, which is being used as the trade-in and has authority to trade-in the vehicle and assign the certificate of title.
17. Purchaser represents and warrants that there is no lien, unpaid balance or other encumbrances of any kind on said vehicle other than stated herein.
18. Purchaser represents and warrants that the mileage listed is true and correct and the odometer is working correctly and agrees that he/she will provide a title within five (5) days of the date hereof.
19. If the vehicle Purchaser is purchasing or the vehicle Purchaser is trading in has an airbag deactivation switch, or the airbag does not function properly, or the airbag has been activated and not replaced, or the airbag is outdated, or the airbag functions properly, Purchaser agrees to indemnify and hold Dealer and its officers, shareholders, directors, employees, and agents harmless from any claim, by any person or entity, arising there from.
20. Purchaser understand that a portion of the charges for extended service contract, administrative fees, pre-paid maintenance products, GAP and/or additional add on products, which Purchaser is agreeing to pay pursuant to this contract, may be retained by Dealer.
21. Purchaser appoints Dealer as Purchaser's attorney-in-fact and agent with full power to execute and/or endorse any documents on Purchaser's behalf to effectuate the transaction reflected in this Purchase Agreement.
22. Purchaser acknowledges that Dealer fully disclosed any known defects or repairs; and Purchaser hereby waives any claims against Dealer for damages, penalties or attorney fees for any defects or repairs which are or were unknown to Dealer prior to and at the time of execution of this Purchase Agreement. Nothing in this paragraph modifies, excludes or disclaims the implied warranty of merchantability or fitness for a particular purpose or the remedies for breach of those warranties.
23. Purchaser acknowledges that he/she has inspected, as fully as desired, the Motor Vehicle for blemishes, repairs, damage, etc, and accepts the Motor Vehicle in its present condition.
24. This vehicle purchase takes place in the State of Kansas and shall be governed by and construed in accordance with the laws of the State of Kansas. Except for any applicable arbitration rules to the contrary, the State of Kansas shall have exclusive jurisdiction for all disputes.

**BEFORE YOU SIGN - READ AND UNDERSTAND THE ENTIRE CONTRACT, BOTH FRONT AND BACK.
THIS IS THE ENTIRE CONTRACT- ALL VERBAL AGREEMENTS ARE VOID.**

KANSAS NOTICE OF SECURITY INTEREST

For Original Purchase Lien,
CANNOT BE USED FOR A SECURED/MORTGAGED VEHICLE LIEN

THIS FORM MUST BE COMPLETELY AND UNIFORMLY PREPARED by either typing or printing. See Instruction 3, below. FEE: \$2.50

NAME OF PURCHASER/BORROWER(S): (Name(s) as shown on Dr. Lic., state issued ID or FFIN, as well as the number(s) from such identification.)

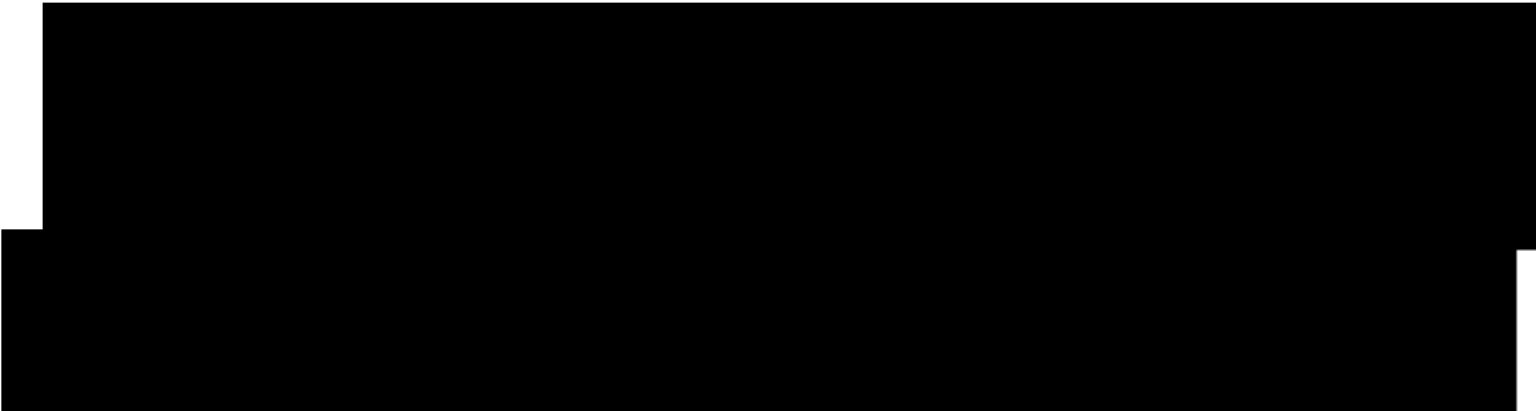


For trust, use the name as shown on the trust documents, purchaser/borrower is responsible for accuracy.

VEHICLE INFORMATION: Please be sure the vehicle information is correct. (If there is any deviation in the information on the NSI and the title application, the security interest is not considered perfected.)

Year 2019 Make GMC Style SIERRA 150 VIN / ID# [REDACTED]
Date of Vehicle Sale 05/04/23 Date of Vehicle Delivery 05/04/23

THIS VEHICLE IS SUBJECT TO THE FOLLOWING LIEN OR ENCUMBRANCE:



- DO NOT ATTACH TITLE TO THIS FORM. The assigned title is to be submitted to the county treasurer's office when the owner(s) make application for title and registration.
- A letter will be sent to the lien holder to: 1) Inform the lien holder a Kansas title record has updated and their lien is perfected, or 2) Informing the lien holder it has been 90 days since the date of purchase and the NSI has not match to a title application.

