

Changes to the Texas Retail Installment Contract

06/21 Revision Date

Actually Released on 7/20/2021

The changes are listed below, and the actual contracts are on the following pages.

Versions include: Simple Interest Sales Tax Advanced, Simple Interest Sales Tax Deferred,

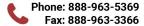
Precomputed Interest Sales Tax Advanced, Precomputed Interest Sales Tax Deferred

Changes to All Pages

• Changed revision to 06/21 and copyright to 2021.

Changes to Page 3

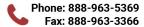
- OCCC NOTICE
 - o Increased length of blank line after "at" so the creditor address, fax, website, or email can be added after the phone number, upon dealer request.







SIMPLE INTEREST CONTRACT SALES TAX ADVANCED





CONTRACT DA	TE:		MOT	OR VEHIC	LE RETAIL	L INSTAL	LMEN	NT CONTRACT		FZ-TX-RIC-SA
Buyer(s)						Seller/Cre	editor			
The Buyer is refe	orrod to	ne "vou	" or "vour " The Salle	or is referred	to as "wo" or "	ue " This co	ntract n	may be transferred by the	Sollor	
-		-	-							g this contract, you choose to
purchase the vel	hicle on	credit a	according to the tern	ns of this con	ntract. You agr	ee to pay u	s the A	mount Financed, Financ	e Charge.	and any other charges in this
			nyments according to n if the others do not		nt Schedule in	this contra	ct. If mo	ore than one person sigr	ns as a bu	iyer, you agree to keep all the
•	-		accepted, and appro		icle in all respe	ects.				
USE FOR WHIC	H PURC	HASE	D : Unless the followi	ng box is che	ecked, you are	buying the	vehicle	primarily for personal, fa	mily, or he	ousehold use.
☐ If checked, th	is transa	action is	s a commercial vehic	le installmen				kas Finance Code applie	s to this c	ontract.
Stock No.	Year		Make		VEHICLE ID Model			Identification Number	I —	—
Stock No.	I cai		iviane		Wodel		VEHICIE	identification Number		Demonstrator
										☐ Factory Official/Executive
Trade-In(s): Yea			e	Model			_VIN_			cense No
Yea	ar	_ Make	9	Model			_ VIN_		Li	cense No
			F	EDERAL .	TRUTH IN L	LENDING	DISC	LOSURES	•	
ANNU	_		FINANC			nt Financed		Total of Paymen		Total Sale Price
PERCEN RA			CHARG The dollar amount the		The amount of you or o	of credit provion on your behalf		The amount you will have after you have made all page 1		The total cost of your purchase on credit, including down
The cost of yo	ur credit a	as a	cost you		·	,		as scheduled.	,	payment of
yearly	rate.									\$
	9	6	\$		\$			\$		\$
Your Payment S	Schedule	Will Be							•	
Number of Pay		1	ount of Payments				WI	hen Payments Are Due		
Or as follows:										
			urity interest in the ve			: (10 -	: c .	b b		
Late Charge: 1	ii we do charge o	not rec f 5% of	eive your entire payr the scheduled payn	nent within 1 nent.	5 days after it	is due (10 c	ays ii y	ou are buying a neavy o	ommercia	I vehicle), you will pay a late
Prepayment:	If you pa	ay all or	any part of the debt	that you owe						
Additional info	ormatio		will refer to this docu eduled date, and pre			t nonpayme	nt, defa	ult, security interests, an	y required	repayment in full before the
Any change to	this cor					n it. No oral	change	es to this contract are e	nforceab	e.
									tract ar	nd receive a discount
or other pay	yment	for th	e difference be	tween the	rate, char	ges, or b	alanc	е.		
					CONSUME					
										NTAINS ANY BLANK
										OU HAVE THE RIGHT A PORTION OF THE
										contract has 4 pages.
			ages of this cont							
BUYER'S A	CKNO	WLE	DGEMENT OF	CONTRAC	CT RECEIP	T: YOU	AGR	EE TO THE TERM	IS OF	THIS CONTRACT AND
ACKNOWLE	EDGE	REC	EIPT OF A CO	OMPLETE	D COPY	OF IT. Y	OU (CONFIRM THAT I		E YOU SIGNED THIS
CONTRACT	, WE (SAVE	IT TO YOU, AN	D YOU W	ERE FREE	TO TAK	E IT A	ND REVIEW IT.		
										Date
										ose name is on the title to the
		-		•		•		ehicle given to us in this		
Other Owner Sig	gns X				Dat	te	Ac	ddress		
Seller Sians X				Date	ı	Printed Nam	ie			_ Title
			ID UNTIL YOU AND							

