

2. Amounts Paid to Finance Companies	ESTIMATED		
A. Vehicle License Fees		\$ 544.80 (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)		\$ 1,071.55 (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)		\$ 91,333.60 (5)	
6. Total Downpayment			
A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s))		\$ 50,000.00 (A)	
Vehicle 1 \$	N/A		
Vehicle 2 \$	N/A		
B. Total Less Prior Credit or Lease Balance (a)		\$ N/A (B)	
Vehicle 1 \$	N/A		
Vehicle 2 \$	N/A		
C. Total Net Trade-In (A-B)		\$ 50,000.00 (C)	
Vehicle 1 \$	N/A		
Vehicle 2 \$	N/A		
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)		\$ 50,000.00 (6)	
(If negative, enter zero in line 6 and enter the amount less than zero as a positive number on line 7.)			
7. Amount Financed (5 less 6)		\$ 33,333.60 (7)	

B. Buyer/Co-Buyer Retained Trade Equity	\$ N/A
a. Agreed Value of Property Being Traded-In (a-b)	\$ 50,000.00
b. Prior Credit or Lease Balance	\$ N/A
c. Net Trade-In (a-b) (must be a 0 for buyer/co-buyer to retain equity)	\$ 50,000.00

2. Vehicle 2
Year N/A Make N/A
Model N/A Mileage 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 a 0 for buyer/co-buyer to retain equity)	\$ N/A

Total Agreed Value of Property Being Traded-In (1a+2c) \$ 50,000.00
Total Prior Credit or Lease Balance (1d+2d) \$ N/A
Total Net Trade-In (1a+2e) \$ 50,000.00
(*See item 6A-6C in the Statement of Amount Financed)

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

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 amount shown 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 demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on the back of this contract, any assignee of this contract, including the lienholder or lessor of the trade-in vehicle(s), to sign or provide any documents Seller reasonably requires to effect the payoff of the trade-in vehicle(s).
Buyer Signature X _____ Co-Buyer Signature X _____

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 CONTRACT IS TO BE READ: This contract contains the entire agreement between you and the Seller. No oral changes are binding. If you have any questions, you should refer to the contract. The contract must be in writing and both you and the Seller must sign it.
Buyer Signs X _____ Co-Buyer Signs _____

SELLER'S RIGHT TO CANCEL: Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel apply. If Seller is unable to assign this contract to a financing institution, the provisions of the Seller's Right to Cancel apply.
Buyer X _____ Co-Buyer X _____

THE MINIMUM COLLISION LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY DRIVER WHO OPERATES A VEHICLE. 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.
WARNINGS:
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 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, the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may make a unilateral change to the financing or payment terms unless you agree in writing to the change.
Buyer Signature X _____ Co-Buyer Signature _____

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 contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for more information.
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 YOU SIGNED IT. YOU CONFIRM THAT YOU RECEIVED A COPY WHEN YOU SIGNED IT.
Buyer Signature X _____ Date: 11/27/24 Co-Buyer Signature X _____ Date: 11/27/24
Buyer Printed Name _____ Co-Buyer Printed Name _____ Title: N/A

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name: 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 Buyer 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 or partial waiver of any security; (3) accept less from the Buyer than the total amount owing; or (4) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges that he or she is providing this guaranty at the time of signing, and that he or she is not providing any security, and that he or she is not waiving any demands upon the Buyer.
Guarantor X _____ Date _____ Guarantor X _____ Date _____
Address _____ Address _____

Seller Signs: JS FOLSOM AUTOMOTIVE INC. BA FOLSOM BUICK PONTIAC GMC Date: 11/27/24 By X _____ Title _____

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