NOTICE OF SECURITY INTEREST FILING INSTRUCTIONS

FOR OFFICE USE ONLY

A Notice of Security Interest serves as notification to the Division of Vehicles that a person/business has applied for a loan on the vehicle described on this form and subsequently that a lien is to be reflected on the vehicle title record.

1. To perfect a security interest in a vehicle, a Notice of Security Interest (NSI) may be filed, by mail or otherwise, with the Division of Vehicles by a vehicle dealer or other secured party (within thirty (30) days of the date of sale and delivery). The NSI application submitted will remain in this office as verification that the title should, indeed, reflect a security interest.
2. If a NSI is filed more than 30 days after the date of sale and delivery, the NSI will be rejected by the division. If there is any deviation in the information on the NSI and the title application, the security interest is not considered perfected until the lien interest of the secured party appears on the vehicle title record. In such an event, it becomes the responsibility of the secured party to ensure that their interest appears on the vehicle title record in order to protect that interest. A security interest may also be perfected by instructing the buyer to indicate the name of the secured party on the title application made at the county treasurer's office.
3. Any alteration or deviation in preparation requires the initialization of all parties. Failure to comply with these requirements voids this form.
4. Should you elect to perfect a lien by use of a Notice of Security Interest document, the form must be accurately completed, fee attached* and mailed to the: Kansas Department of Revenue, Division of Vehicles, T&R / Processing Team, 915 SW Harrison, Topeka, Kansas 66626-0001

* Attach the filing fee of \$2.50. Do not send cash and make checks out to Kansas Department of Revenue.

Notice of Security Interest can be filed online using KSelien. Please take a tour of our web site and sign up at:
<http://www.ksrevenue.org/kselien.htm>

Here is a list of some major defects that may occur in used vehicles.

Frame & Body

Frame-cracks, corrective welds, or rusted through
Dog tracks—bent or twisted frame

Engine

Oil leakage, excluding normal seepage
Cracked block or head
Belts missing or inoperable
Knocks or misses related to camshaft lifters and push rods
Abnormal exhaust discharge

Transmission & Drive Shaft

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged case which is visible
Abnormal noise or vibration caused by faulty transmission or drive shaft
Improper shifting or functioning in any gear
Manual clutch slips or chatters

Differential

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged housing which is visible
Abnormal noise or vibration caused by faulty differential

Cooling System

Leakage including radiator
Improperly functioning water pump

Electrical System

Battery leakage
Improperly functioning alternator, generator, battery, or starter

Fuel System

Visible leakage

Inoperable Accessories

Gauges or warning devices
Air conditioner
Heater & Defroster

Brake System

Failure warning light broken
Pedal not firm under pressure (DOT spec.)
Not enough pedal reserve (DOT spec.)
Does not stop vehicle in straight line (DOT spec.)
Hoses damaged
Drum or rotor too thin (Mfgr. Specs)
Lining or pad thickness less than 1/32 inch
Power unit not operating or leaking
Structural or mechanical parts damaged

Air Bags

Steering System

Too much free play at steering wheel (DOT specs.)
Free play in linkage more than 1/4 inch
Steering gear binds or jams
Front wheels aligned improperly (DOT specs.)
Power unit belts cracked or slipping
Power unit fluid level improper

Suspension System

Ball joint seals damaged
Structural parts bent or damaged
Stabilizer bar disconnected
Spring broken
Shock absorber mounting loose
Rubber bushings damaged or missing
Radius rod damaged or missing
Shock absorber leaking or functioning improperly

Tires

Tread depth less than 2/32 inch
Sizes mismatched
Visible damage

Wheels

Visible cracks, damage or repairs
Mounting bolts loose or missing

Exhaust System

Leakage
Catalytic Converter

SYSTEMS COVERED CONT.

*TRANSMISSION MANUAL/TRANSFER CASE: All internal lubricated parts.

Does not include manual clutch, pressure plate, throwout bearings, pilot bearing or bushing, clutch master or slave cylinders.

REAR-WHEEL DRIVE: All internal lubricated parts, propeller shafts, supports and U-joints, axle shafts and bearings.

FRONT-WHEEL DRIVE: All internal lubricated parts, axle shafts, constant velocity joints, front hub bearings.

*A \$100 deductible applies to each repair visit (see your agreement)

HEREBY ACKNOWLEDGE RECEIPT OF THE BUYER'S GUIDE AT THE CLOSING OF THIS SALE.

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removing this label before consumer purchase (except for purpose of test-driving) violates federal law (16 C.F.R. 455).

GAP Addendum

This Guaranteed Asset Protection (GAP) Addendum (Addendum) amends the Financing Contract. This GAP Addendum is between the Customer/Borrower (I, You or Your) and the Dealer/Creditor (We, Us, or Our), or if assigned, with the assignee.

