



**RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

|                                 |   |   |
|---------------------------------|---|---|
| City and Zip Code<br>[REDACTED] | Co-Buyer Name and Address (Including County and Zip Code)<br>N/A<br><br>Cell: N/A<br>Email: N/A | Seller-Creditor (Name and Address)<br>MARK CHRISTOPHER AUTO CENTER<br>2131 CONVENTION CENTER WAY<br>ONTARIO CA 91764-4452<br>SAN BERNARDINO |
|---------------------------------|---|---|

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in 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 | CHEVROLET TRUCK SILVERADO 1500 | 21       | [REDACTED]                    | <input type="checkbox"/> Personal, family, or household unless otherwise indicated below<br><input type="checkbox"/> business or commercial |

**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><br>6.90 % | The dollar amount the credit will cost you.<br><br>\$ 16518.47(e) | The amount of credit provided to you or on your behalf.<br><br>\$73719.85 (e) | The amount you will have paid after you have made all payments as scheduled.<br><br>\$ 90238.32 (e) | The total cost of your purchase on credit, including your down payment of \$ 11500.00 is<br><br>\$ 101738.32(e) |

(e) means an estimate

**YOUR PAYMENT SCHEDULE WILL BE:**

| Number of Payments:   | Amount of Payments: | When Payments Are Due:       |
|-----------------------|---------------------|------------------------------|
| One Payment of<br>N/A | \$ N/A              | N/A                          |
| One Payment of        | \$ N/A              | N/A                          |
| One Payment of        | \$ N/A              | N/A                          |
| 71                    | \$ 1253.31          | MONTHLY beginning 01/22/2024 |
| One final payment     | \$ 1253.31          | DUE ON 12/22/2029            |

**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 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 maintain credit.

Buyer X [REDACTED]  
 Co-Buyer X N/A  
 Seller 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 amount shown as the Prior Credit or Lease Balance 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 page 5 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund. You agree to sign or provide any documents Seller reasonably requires to effect the transfer of the Trade-In Vehicle to Seller or its designee.

Buyer Signature X N/A Co-Buyer Signature X N/A

**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

**Agreement to Arbitrate:** By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X [REDACTED] Co-Buyer Signs X N/A