

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both you and we must sign it. No oral changes are binding.

Buyer Signs X **F** Co-Buyer Signs X **F** N/A

SELLER'S RIGHT TO CANCEL If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on page 5 of this contract giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.

Buyer X **G** Co-Buyer X **G** N/A

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES 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.

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 **H** x **H** N/A

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

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 an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.

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

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 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 ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON PAGE 5, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature X **J** Date 04/16/2024 Co-Buyer Signature X **J** N/A Date N/A
Buyer Printed Name Co-Buyer Printed Name N/A Title N/A

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 **N** N/A Address N/A

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 has a complete defense to 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 or partial release to any other Guarantor; (3) release any 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 acknowledges receipt of a completed copy of this contract and 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; and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X **K** N/A N/A Date N/A Address N/A
Guarantor X N/A N/A Date N/A Address N/A

Seller Signs **DUBLIN CHEVROLET CADILLAC** Date 04/16/2024 By X **L** Title FINANCE MANAGER

Seller assigns its interest in this contract to Bank of America, N.A. (Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller **DUBLIN CHEVROLET CADILLAC** Title FINANCE MANAGER

By X **M** Title

DUE BILL

DEAL# [REDACTED]
CUST# [REDACTED]

Service Hours 07:00 - 18:00

Service Phone Number (925) 478 - 7342

Sales Manager KAMREN LOWERY

Identification of Parties

Buyer/ Lessee Name(s) (You)		Phone		
[REDACTED]		[REDACTED]		
Address	City	State	Zip	Contract Date
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	04/16/2024
Dealership ("dealer")				Salesperson
DUBLIN CHEVROLET CADILLAC				[REDACTED]

Identification of Vehicle ("Vehicle")

Year	Make	Model	VIN	Stock Number
2024	CADILLAC	ESCALADE	[REDACTED]	[REDACTED]

Section A: Acknowledgment of Work

You acknowledge that the work described in this Section A, if any, is the only work that you are entitled to have performed at no additional charge. If you request any additional work, dealer will provide you with an estimate of charges for your approval prior to performing the additional work.

A.1. N/A

A.2. N/A

A.3. N/A

A.4. N/A

A.5. Otherwise vehicle sold as is (and/or) as equipped, nothing else promised or implied

Section B: Acknowledgment of Accessories

You acknowledge that the charges for the accessories described in this Section B, if any, were disclosed to you and included in the retail installment sale or lease contract you entered into for the purchase or lease of the Vehicle with your consent. These accessories are the only accessories that you are entitled to have installed at no additional charge. If you request additional accessories, dealer will provide you with an estimate of charges for your approval prior to installation of such accessories.

B.1. AUTO BUTLER PROTECTION

B.2. N/A

B.3. N/A

B.4. N/A

B.5. Otherwise vehicle sold as equipped, nothing else promised or implied

PLEASE NOTE THAT LOANER CARS WILL NOT BE AVAILABLE WHILE THE WORK/INSTALLATION IS BEING PERFORMED
PLEASE CONTACT OUR SERVICE DEPARTMENT AS SOON AS POSSIBLE TO SCHEDULE AN APPOINTMENT

04/16/2024 _____ N/A _____
Date Buyer's Signature Co-buyer's Signature

04/16/2024 _____
Date Dealer Representative's Signature

AGREEMENT TO FURNISH INSURANCE POLICY

(TO BE USED WITH SECURITY AGREEMENT ON SALE OF VEHICLE)

DEAL# [REDACTED] STOCK# [REDACTED] CUST# [REDACTED] Date 04/16/2024

To Seller DUBLIN CHEVROLET CADILLAC

4200 JOHN MONEGO COURT DUBLIN CA 94568

The undersigned Purchaser(s) agree(s) to furnish his/their own Insurance Policy, covering property which is the subject of a Security Agreement dated this 16 day of APRIL, YR 2024

The vehicle referred to herein is described as follows:

Year	Make	Model	Body	Vehicle Identification No.
<u>2024</u>	<u>CADILLAC</u>	<u>ESCALADE</u>	<u>SPORT UTILITY</u>	[REDACTED]

Such Insurance Policy must be delivered to the Seller within 5 days from the date hereof, and if Seller does not receive such Policy by the time stated, Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the above mentioned Security Agreement.