FP 2891 GAP000010055318

MSRP/NADA \$53,935.00	Amount Financed \$49,996.66	City SALT LAKE CITY	State UT	Zip 84145
Purchase/Cap Cost \$	Your Charge for GAP Addendum \$1,200.00	Phone (888) 960-8063	Contact	
<u>75</u> Term of GAP	<u>75</u> Term of Financing Contract	<input type="checkbox"/> Balloon Contract	<input checked="" type="checkbox"/> Loan	<input type="checkbox"/> Lease
Finance Benefit Limit %: 150%	Maximum Term of GAP: 84 Mos.	Mileage 53,822	For Administrative Purposes CLASS: E	

You have voluntarily elected to purchase this Addendum which amends Your Financing Contract. This Addendum is not considered insurance and does not take the place of 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.

All Benefit requests must be submitted and required documentation provided to the GAP Administrator within ninety (90) days of settlement from an insurance carrier; or if no insurance coverage is in effect on the Date of Loss, within ninety (90) days of the accident, theft or discovery of loss. No GAP Amount will be Waived if the Benefit request is not submitted and required documentation provided within these stated time periods. **BENEFIT REQUEST PROCEDURES:** In the event of a Constructive Total Loss, You must provide a copy of all the following, if applicable, to the GAP Administrator shown below. 1. Vehicle valuation statement; 2. Estimate of damage; 3. Insurance settlement check; 4. Automobile insurance policy declaration page; 5. Original Financing Contract including this Addendum; 6. Payoff from the Lender as of the Date of Loss; 7. Loan history; 8. Accident/police report; 9. Fire report (if applicable); and/or 10. Any additional reasonable documentation requested by the Dealer/Creditor or the GAP Administrator to include, but not limited to, a sworn proof of loss, and/or examination under oath.

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. This Addendum includes a binding arbitration clause. 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.

**REPORT YOUR CONSTRUCTIVE TOTAL LOSS TO THE
GAP ADMINISTRATOR:
Oak Services II, LLC.
P.O. Box 3338
Oak Brook, IL 60522-3338
877-211-7750**



FP2891 1119-GAP150

Administrator: White

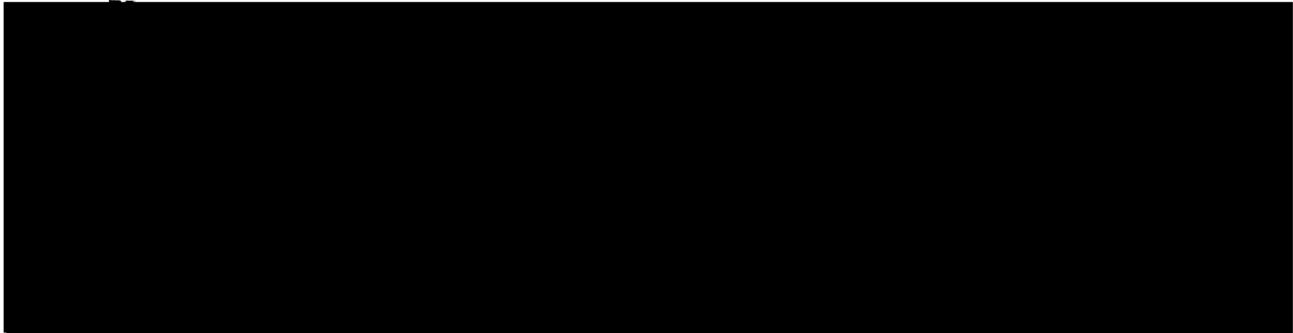
Seller: Yellow

Financial Institution: Pink

Customer: White

**ACKNOWLEDGEMENT OF RECEIPT OF
TRUTH IN LENDING DISCLOSURES**

The Undersigned hereby acknowledges that before signing the Retail Installment Contract, I received a separate copy of the required Federal Truth In Lending Act closed end credit disclosures.



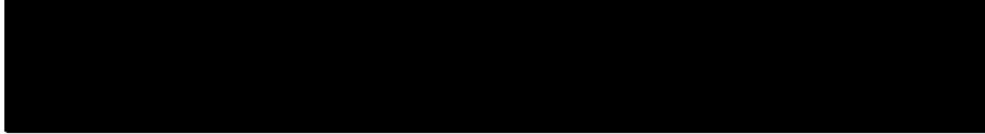
SIGNATURE

DATE

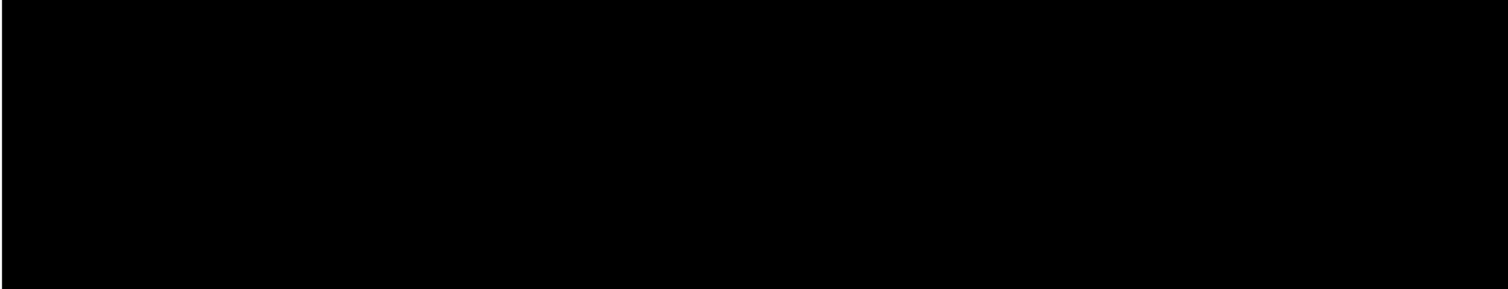
PRINTED NAME

RECALL DISCLOSURE AND WARRANTY LIMITATION

Vehicle:



Attached hereto and made part hereof is the Recall Results printout from safecar.gov regarding the above vehicle. As to the incomplete recalls listed, to the extent allowed by Kansas law, Seller disclaims all warranties of any kind, including, but not limited to, the implied warranty of merchantability and fitness for a particular purpose, including the damages and remedies for breach of said warranties.




