

**LAW 553-FL-ARB-e 1/24****RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE  
(WITH ARBITRATION PROVISION)**

|                                      |                                                        |                                                                                                   |
|--------------------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Buyer Name and Address<br>[REDACTED] | Co-Buyer Name and Address<br>N/A                       | Seller-Creditor (Name and Address)<br>HUSTON CADILLAC GMC<br>21500 HWY 27<br>LAKE WALES, FL 33859 |
|                                      | Co-Buyer's Birth Month: N/A<br>Cell: N/A<br>Email: N/A |                                                                                                   |

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 at the Base Rate of 13.42 % per year. The Truth-In-Lending Disclosures below are part of this contract.

You have thoroughly inspected, accepted, and approved the vehicle in all respects.

| New/Used/<br>Demo | Year | Make and Model        | Weight<br>(lbs.) | Vehicle Identification Number | Primary Use For Which Purchased<br>Personal, family, or household unless<br>otherwise indicated below<br><input type="checkbox"/> business<br><input type="checkbox"/> agricultural <input type="checkbox"/> N/A |
|-------------------|------|-----------------------|------------------|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| NEW               | 2025 | CADILLAC ESCALADE ESV | 7,700            | [REDACTED]                    | <input type="checkbox"/> business<br><input type="checkbox"/> agricultural <input type="checkbox"/> N/A                                                                                                          |

You agree that we advised you whether, based on seller's knowledge, the vehicle was titled, registered, or used as a taxicab, police vehicle, short term rental or is a vehicle that is rebuilt or assembled from parts, a kit car, a replica, a flood vehicle, or a manufacturer buy back.

**FEDERAL TRUTH-IN-LENDING DISCLOSURES**

| ANNUAL<br>PERCENTAGE<br>RATE<br>The cost of<br>your credit as<br>a yearly rate. | FINANCE<br>CHARGE<br>The dollar<br>amount the<br>credit will<br>cost you. | Amount<br>Financed<br>The amount of<br>credit provided<br>to you or<br>on your behalf. | Total of<br>Payments<br>The amount you<br>will have paid after<br>you have made all<br>payments as<br>scheduled. | Total Sale<br>Price<br>The total cost of<br>your purchase on<br>credit, including<br>your down<br>payment of |
|---------------------------------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| 13.42 %                                                                         | \$ 49,106.33                                                              | \$ 88,317.67                                                                           | \$ 137,424.00                                                                                                    | \$ 33,477.00 is<br>\$ 170,901.00                                                                             |

**Your Payment Schedule Will Be:**

(e) means an estimate

| Number of<br>Payments | Amount of<br>Payments | When Payments<br>Are Due        |
|-----------------------|-----------------------|---------------------------------|
| 84                    | 1,636.00              | Monthly beginning<br>07/17/2025 |
| One Final Payment Of  | \$ N/A                | On N/A                          |

Or As Follows: 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 each installment.

**Prepayment.** If you pay early, you may 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, prepayment penalties, any required repayment in full before the scheduled date and security interest.

**WARRANTIES SELLER DISCLAIMS**

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 particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

**Returned Payment Charge:** If any check or other payment instrument you give us is dishonored or any electronic payment you make is returned unpaid, you will pay a charge of \$25 if the payment amount is \$50 or less; \$30 if the payment amount is over \$50 but not more than \$300; \$40 if the payment amount is over \$300; or such amount as permitted by law.

Florida documentary stamp tax required by law in the amount of \$ 309.40 has been paid or will be paid

directly to the Department of Revenue  
Certificate of Registration No. [REDACTED]

You assign all manufacturer rebates and cash back incentives used as a downpayment on this contract to seller. You agree to complete all documents required for assignment of rebates and incentives.

**Electronic Contracting and Signature Acknowledgment.** You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.