Optional credit life and credit disability insuran		ITEMIZATION OF AMOUNT FINA	NCED
and credit disability insurance are not require will not be provided unless you sign and agre	d to obtain credit. They	Cash price (including any accessories and services) \$(1)
Your decision to buy or not buy these insurance	ce coverages will not be	2. Downpayment (if negative, enter "0" and see Line 4.A	. below)
a factor in the credit approval process.	•	Gross trade-in	\$
☐ Credit Life, one buyer \$	Term		\$
☐ Credit Life, both buyers \$	Term		\$
☐ Credit Disability, one buyer \$	Term	+ Cash	\$
Credit life insurance pays only the amount you all your payments on time. Credit disability in:	u would owe if you paid		\$
any increase in your payment or in the number	of payments.	Total downpayment	\$(2)
If the term of the insurance is 121 months or not fixed or approved by the Texas Insurance	longer, the premium is	3. Unpaid balance of cash price (1-2)4. Other charges including amounts paid to others on	\$(3)
You want the insurance indicated above.	Seminicoloner.	your behalf (Seller may keep part of these amounts):	rh.
Buyer's Signature:	Date:	A. Prior credit or lease balance to: B. Cost of physical damage insurance paid to	\$
		insurance company	\$
Co-Buyer's Signature:		C. Cost of optional credit insurance paid to insurance company or companies	\$
THIS CONTRACT DOES NOT INCLUDE INSUR PERSONAL LIABILITY AND PROPERTY DAMAG		Life \$ Disability \$	
			\$
Optional insurance coverages and debt cannot be dependent of credit will not be dependent.	nt on the purchase of		\$
either the insurance coverages or the debt of	ancellation agreement	F. Dealer's inventory tax	\$
described below. It will not be provided unle to pay the extra cost. The credit approva	ess you sign and agree		\$
affected by whether or not you buy these in	nsurance coverages or	H. Government license and/or registration fees	\$
the debt cancellation agreement.	_		\$
<u>Coverage</u> <u>Term in Mo</u>	nths Premium or Fee	Government vehicle inspection fees to state \$ to inspection station \$	\$
Gap*	□ \$	ιο state φ το inspection station φ	
Invol. Unemployment	□ \$	K. Deputy service fee paid to dealer L. Documentary fee	Ψ
Debt Cancellation Agreement**	□ \$	A documentary fee is not an official fee. A do	ocumentary fee is not
	□ \$	required by law, but may be charged to buyers for relating to the sale. A documentary fee may no	or handling documents
*If the vehicle is determined to be a total loss, us the difference between the proceeds of you and the amount you owe on the vehicle, minican cancel that insurance without charge for 1 this contract. **WE WILL CANCEL CERTAIN AMOUNTS YOU CONTRACT IN THE CASE OF A TOTAL LOST VEHICLE AS STATED IN THE DE AGREEMENT. You can cancel the debt of the contract of of the	ur basic collision policy us your deductible. You 0 days from the date of OU OWE UNDER THIS SS OR THEFT OF THE EBT CANCELLATION	amount agreed to by the parties. This notice is requested un honorario de documentación no es un honorario documentación no es requerido por la ley, pero comprador como gastos de manejo de documento venta. Un honorario de documentación no puede razonable acordada por las partes. Esta notificación es M. Other charges	oficial. Un honorario de puede ser cargada al s relacionados con una exceder una cantidad requerida por la ley.
without charge for a period of 30 days from the	date of this contract, or	To for To for	Φ ¢
for the period stated in the debt cancellation period ends later.	agreement, whichever	To for	
If the box next to a premium for an insurance of	overage included above		\$
is marked, that premium is not fixed or approved Commissioner. A debt cancellation agreement regulated by the Office of Consumer Credit Com	I by the Texas Insurance is not insurance and is	Total other charges and amounts paid to others on my be 5. Amount Financed (3+4)	half \$(4) \$(5)
For the premiums or fees included above,			
optional coverages and debt cancellation agree	ement.		
Buyer's Signature:	Date:		
Co-Buyer's Signature:	Date:		
you have paid all that you owe under this co already have. The insurer must be authorized	ntract. You may obtain p to do business in Texas.	t damage or loss in the amount you owe. You must loroperty insurance from anyone you want or provide. The maximum deductible is \$ person to be paid under the policy in the event of damage.	proof of insurance you
		company will describe the terms, conditions and deductil	
		coverages, terms and premiums for these terms are set for	
		<u>nium</u> If the box next to a premium for an insura the left is marked, that premium is not t	
Collision		Texas Insurance Commissioner. If the p	remium is for a required
Comprehensive Fire, Theft, and Combined Additional Coverage		coverage, you have the option, for a perior you receive a copy of this contract, of	
Other:		you receive a copy of this contract, of through existing policies of insurance or b	
		from any insurance company authorized to	
You agree to purchase the above checked covera			5.4
Buyer's Signature:	Date:	Co-Buyer's Signature:	Date:
	Initials/ _Co-l	Buyer / Seller Page 2 of 4	