Buyer: _____

Printed Name: _____

**KANSAS DEPARTMENT OF REVENUE
POWER OF ATTORNEY**
www.ksrevenue.org
(For vehicles only)

I the undersigned vehicle owner, hereby appoint:

(Name) _____  _____

My true and lawful attorney-in-fact, to apply for a Certificate of Title and/or Registrations upon and/or endorse and transfer title thereto for the following described vehicle:

Year: _____ Make: _____ Style: _____

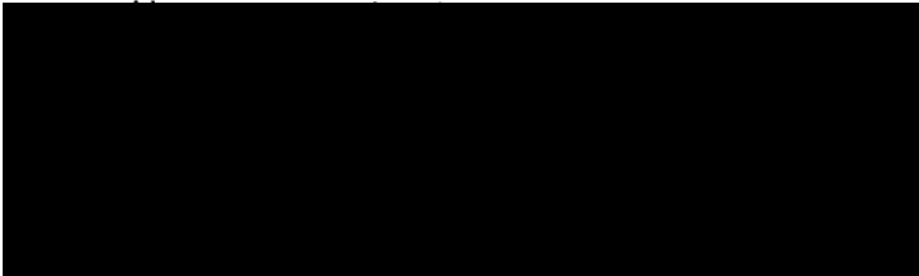
VIN: _____

And represent in such transfer assignment that aforementioned vehicle title is free and clear of all liens and encumbrances, except: (If none, write "None")

1st Lienholder: _____

2nd Lienholder: NONE _____

By my signature I swear or affirm that this is a true and correct statement. I am aware that the law _____
_____ath.



Federal and state law prohibits a person from signing for both buyer and seller and disclosing mileage in the same transaction, with the exception of exempt vehicles, i.e., heavy trucks, vehicles 2010 model year or older are exempt at 10 years, vehicles 2011 model year and newer are exempt at 20 years. In order for a person to sign for both buyer and seller on a conforming title or an odometer disclosure statement, a "Secured Power of Attorney" must be used.

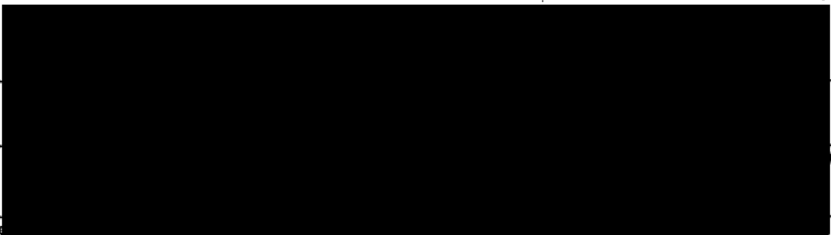
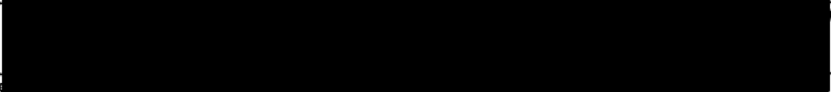
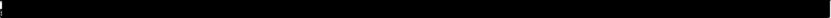
Kansas Department of Revenue
Vehicle Ownership Transfer Agreement
www.ksrevenue.org

Date of Agreement 05/04/23
Date of Purchase/Delivery

Vehicle Information:

2019 GMC SIERRA 1500 
(Year) (Make) (Style)

Purchaser Information:

Name Purchaser(s)  of _____
(Address)  (ZIP) _____
Lienholder's Name  ST _____ ZIP _____

Seller Information:

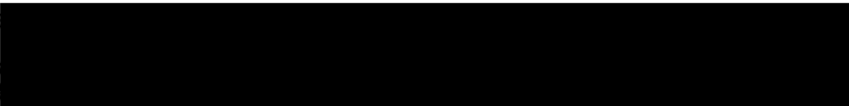

Name of Seller (Dealer) SUBARU OF WICHITA Dealer No. D1349, at
11610 E Kellogg Dr. Wichita KS 67207
Address City ST ZIP

Seller has a valid negotiable Kansas Certificate of Title or Manufacturer's Statement/Certificate of Origin for the vehicle listed herein and certifies that the same vehicle has been sold to the person(s) shown as purchaser(s). This Certificate of Title or Manufacturer's Statement/Certificate of Origin is either in the seller's name or properly assigned to seller (only if seller is a licensed Kansas dealer) and shall be in the seller's possession when the transfer is by Certificate of Title.

Seller further agrees to deliver the Manufacturer's Statement/Certificate of Origin properly negotiated and assigned to the purchaser(s) personally or by registered or certified mail within thirty (30) days from the date of this agreement (inclusive of weekends and holidays). KSA 8-135(c)(7)

Seller further agrees to deliver a Certificate of title properly negotiated and assigned to the purchaser(s) personally or by registered or certified mail within sixty (60) days from the date of the agreement (inclusive of weekends and holidays). KS8-135(c) (7).

