

Address

TRUE AND ACCURATE COPY

Returned Payment Charge: If any check or other draft you give us is dishonored, or any electronic payment is returned unpaid, you will pay us a charge of \$25 or, at our option, an amount in excess of \$25 for our costs and expenses, including reasonable attorney's fees incurred in collection of the check or draft. We will make written demand on you if we elect to pursue a nonlitigated collection action against you for our costs and expenses in excess of \$25.

APPLICABLE LAW
Federal law and the law of the state of Illinois
apply to this contract.

☐ **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.**

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 10 or 5% of the part of the payment that is late, whichever is greater.

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 non-payment, default, any required repayment in full before the scheduled date and security interest.

FOR USED VEHICLES ONLY

Illinois law requires that this vehicle will be free of a defect in a power train component for 15 days or 500 miles after delivery, whichever is earlier, except with regard to particular defects disclosed on the first page of this agreement. "Power train component" means the engine block, head, all internal engine parts, oil pan and gaskets, water pump, intake manifold, transmission, and all internal transmission parts, torque converter, drive shaft, universal joints, rear axle and all rear axle internal parts, and rear wheel bearings. You (the consumer) will have to pay up to \$100 for each of the first 2 repairs if the warranty is violated.

ATTENTION CONSUMER: SIGN HERE ONLY IF THE SELLER HAS TOLD YOU THAT THIS VEHICLE HAS THE FOLLOWING PROBLEM OR PROBLEMS AND YOU AGREE TO BUY THE VEHICLE ON THOSE TERMS:

ATENCIÓN CONSUMIDOR: FIRME AQUÍ SOLAMENTE SI EL VENDEDOR LE HA DICHO QUE EL VEHÍCULO TIENE EL/LOS SIGUIENTE(S) PROBLEMA(S) Y USTED ESTÁ DE ACUERDO EN COMPRAR EL VEHÍCULO SEGUN ESTOS TERMINOS:

1. N/A
x A N/A

2. N/A

3. N/A

1. N/A 2. N/A 3. N/A
 x A Buyer Signs (Date) x A Co Buyer Signs
 N/A N/A