RETAIL INSTALLMENT SALE [redacted] NTRACT – SIMPLE FINANCE [redacted] ITH ARBITRATION PROVISION)

[redacted]

Seller-Creditor (Name and Address)
JS FOLSOM AUTOMOTIVE INC
DBA FOLSOM BUICK PONTIAC GMC
12640 AUTO MALL CIRCLE
FOLSOM CA 95630

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

Y[redacted] yer, if any), may buy the vehicle [redacted] n credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of 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	GMC SIERRA 1500	17[redacted]	[redacted]	Personal, family, or household unless otherwise indicated below ☐ 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 $ 58000.00 is
0.00 %	$ 0.00 (e)	$ 33333.60 (e)	$ 33333.60 (e)	$ 91333.60 (e)

(e) means an estimate

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	N/A
One Payment of N/A	$ N/A	N/A
N/A	$ N/A	N/A N/A beginning
1	$ 33333.60	[redacted]
One final payment	$ 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.
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 repayment in full before the scheduled date, minimum finance charges, and security interest.

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

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 (see back) from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer [redacted]
Co-Bu[redacted]
Seller [redacted]

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. If you choose to buy debt cancellation or a GAP waiver, the charge is shown in item 1L of the Itemization of Amount Financed. See your agreement for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. N/A
Name of Agreement

I want to buy a debt cancellation agreement or GAP waiver.

Buyer Signs X ______

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 1I.

I1 Company N/A
Term N/A Mos. or N/A Miles
I2 Company N/A
Term N/A Mos. or N/A Miles
I3 Company N/A
Term N/A Mos. or N/A Miles
I4 Company N/A
Term N/A Mos. or N/A Miles
I5 Company N/A
Term N/A Mos. or N/A Miles
Buyer X ______

Trade-In Vehicle(s)

1. Vehicle 1

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

1. **Total Cash Price**
   - A. Cash Price of Motor Vehicle and Accessories $ 83655.00 (A)
     1. Cash Price Vehicle $ 83655.00
     2. Cash Price Accessories $ N/A
     3. Other (Nontaxable) Describe N/A $ N/A
     4. Other (Nontaxable) Describe N/A $ N/A
   - B. Document Processing Charge (not a governmental fee) $ 85.00 (B)
   - C. Emissions Testing Charge (not a governmental fee) $ N/A (C)
   - D. (Optional) Theft Deterrent Device(s)
     1. (paid to) N/A $ N/A (D1)
     2. (paid to) N/A $ N/A (D2)
     3. (paid to) N/A $ N/A (D3)
   - E. (Optional) Surface Protection Product(s)
     1. (paid to) N/A $ N/A (E1)
     2. (paid to) N/A $ N/A (E2)
   - F. EV Charging Station (paid to) N/A $ N/A (F)
   - G. Sales Tax (on taxable items in A through F) $ 6489.85 (G)
   - H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) FOLSOM BUICK GMC $ 33.00 (H)
   - I. (Optional) Service Contract(s)
     1. (paid to) N/A $ N/A (I1)
     2. (paid to) N/A $ N/A (I2)
     3. (paid to) N/A $ N/A (I3)
     4. (paid to) N/A $ N/A (I4)
     5. (paid to) N/A $ N/A (I5)
   - N/A $ N/A (J)