This form must be in the vehicle while: driving with a 60 day permit displayed or, while driving with a current Kansas license plate from a vehicle that was disposed of and that will be transferred to the vehicle described herein at the time of application for title and registration. If application for title and registration is not made within 60 days of the purchase date, penalty and interest will be assessed.

This agreement is signed by purchaser(s) and seller.
Purchaser's Signature  Date 05/04/23
Seller's Signature  Date 05/04/23

This form must be completed in duplicate: Original to purchaser(s), copy to seller.

FACTS**WHAT DOES SUBARU OF WICHITA
DO WITH YOUR PERSONAL INFORMATION?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and **Employment Information**
- **Income** and **Credit History**
- **Credit Scores** and **Checking Account Information**

When you are *no longer* our customer, we continue to share your information as described in this notice.

All financial companies need to share **customer** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer** personal information; the reasons **Subaru of Wichita** chooses to share; and whether you can limit this sharing.

For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Call 888-559-4277

How does Subaru of Wichita protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Subaru of Wichita collect my personal information?

We collect your personal information, for example, when you

- give us income information or give us employment information
- apply for financing or apply for lease
- give us employment history

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **Subaru of Wichita does not share with any affiliates.**

Nonaffiliates

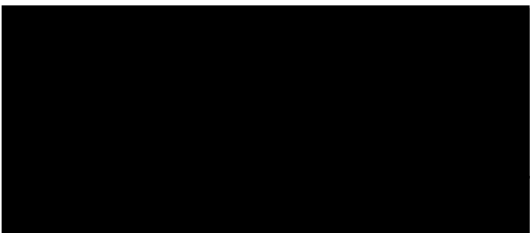
Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **Subaru of Wichita does not share with nonaffiliates so they can market to you.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **Subaru of Wichita does not joint market.**



Co-Buyer Signature

CONDITIONAL SALE AGREEMENT

THIS AGREEMENT is entered into this 4 day of MAY, 2023 and modifies that certain Retail Installment/Sales Contract and other agreements, (hereinafter referred to as "Contract") dated 05/04/2023 by and between:

Ride Auto Group, LLC



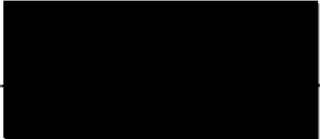
and

"SELLER"

"BUYER(S)"

for the sale of a:

2019 GMC SIERRA 1500
[Year/Make/Model]

VIN 

(hereinafter referred to as "Vehicle").

Buyer(s) acknowledges that Seller is not in the business of collecting installment payments in a consumer credit sale and that Seller intends to assign the retail installment contract to a third party.

The parties agree that the Contract is subject to cancellation if (1) the Assignee (as defined in the Contract) rejects or does not approve the Buyer(s) credit application or the purchase terms contained in the Contract, or (2) Seller is unable to assign the retail installment contract to a third party. Both (1) and (2) are hereinafter referred to as "the Condition".

In the event the Condition occurs, Seller will notify Buyer(s) of the same and the Contract is cancelled. In such event, Buyer(s) shall immediately return the Vehicle to Seller and execute all documents necessary, if any, to properly cancel the Contract. Buyer(s) shall be responsible and liable for any and all damage, destruction or abuse to the Vehicle and shall pay Seller for the reasonable use of the Vehicle, which Buyer(s) agrees is \$.15 per mile.



ARBITRATION AGREEMENT

THIS AGREEMENT modifies and is part of that certain Retail Installment Agreement/Sales Contract or Lease Agreement, and other agreements (hereinafter collectively referred to as "Contract") entered into on 05/04/2023 by and between SUBARU OF WICHITA (hereinafter referred to as "Dealer" or "we") and the person(s) whose signature(s) appear below (hereinafter referred to as "You").

The term "Claim" means any claim, dispute or controversy of any nature (whether based upon contract or tort; common law; or equity), including initial claims, counter-claims, cross-claims and third party claims, arising from or relating to the Contract including, but not limited to, the negotiation of the terms of the Contract, the negotiation, purchase, sale and financing of the vehicle and any other products or services, the collection of amounts owed pursuant to the Contract and any relationships or transactions that result from the Contract. Claim also includes any dispute or controversy regarding the applicability, validity and enforceability of this Agreement.

Any Claim, shall be resolved, upon the election of you or Dealer, by binding arbitration pursuant to this Agreement and the applicable rules or procedures of the American Arbitration Association ("AAA"). If the AAA is unable, unwilling or ceases to serve as an arbitrator administrator, then such Claim shall be resolved under applicable rules or procedures of the National Arbitration Forum, (800) 474-2371; www.arb-forum.com. The election to arbitrate may be made even if an action has been filed in court, so long as judgment has not been entered. We agree not to invoke our right to arbitrate an individual Claim you may bring in small claims court or an equivalent court, if any, so long as the Claim is pending only in that court. You can obtain rules and forms from the AAA, (800) 778-7879; www.adr.org.