OCCC NOTICE. For questions of complaints about this co	intract, contact						
at	. The Office of Consumer Credit Commissioner (OCCC)						
is a state agency, and it enforces certain laws that apply	is a state agency, and it enforces certain laws that apply to this contract. If a complaint or question cannot be resolved by contacting the						
creditor, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd.,							
Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936	-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.						
OTHER TERMS AND CONDITIONS							
_	the Finance PHYSICAL DAMAGE INSURANCE PROCEEDS: You must use physical						

Financed is outstanding. The daily rate is 1/365th of the Annual Percentage Rate. The unpaid portion of the Amount Financed does not include late charges or returned check charges.

HOW WE WILL APPLY YOUR PAYMENTS: We will apply your payments in the following order:

- earned but unpaid finance charge and late charges; and
- anything else you owe under this agreement.

HOW LATE OR EARLY PAYMENTS CHANGE WHAT YOU MUST PAY: We based the Finance Charge, Total of Payments, and Total Sale Price as if all payments were made as scheduled. If you do not timely make all your payments in at least the correct amount, you will have to pay more Finance Charge and your last payment will be more than your final scheduled payment. If you make scheduled payments early, your Finance Charge will be reduced (less). If you make your scheduled payments late, your Finance Charge will increase.

PREPAYMENT: You may prepay all or any part of the debt that you owe TRANSFER OF RIGHTS: We may transfer this contract to another under this contract at any time without penalty. If you do, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the prepayment date.

INTEREST AFTER MATURITY: If you don't pay all you owe when the final payment becomes due, or you do not pay all you owe if we demand payment in full under this contract, you will pay an interest charge on the amount that is still unpaid. That interest charge will be the Annual Percentage Rate and will begin the day after the final payment becomes due.

SPECIAL PROVISIONS FOR BALLOON PAYMENT CONTRACTS: A balloon payment is a scheduled payment more than twice the amount of the average of your scheduled payments, other than the downpayment, that are due before the balloon payment. You can pay all you owe when the balloon payment is due and keep your vehicle. If you buy the vehicle primarily for personal, family, or household use, you can enter into a new written agreement to refinance the balloon payment when due without a refinancing fee. If you refinance the balloon payment, your periodic payments will not be larger or more often than the payments in this contract. The annual percentage rate in the new agreement will not be more than the Annual Percentage Rate in this contract. This provision does not apply if your Payment Schedule has been adjusted to your seasonal or irregular income.

