

THIS IS A LEGAL CONTRACT. READ ALL TERMS AND CONDITIONS.

DEAL #  
CUST

**RETAIL INSTALLMENT SALE CONTRACT WITH ARBITRATION (DEALER — SIMPLE INTEREST)**

|                                                                          |              |                                                                                      |                               |                        |                                                                                                                                                           |                        |  |
|--------------------------------------------------------------------------|--------------|--------------------------------------------------------------------------------------|-------------------------------|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--|
| Contract Number                                                          |              | Contract Date (Mo., Da., Yr.)                                                        |                               | Buyer's Personal Phone |                                                                                                                                                           | Buyer's Business Phone |  |
| Buyer's Name, Address, Zip Code of each                                  |              | Seller/Creditor (also referred to as "we, us, our"): Name, Address, Zip Code of each |                               |                        |                                                                                                                                                           |                        |  |
| SOUTHAVEN, MS                                                            |              | RED NOLAND CADILLAC, INC.<br>990 MOTOR CITY DRIVE<br>COLORADO SPRINGS CO 80905       |                               |                        |                                                                                                                                                           |                        |  |
| <input checked="" type="checkbox"/> New<br><input type="checkbox"/> Used | Year<br>2021 | Make and Model<br>CADILLAC<br>ESCALADE                                               | Vehicle Identification Number |                        | Primary Use: Personal, family, or household use, unless a box is checked below<br><input type="checkbox"/> Business <input type="checkbox"/> Agricultural |                        |  |

This contract will be assigned to: **WELLS FARGO AUTO**  
(Name and address) **PO BOX 997517 SACRAMENTO, CA. 95899**

**FEDERAL TRUTH-IN-LENDING DISCLOSURES**

| ANNUAL PERCENTAGE RATE                              | FINANCE CHARGE                                             | Amount Financed                                                        | Total of Payments                                                                            | Total Sale Price                                                                                      |
|-----------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| The cost of your credit as a yearly rate.<br>5.19 % | The dollar amount the credit will cost you.<br>\$ 16717.71 | The amount of credit provided to you or on your behalf.<br>\$ 99373.65 | The amount you will have paid after you have made all payments as scheduled.<br>\$ 116091.36 | The total cost of your purchase on credit, including your down payment of \$ 25000.00<br>\$ 142091.36 |

**Your payment schedule will be:**

| Number of Payments | Amount of Payments | When Payments Are Due        |
|--------------------|--------------------|------------------------------|
| 72                 | 1612.36            | MONTHLY BEGINNING 05/13/2021 |
| N/A                | N/A                | N/A                          |
| N/A                | N/A                | N/A                          |
| N/A                | N/A                | N/A                          |

**Security:** You are giving us a security interest in the vehicle being purchased.  
**Late Charge:** If payment is not received in full within 10 days after it is due, you will pay a late charge of \$15.  
**Prepayment:** If you pay early, you may have to pay a minimum finance charge.  
**Additional Information:** See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and security interests.

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

Under State law, there is **No Cooling Off Period** for this sale. Once you sign this contract you can only cancel it if the Seller agrees, or for legal cause.

This transaction is subject to **neutral binding arbitration** as described on page 4 of this contract.

Under certain circumstances, the **Seller has a right to cancel** this contract and you must return the vehicle. Read "Seller's Right to Cancel" on page 4 of this contract.

**CONTRACT AND AGREEMENT TO PAY**

You, the Buyer and any Co-Buyer, agree to purchase the vehicle described above on the terms in this contract.

You agree to pay us (or our assignee) the amount financed, the finance charge, and all other amounts owed to us under this contract, according to the payment schedule above and the terms of this contract. We calculate the finance charge, total of payments, and total sale price on the assumption that you will make every payment on the day it is due. Because the finance charge is calculated on a daily basis on the unpaid part of the amount financed, your finance charge, total of payments, and total sale price will be more if you pay late and less if you pay early. These 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.

If payment is not received in full within 10 days after it is due, you agree to pay a late charge of \$15.

If you pay off early, we are entitled to a minimum finance charge of \$ N/A.

If you pay with a check or other instrument that is dishonored or returned, you will pay us a fee of \$25 (if the amount financed is \$75,000 or less) or \$20 (if the amount financed exceeds \$75,000 or is not for personal, family, or household use).

**SECURITY AGREEMENT**

You give us a security interest in the vehicle described in this contract and all parts or goods installed in it, all money or goods received (proceeds) for the vehicle; all insurance, maintenance, service, or other contracts we are financing for you as part of this purchase; and all proceeds from insurance, maintenance, service, or other contracts we are financing for you as part of this purchase. This includes any refunds of premiums or charges from the contracts. This interest secures payment of all you owe on this contract. It also secures your other agreements in this contract. You agree to make sure that the title shows our security interest (lien) in the vehicle.