Any participatory arbitration hearing that you attend will take place in the state and county where you executed this agreement. "Consumer claims" shall be arbitrated in accordance with the consumer arbitration rules and fee schedule, if any, provided for in the arbitration rules selected. On any Claim you submit, you will pay the initial filing fees, provided that you will not be required to pay more than the amount you would be required to pay if the Claim were filed before a state or federal court of law having jurisdiction over the proceeding. At your request, we will pay any portion of the initial filing fees that exceeds the maximum set forth in this Agreement. If you are required to pay any additional fees to the arbitration administrator, we will consider a request by you to pay all or part of the additional fees. The parties shall bear the expense of their respective attorney's fees, except as otherwise provided by law. If a statute gives you the right to recover any of these fees or the fees paid to the arbitration administrator, these statutory rights shall apply in the arbitration, notwithstanding anything to the contrary contained herein. If the arbitrator issues an award in our favor, you will not be required to reimburse us for any fees we have previously paid to the arbitration administrator or for which we are responsible, unless permitted by law and the arbitrator so rules.

This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1, *et seq.* (the "FAA"). The arbitrator shall be bound by and apply governing state and federal law consistent with the FAA and provide written reasoned findings of fact and conclusions of law. The arbitrator's award shall not be subject to appeal, except as permitted by the FAA. Judgment upon the award may be entered in any court having jurisdiction.

No class action arbitration may be ordered and there shall be no joinder of parties except for joinder of parties to the same Contract. If any portion of this Agreement is deemed invalid or unenforceable under any law or statute consistent with the FAA, it shall not invalidate the remaining portions of this Agreement. In the event of a conflict or inconsistency between the rules and procedures of the arbitration administrator and this Agreement, this Agreement shall govern.

THE PARTIES ACKNOWLEDGE THAT THEY HAD A RIGHT TO LITIGATE CLAIMS THROUGH A COURT BEFORE A JUDGE OR JURY, BUT WILL NOT HAVE THAT RIGHT IF EITHER PARTY ELECTS ARBITRATION. THE PARTIES FURTHER ACKNOWLEDGE THAT DISCOVERY IS MORE LIMITED IN ARBITRATION. THE PARTIES HEREBY KNOWINGLY AND VOLUNTARILY WAIVE THEIR RIGHTS TO ARBITRATION

05/04/2023

Date

Buyer

ARA 090119

72 HOUR CANCELLATION AGREEMENT

THIS AGREEMENT is entered into this 4 day of MAY, 2023 and modifies that certain Retail Installment/Sales Contract and other agreements, (hereinafter referred to as "Contract") dated 05/04/23 by and between:

Ride Auto Group, LLC

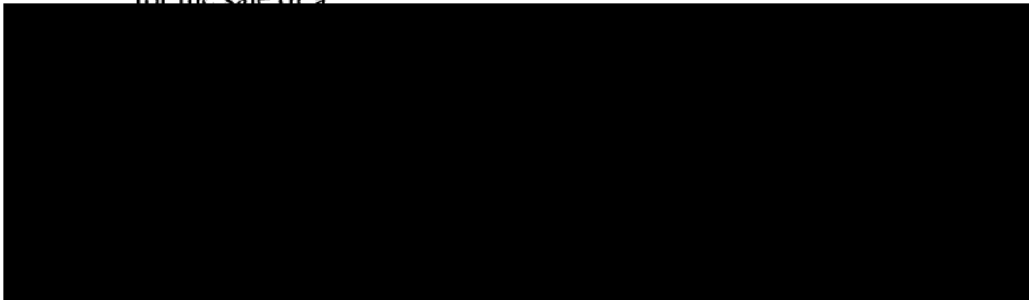


and

"SELLER"

"BUYER"

for the sale of a:



Buyer has seventy two (72) hours from the Time of Delivery to cancel the purchase of the Vehicle. To cancel the purchase, Buyer shall return the Vehicle, including all keys, to Seller within seventy two (72) hours from the Time of Delivery. Buyer will not be able to cancel the purchase if the Vehicle has been driven more than 300 miles from the Time of Deliver or there is damage to the Vehicle that is equal to or greater than 25% of the Vehicles' purchase price.

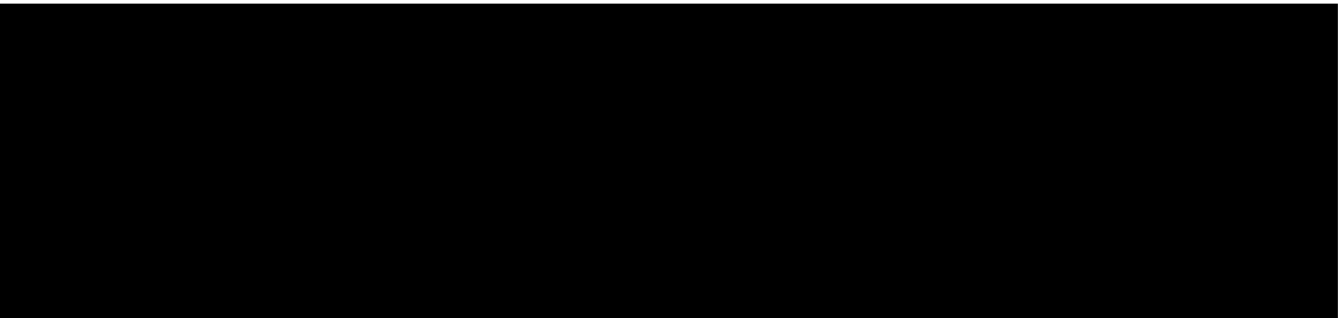
Buyer agrees that he/she is responsible for any damage to the Vehicle that occurs after Time of Delivery.

Upon proper and timely cancellation, the Contract, except for the Arbitration Agreement, becomes null and void. Seller will return any down payment paid by Buyer; however, Seller shall have the right, at its option, to deduct from any down payment, the cost to repair any damage to the Vehicle that occurred after the Time of Delivery. Buyer agrees to execute all documents that may be necessary to effectuate cancellation of the Contract.