AGREEMENT TO KEEP VEHICLE INSURED: You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. The insurer must be authorized to do business in Texas. The insurance must include collision coverage and either comprehensive or fire, theft, and combined additional coverage. The maximum deductible is \$

OUR RIGHT TO PURCHASE REQUIRED INSURANCE IF YOU FAIL TO KEEP THE VEHICLE INSURED: If you fail to give us proof that you have insurance, we may buy physical damage insurance. We may buy insurance that covers your interest and our interest in the vehicle, or we may buy insurance that covers our interest only. You will pay the premium for the insurance and a finance charge at the contract rate. If we obtain collateral protection insurance, we will mail notice to your last known address shown in our file.

You will deliver to us an insurance policy meeting the requirements in this paragraph to be issued by:

Insurance Company:	
Agent:	

Charge using the true daily earnings method as defined by the Texas damage insurance proceeds to repair the vehicle, unless we agree Finance Code. Under the true daily earnings method, the Finance Charge otherwise in writing. However, if the vehicle is a total loss, you must use the will be figured by applying the daily rate to the unpaid portion of the insurance proceeds to pay what you owe us. You agree that we can use Amount Financed for the number of days the unpaid portion of the Amount any proceeds from insurance to repair the vehicle, or we may reduce what you owe under this contract. If we apply insurance proceeds to the amount you owe, they will be applied to your payments in the reverse order of when they are due. If your insurance on the vehicle or credit insurance doesn't pay all you owe, you must pay what is still owed. Once all amounts owed under this contract are paid, any remaining proceeds will be paid to you.

> RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES: If we get a refund on insurance or service contracts, or other contracts included in the cash price, we will subtract it from what you owe. Once all amounts owed under this contract are paid, any remaining refunds will be paid to you.

> APPLICATION OF CREDITS: Any credit that reduces your debt will apply to your payments in the reverse order of when they are due, unless we decide to apply it to another part of your debt. The amount of the credit and all finance charge or interest on the credit will be applied to your payments in the reverse order of your payments.

> person. That person will then have all our rights, privileges, and remedies.

SECURITY INTEREST: To secure all you owe on this contract and all your promises in it, you give us a security interest in:

- the vehicle including all accessories and parts now or later attached and any other goods financed in this contract;
- all insurance proceeds and other proceeds received for the vehicle;
- any insurance policy, service contract or other contract financed by us and any proceeds of those contracts; and
- any refunds of charges included in this contract for insurance, or service contracts.

This security interest also secures any extension or modification of this contract. The certificate of title must show our security interest in the vehicle.

USE AND TRANSFER OF THE VEHICLE: You will not sell or transfer the vehicle without our written permission. If you do sell or transfer the vehicle, this will not release you from your obligations under this contract, and we may charge you a transfer of equity fee of \$25 (\$50 for a heavy commercial vehicle). You will promptly tell us in writing if you change your address or the address where you keep the vehicle. You will not remove the vehicle from Texas for more than 30 days unless you first get our written permission.

CARE OF THE VEHICLE: You agree to keep the vehicle free from all liens and claims except those that secure this contract. You will timely pay all taxes, fines, or charges pertaining to the vehicle. You will keep the vehicle in good repair. You will not allow the vehicle to be seized or placed in jeopardy or use it illegally. You must pay all you owe even if the vehicle is lost, damaged or destroyed. If a third party takes a lien or claim against or possession of the vehicle, we may pay the third party any cost required to free the vehicle from all liens or claims. We may immediately demand that you pay us the amount paid to the third party for the vehicle. If you do not pay this amount, we may repossess the vehicle and add that amount to the amount you owe. If we do not repossess the vehicle, we may still demand that you pay us, but we cannot compute a finance charge on this amount.

