L. (Optional) Debt Cancellation Agreement or Guaranteed Asset Protection Waiver $ N/A (L)
M. (Optional) Used Vehicle Contract Cancellation Option Agreement $ N/A (M)
N. Other paid to N/A For N/A $ N/A (N)
O. Other paid to N/A For N/A $ N/A (O)
Total Cash Price (A through O) $ [illegible] (1)

2. Amounts Paid to Public Officials
A. Vehicle License Fees ESTIMATED $ 544.00 (A)
B. Registration/Transfer/Titling Fees ESTIMATED $ 518.00 (B)
C. California Tire Fees $ 8.75 (C)
D. Other N/A $ N/A (D)
Total Official Fees (A through D) $ 1070.75 (2)

3. Amount Paid to Insurance Companies (Total premiums from Statement of Insurance) $ N/A (3)
4. ☐ State Emissions Certification Fee or ☐ State Emissions Exemption Fee $ N/A (4)
5. Subtotal (1 through 4) $ 91313.60 (5)
6. Total Downpayment
A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 $ 58000.00 Vehicle 2 $ N/A — $ 58000.00 (A)
B. Total Less Prior Credit or Lease Balance (e) Vehicle 1 $ N/A Vehicle 2 $ N/A — $ N/A (B)
C. Total Net Trade-In (A–B) Vehicle 1 $ 58000.00 Vehicle 2 $ N/A — $ 58000.00 (C)
D. Deferred Downpayment Payable to Seller $ N/A (D)
E. Manufacturer's Rebate $ N/A (E)
F. Other N/A $ N/A (F)
G. Other N/A $ N/A (G)
H. Other N/A $ N/A (H)
I. Cash, Cash Equivalent, Check, Credit Card, or Debit Card $ N/A (I)
Total Downpayment (C through I) $ 58000.00 (6)
(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J and/or 1K above)

7. Amount Financed (5 less 6) $ 33313.60 (7)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A, Year N/A, SELLER'S INITIALS N/A

VI[redacted]
a. Agreed Value of Property $ 58000.00
b. Buyer/Co-Buyer Retained Trade Equity $ N/A
c. Agreed Value of Property Being Traded-In (a–b) $ 58000.00
d. Prior Credit or Lease Balance $ N/A
for buyer/co-buyer to retain equity) $ 58000.00

2. Vehicle 2
Year N/A Make N/A
Model N/A Odometer N/A
VIN N/A
a. Agreed Value of Property $ N/A
b. Buyer/Co-Buyer Retained Trade Equity $ N/A
c. Agreed Value of Property Being Traded-In (a–b) $ N/A
d. Prior Credit or Lease Balance $ N/A
e. Net Trade-In (c–d) (must be ≥ 0 for buyer/co-buyer to retain equity) $ N/A

Total Agreed Value of Property Being Traded-In (1c+2c) $ 58000.00 *
Total Prior Credit or Lease Balance (1d+2d) $ N/A *
Total Net Trade-In (1e+2e) $ 58000.00 *
(*See item 6A–6C in the Itemization of Amount Financed)

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court ac[redacted]tion Provision for ad[redacted] agreement to ar[redacted] the

Buyer Signs X [redacted]
Co-Buyer Signs X [redacted]

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amoun[redacted]ance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate. Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on de[redacted]ff amount is less than the amount shown as the Prior Credit or Lease Balan[redacted]ou any overage Seller receives from your prior lien[redacted] as stated in the "NOTICE" on the back of this contract, any assignee of this [redacted]redit or Lease Balance shown in Trade-In Vehicle(s[redacted]ree to sign or provide any documents Seller reasonably requires to effect t[redacted]ts designee.

Buyer Signature X [redacted] Co-Buyer Signature X [redacted]

AUTO BROKER FEE DISCLOSURE

If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

☐ ***Name of autobroker receiving fee, if applicable:*** N/A

HOW THIS CO[redacted]*NGED.* This contract contains the entire agreement between yo[redacted]o the contract must be in writing and bot[redacted]. No oral changes are binding.

Buyer Signs X [redacted] Co-Buyer Signs [redacted]

SELLER'S RIGHT TO CANCEL If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cance[redacted]cancel if Seller is unable to assign this contract to a [redacted] apply.

Buyer X [redacted] Co-Buyer [redacted]

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVER[redacted] IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

WARNING:
YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.

FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X X

N/A

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

If you have a complaint concerning this sale, you should try to resolve it with the seller.
Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or a[redacted]icles, or any combination thereof.
After this contract is signed, [redacted] the financing or payment terms unless you agree in writing to the change. You do [redacted]nfair or deceptive practice for the seller to make a unilateral ch[redacted]

Buyer Signature X [redacted] Co-Buyer Signature X [redacted]

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars ($40,000), subject to certain statutory conditions. This[redacted]ation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle sub[redacted]on under California law. See the vehicle contract cancellation option agreement for details.

YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ BOTH SIDES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON THE REVERSE SIDE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A [redacted]HEN YOU SIGNED IT.

Buyer Signature X [redacted] Date 01/27/24 Co-Buyer Signature [redacted]ate 01/27/24
Buyer Printed Nam[redacted] Co-Buyer Printed Na[redacted]

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

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

Other Owner Signature X Address

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

Guarantor X Date Guarantor X [redacted] Date
Address Address

Seller Signs JS FOLSOM AUTOMOTIVE INC DBA FOLSOM BUICK PONTIAC GMC Date 01/27/24 By X [redacted] Title

CUSTOMER/TRUTH IN LENDING COPY

LAW FORM NO. 553-CA-ARB (REV. 3/23)