WE OWE

NAME
 ADDR
 CITY
 PHON



QTY.	NAME OF ITEM	PART	LABOR
	NOTHING PROMISED OR OWED		



YOU OWE

	TO BE RECEIVED BY DATE		TO BE RECEIVED BY DATE
1) Title to Trade In Vehicle		5) Other	
2) All Monies		6) Other	
3) Valid Insurance Card		7) Other	
4) Other		8) Other	

I hereby agree to provide the above listed item(s) to the dealer. I understand that the sales transaction is not completed until I provide such items.

X: _____ DATE: 05/04/23

APPROVED BY: _____
 MGR.

TERMS AND CONDITIONS

ELIGIBILITY: New and/or Qualified Pre-Owned Vehicles that meet the Dealership's Lifetime Limited Powertrain Warranty program guidelines.

MAINTENANCE REQUIREMENTS: In order to keep your Lifetime Limited Powertrain Warranty valid, you must follow the maintenance procedures listed below.

- You are responsible for making sure the oil warning light gauge and the temperature warning light gauge are functioning before driving the vehicle.
- Your vehicle must receive all scheduled maintenance as recommended by the manufacturer's Owner's Manual
- You must keep copies of all maintenance and repair orders. Copies must indicate: customer name, repair order number, repair order date, Vehicle Identification Number, a description of your vehicle, repair order mileage, and a complete description of services performed.
- We may require you to furnish us with proof that the specified services have been performed.
- Failure to show proof that all scheduled maintenance and repairs have been performed may void coverage under this Lifetime Limited Powertrain Warranty.
- You are required to return to the selling dealer every seven (7) years for a complimentary powertrain inspection. This inspection must be performed within sixty (60) days of each seven (7) year anniversary of the original effective date of this Warranty stated above.

We are committed to ensuring your vehicle is properly maintained in accordance with the manufacturer's recommendations; however, it is ultimately your responsibility to retain copies of your maintenance records in order to assure your compliance with maintenance record retention and to assure eligibility of coverage of this Lifetime Limited Powertrain Warranty.

Limitations of Implied Warranty: All Implied Warranties which may arise under state law, including all Implied Warranties of Merchantability or Fitness for a particular purpose, are limited to the duration of this Warranty and do not cover incidental or consequential damages. Some states do not allow limitation on how long an Implied Warranty lasts or the exclusion of incidental or consequential damages, so the above limitations or exclusions may not apply to you. This Warranty gives you specific legal rights, and you may also have other rights which vary from state to state.

DETAILS AND

COVERED COMPONENTS: Customer acknowledges that the only components covered by this Lifetime Limited Powertrain Warranty are those components designated by the vehicle manufacturer as "Powertrain" components in the manufacturer's original warranty documents applicable to the vehicle listed above.

Deductible: \$100 is the amount you must pay for covered repairs per covered claim. If your cost is a warranty deductible charge imposed by the vehicle manufacturer, this Lifetime Limited Powertrain Warranty will pay for the manufacturer's deductible.

Where You Are Covered: This Lifetime Limited Powertrain Warranty applies to breakdowns occurring within the continental United States of America, Hawaii and Canada.

NOT COVERED UNDER WARRANTY: This warranty does not cover damage or failures resulting directly or indirectly from fire, accidents, theft, abuse, negligence, misuse (facing or overloading), improper repairs alteration or tampering, including installation of non-manufacturer approved accessories, lack of proper maintenance, including use of fluids other than those specified in the Owner's Manual, installation of non-manufacturer approved parts, air born chemicals, tree sap, road debris (including stone chips), rail dust, salt, hail, floods, wind storms, water contamination, lightning and other environmental conditions. It also does not cover:

TIRES: Tires are covered by a separate warranty provided by the tire manufacturer.

NORMAL WEAR AND TEAR: Noise, vibration, cosmetic conditions and other deterioration caused by normal wear and tear.

MAINTENANCE EXPENSE: Normal maintenance services such as engine tune-ups, replacement of fluid and filters, lubrication, cleaning and polishing, replacement of spark plugs and fuses, replacement of worn wiper blades, brake pads/linings & clutch linings.

VEHICLE WITH ALTERED ODOMETER: A vehicle on which the odometer has been altered so that actual mileage cannot be determined.

SALVAGE OR TOTAL LOSS OF VEHICLE: Any vehicle that has ever been issued a "salvage" or other title under any state law or has ever been declared a "total loss" or equivalent by a institution or insurer, such as by payment for a claim in lieu of repairs because the cost exceeded the cash value of the vehicle.

ADDITIONAL DAMAGES: Incidental or consequential damages associated with a vehicle such damages include but are not limited to inconvenience, the cost of transportation, calls and lodging, the loss of personal or commercial property, and the loss of pay or

ADMINISTRATOR: Total Warranty Services is the administrator of this Lifetime Limited Powertrain Warranty. This Lifetime Limited Powertrain Warranty is provided by the dealer

ADDITIONAL CHARGE: to the Vehicle Purchaser. This Lifetime Limited Powertrain Warranty is not a Service Contract and is not insurance.