DEFAULT: You will be in default if:

- You do not pay any amount when it is due;
- You break any of your promises in this agreement;
- You allow a judgment to be entered against you or the collateral; or
- You file bankruptcy, bankruptcy is filed against you, or the vehicle becomes involved in a bankruptcy.
- You give false, misleading, or incomplete information that was relied upon by us to enter into this contract.

Initials		/ /		Page 3 of 4
	Buyer	Co-Buyer	Seller	

rights.

OUR RIGHT TO DEMAND PAYMENT IN FULL: If you default, or we CANCELLATION OF OPTIONAL INSURANCE AND SERVICE believe in good faith that you are not going to keep any of your promises, payment of all that you owe.

REPOSSESSION: If you default, we may repossess the vehicle from you store them for you and give you written notice at your last address shown on our records within 15 days of discovering that we have your personal we mail or deliver the notice to you, we may dispose of them as applicable parts stay valid. law allows. Any accessory, equipment, or replacement part stays with the

YOUR RIGHT TO REDEEM: If we take your vehicle, we will tell you how much you have to pay to get it back. If you do not pay us to get the vehicle back, we can sell it or take other action allowed by law. Your right to redeem ends when the vehicle is sold or we have entered into a contract for sale or accepted the collateral as full or partial satisfaction of a

DISPOSITION OF THE VEHICLE: If you don't pay us to get the vehicle back, we can sell it or take other action allowed by law. If we sell the motor vehicle in a public or private sale, we will send you notice at least 10 days before we sell it. We can use the money we get from selling it to pay allowed expenses and to reduce the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. If any money is left, we will pay it to you unless we must pay it to someone else. If the money from the sale is not enough to pay all you owe, you must pay the rest of what you owe us plus interest. If we take or sell the vehicle, you will give us the certificate of title and any other document required by state law to record transfer of title.

COLLECTION COSTS: If we hire an attorney who is not our employee to enforce this contract, you will pay reasonable attorney's fees and court costs as the applicable law allows.

RETURNED CHECK FEE: You agree to pay us a fee of up to \$30 for a returned check. We can add the fee to the amount you owe or collect it separately.

SERVICING AND COLLECTION CONTACT: We may try to contact you at any mailing address, e-mail address, or phone number you give us, as the law allows. We may try to contact you in writing (including mail, e-mail, and text messages) and by phone (including prerecorded or artificial voice NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT messages and automatic telephone dialing systems).

vehicle may be equipped with an electronic tracking device installed on the vehicle as a condition of sale. If your vehicle has an electronic tracking device, you agree that we may use this device to find the vehicle. You agree to sign all disclosure forms describing the device, and further understand and agree that these forms are a part of this contract and are incorporated herein as though fully set forth in this contract.

LATE CHARGE: You will pay us a late charge as agreed to in this USE OF A PAST DUE STARTER INTERRUPT AS CONDITION OF SALE:

contract when it accrues. Failure to make a payment by the due date is a You understand that there may be a payment guarantee device installed on default under this contract. Upon default, we may exercise any rights we the vehicle as a condition of sale. You understand that if you do not make have in this contract and under applicable law, including our right to all payments as required under this contract, this device will prevent the recover the vehicle. Even though we may not charge you a late charge for vehicle from being started. You agree to sign all disclosure forms 15 days (or 10 days if for a commercial purpose) after you do not make a describing the device, and further understand and agree that these forms payment, we do not have to wait those days before we exercise our other are a part of this contract and are incorporated herein as though fully set forth in this contract.