Ins. Co. AAA INSURANCE Agent AAA

PO BOX 22221 OAKLAND CA 94623 (800) 922-8228
ADDRESS OF AGENT - STREET CITY STATE ZIP AGENT'S PHONE NUMBER

Policy No. [REDACTED] Exp. Date 06/02/2024

Fire & Theft - Additional Coverage - \$ 500 Deductible Comprehensive - \$ 500 Deductible Collision

In the event I fail to furnish a valid insurance policy, or written evidence, from an insurance company for comprehensive and deductible collision insurance coverage, within the time specified from above date, I hereby agree to pay to Seller or its assignees any earned premium for any policy they may have to place for the above described vehicle in accordance with repayment procedures established under California Civil Code Section 2982.8.

I/we further agree to assume forthwith any and all responsibility for damage to the property referred to above or resulting from the use, maintenance or operation thereof, and agree to hold Seller free of any loss, claim, or liability resulting from any damage to said property or from the use, maintenance or operation thereof.

Loss Payee BANK OF AMERICA, N.A. PO BX 2759 JACKSONVILLE FL 32203

NOTICE TO BUYER: This Agreement does not authorize the ordering of **Public Liability or Property Damage Insurance.**

Any insurance ordered by the financial institution will cover loss of or damage to the above described vehicle only and **will not include Public Liability or Property Damage Insurance.**

"WARNING: IT IS YOUR RESPONSIBILITY UNDER CALIFORNIA LAW TO OBTAIN LIABILITY INSURANCE OR BE SUBJECT TO PENALTIES FOR VIOLATING SECTION 16020 OF THE VEHICLE CODE, WHICH MAY INCLUDE LOSS OF LICENSE OR A FINE. THE INSURANCE ACQUIRED BY THE LIENHOLDER DOES NOT PROVIDE LIABILITY COVERAGE AND DOES NOT SATISFY YOUR RESPONSIBILITY UNDER CALIFORNIA LAW."

N/A [REDACTED]
BUYER'S NAME (Printed) ADDRESS

[REDACTED]
BUYER'S SIGNATURE

[REDACTED] [REDACTED]
HOME PHONE BUSINESS PHONE

N/A
CO-BUYER'S SIGNATURE N/A

DEAL# [REDACTED]

STOCK# [REDACTED]

CUST# [REDACTED]

FOREIGN LANGUAGE TRANSACTION ACKNOWLEDGEMENT

This form verifies that if the vehicle transaction was conducted in any one of the foreign languages set forth below, an unexecuted copy of the contract or agreement in that language was provided to the customer prior to signing a completely filled-in contract and/or agreement in English. Please check the appropriate box for the language used:

 CHINESE

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Chinese language translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

通过选中该方框并在下方署名，客户确认在签署完整填写的英语合同和/或协议副本之前已经依法收到未履行的中文翻译合同和/或协议的一个副本。

 KOREAN

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Korean language translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

여기에 있는 박스에 체크를 하고 서명을 함으로서 고객은 완전히 작성된 영문 계약서와/나 협약서를 받아보고 서명하기 전에 밑에서 요구 하는대로 아직 집행되지 않은 한국어로 번역된 계약서와/나 협의서의 초본을 받아 보았다는 것을 인정합니다.

 VIETNAMESE

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Vietnamese translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

Bằng việc tích vào ô bên dưới và ký tên, khách hàng thừa nhận họ đã nhận được bản sao chép phiên bản dịch tiếng Việt chưa thi hành của hợp đồng và/hoặc bản thỏa thuận như đã yêu cầu của luật pháp trước khi ký tên đầy đủ vào bản sao chép của hợp đồng và/hoặc bản thỏa thuận bằng tiếng Anh.

 TAGALOG

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Tagalog translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

Sa paglagay ng tsek sa kahong ito at paglagda sa ibaba, ang parokyano ay kinikilala na tumanggap ng isang kopya ng hindi nai-Tagalog na pagsasalin ng kontrata at/o kasunduan na kailangan sa batas bago ang lagdaan ang kumpletong nasagutang kopya ng kontrata at/o kasunduan sa Ingles.

 SPANISH

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Spanish translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

Al marcar esta casilla y firmar debajo, el cliente reconoce que ha recibido la copia de una traducción al español de un contrato y/o acuerdo sin ejecutar según lo exige la ley antes de firmar una copia completa del contrato y/o acuerdo en inglés.

This transaction was conducted solely in the English language.

04/16/2024

Date

Customer Signature