Android



To start a claim, please scan the applicable QR Code



iOS

TWS-LW-EBSM (11/22)

LAW 553-KS-ARB-eps 3/21

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

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
USED	2019	GMC SIERRA 1500	53,822	1GTP9EELXKZ386476	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

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
15.09 %	\$ 28,001.09	\$ 49,996.66	\$ 77,997.75	\$ 7,667.64 is \$ 85,665.39

Returned Check Charge: If any check you give us is dishonored, you will pay a charge of \$ 30 if we demand that you do so.

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

APPLICABLE LAW

Federal law and the law of the state of Kansas apply to this contract. This contract shall be subject to the provisions of the Kansas Uniform Consumer Credit Code (including Article 2, Parts 2 and 5) unless you are a corporation or the vehicle is purchased primarily for business or agricultural use.

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
75	\$ 1,039.97	MONTHLY beginning 06/18/2023
N/A	\$ N/A	N/A N/A
N/A		

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. If the vehicle is primarily for personal, family, or household use, the maximum charge for each late payment will be \$ 25.
Prepayment. If you pay early, you will not have to pay a penalty.
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 repayment in full before the scheduled date and security interest.

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.

WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. It only applies if you are an organization.
Unless the Seller makes a written warranty, or enters 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

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose or you may provide the required insurance through an existing policy owned or controlled by you. Insurance you provide must be acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

- Credit Life: Buyer Co-Buyer Both
 Credit Disability: Buyer Co-Buyer Both

Premium:

Credit Life \$ _____ N/A _____

Credit Disability \$ _____ N/A _____

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance or credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

- _____ N/A _____ N/A
Type of Insurance Term

Premium \$ _____ N/A _____

Insurance Company Name _____ N/A _____

N/A

Home Office Address _____ N/A _____

N/A

- _____ N/A _____ N/A
Type of Insurance Term

Premium \$ _____ N/A _____

Insurance Company Name _____ N/A _____

N/A

Home Office Address _____ N/A _____

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost.

4 Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.

Life \$ _____ N/A _____
Disability \$ _____ N/A _____ \$ _____ N/A _____

B Vendor's Single Interest Insurance Paid to Insurance Company \$ _____ N/A _____

C Other Optional Insurance Paid to Insurance Company or Companies \$ _____ N/A _____

D Optional Gap Contract \$ _____ 1,200.00 _____

E Official Fees Paid to Government Agencies

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

F Government Taxes Not Included in Cash Price \$ _____ N/A _____

G Government License and/or Registration Fees

LICENSE AND/OR REG FEES \$ _____ 4.00 _____

H Government Certificate of Title Fees \$ _____ N/A _____

I Other Charges (Seller must identify who is paid and describe purpose.)

to N/A for Prior Credit or Lease Balance \$ _____ N/A _____

to SUBARU OF WICHITA for ADMIN FEE \$ _____ 749.00 _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

to N/A for N/A \$ _____ N/A _____

Total Other Charges and Amounts Paid to Others on Your Behalf \$ _____ 1,953.00 (4) _____

5 Amount Financed (3 + 4) \$ _____ 49,996.66 (5) _____

OTHER IMPORTANT AGREEMENTS

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.
- 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 without penalty. 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.
- e. **Your right to refinance a balloon payment.** A balloon payment is a scheduled payment that is more than twice as large as the average of your earlier scheduled payments. If you are buying the vehicle primarily for personal, family or household use, you have the right to refinance the balloon payment when due without penalty. The terms of the refinancing will be no less favorable to you than the terms of this contract. This provision does not apply if we adjusted your payment schedule to your seasonal or irregular income.

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.
- 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. 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 written permission.
- d. **Insurance you must have on the vehicle.**

You agree to have physical damage insurance covering loss

to name us on your insurance policy as an additional insured and 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. 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.

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 what you owe at once after we give you any notice the law requires. Default means:
 - You do not pay any payment on time; or
 - You give false, incomplete, or misleading information during credit application, you start a proceeding in bankruptcy or one is started against you or your property, or you break any agreements in this contract, except that if you bought the vehicle primarily for personal, family or household purposes, we will only treat these events as defaults if they significantly impair the prospect of payment, performance, or realization of the collateral. We bear the burden of establishing the prospect of significant impairment.

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 court costs, attorney fees and collection agency fees, but you will not have to pay both attorney fees and collection agency fees. Collection costs will not include costs incurred by our salaried employees and will not exceed 15% of the amount you owe.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you after we give you any notice the law requires. We may only take the vehicle 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). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- 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 unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate 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. SERVICING AND COLLECTION CONTACTS

You agree that we may try 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.

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, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

ARBITRATION PROVISION
PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN 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, 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 on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association (www.adr.org) or any other organization to conduct the arbitration subject to our approval. 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 contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. 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 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 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 action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

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.

HOW THIS CONTRACT CAN BE CHANGED. This contract [redacted] you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer [redacted] Co-Buyer Signs N/A
If any part of this contract is not valid, all other parts stay valid. [redacted] exercising 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.

See the rest of this contract for other important agreements.

NOTICE TO CONSUMER. 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

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 [redacted] judge that you have read all pages of this contract, including the arbitration provision above, before [redacted] confirm that you received a completely filled-in copy when you signed it.

Buyer Signs [redacted] Date 05/04/2023 Co-Buyer Signs N/A Date N/A
Buyer Printed [redacted] 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 signs here N/A Address N/A
Seller signs SUBARU OF WICHITA Date 05/04/2023 By Title FINANCE

Seller assigns its interest in this contract to FOURSIGHT CAPITAL LLC (Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller SUBARU OF WICHITA

By Title FINANCE