CONTRACTS: This contract may contain charges for insurance or service we can demand that you immediately pay all that you owe. We don't have contracts or for services included in the cash price. If you default, you agree to give you notice that we are demanding or intend to demand immediate that we can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle.

if we do so peacefully. If any personal items are in the vehicle, we can INTEGRATION AND SEVERABILITY CLAUSE: This contract and the related documents that you sign contemporaneously with this contract contain the entire agreement between you and us relating to the sale and items. If you do not ask for these items back within 31 days from the day financing of the vehicle. If any part of this contract is not valid, all other

> LEGAL LIMITATIONS ON OUR RIGHTS: If we don't enforce our rights every time, we can still enforce them later. We will exercise all of our rights in a lawful way. You don't have to pay finance charge or other amounts that are more than the law allows. This provision prevails over all other parts of this contract and over all our other acts.

> WHO IS BOUND: This contract is binding upon the parties, their heirs, executors, personal representatives, and/or successors and assigns.

> JOINT LIABILITY: All persons who sign this contract as Buyers are jointly and severally liable. We may enforce or release our rights entirely with respect to one Buyer without affecting our rights as to any other Buyer.

APPLICABLE LAW: Federal law and Texas law apply to this contract.

SELLER'S DISCLAIMER OF WARRANTIES: Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the motor vehicle manufacturer may provide.

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

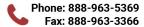
Spanish Translation: Guía para compradors de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES USE OF ELECTRONIC TRACKING DEVICE: You understand that your WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER. (This provision applies to this contract only if the vehicle financed in the contract was purchased for personal, family, or household use.)

ASSIGNMENT: By signing below, Seller hereby sells and assigns all right, title and interest in this contract to							
of a separate agreement between Seller and Assignee.							
limited recourse							
_							



SIMPLE INTEREST CONTRACT SALES TAX DEFERRED





CONTRACT DA	TE:		MOTO	OR VEHIC	LE RETAIL	INSTAI	LME	NT CONTRACT		FZ-TX-RIC-SD
Buyer(s)						Seller/Ci	editor			
The Buyer is refe	erred to a	s "vou	or "vour " The Selle	er is referred	to as "we" or "us	I s " This co	ontract n	may be transferred by the	Seller	
-		-								ng this contract, you choose to
purchase the veh	hicle on o	credit a	according to the term	s of this con	tract. You agree	e to pay ι	is the A	mount Financed, Financ	e Charge	and any other charges in this
			ryments according to n if the others do not.		nt Schedule in t	nis contra	ict. If mo	ore than one person sig	is as a bi	uyer, you agree to keep all the
•	-		accepted, and appro		icle in all respec	ts.				
USE FOR WHICE	H PURC	HASE	D: Unless the following	ng box is che	ecked, you are b	ouying the	vehicle	primarily for personal, fa	mily, or h	ousehold use.
☐ If checked, th	is transa	ction is	a commercial vehic	le installmen	t sale and Chap VEHICLE IDE			xas Finance Code applie	s to this c	ontract.
Stock No.	Year		Make		Model	INTIFICA		Identification Number	I D Name	
Stock Ho.			mano							☐ Demonstrator
To a de la (a) Mara		NA - I -	_	Marilal			\		•	Factory Official/Executive
Trade-In(s): Yea		_	e	Model			VIN_			cense No
rea	ar	_ Wake	9						LI	cense no
			F	EDERAL	TRUTH IN L	ENDING	DISC	CLOSURES		
ANNU			FINANCI			Finance		Total of Paymen		Total Sale Price
PERCEN RAT			CHARGI The dollar amount th		The amount of you or on	your beha		after you have made all p		The total cost of your purchase on credit, including down
The cost of you yearly		s a	cost you.					as scheduled.		payment of
yearry										\$
	%	•	\$		\$			\$		\$
Your Payment S	Schedule \	Will Be:								
Number of Pay	ments	Am	ount of Payments	When Payments Are Due						
Or as follows:										
			urity interest in the ve			due (10	dave if v	you are huving a heavy o	ommercia	al vehicle), you will pay a late
Late Onlarge: 1	charge of	5% of	the scheduled paym	nent.	o days after it is	duc (10	uays II y	you are buying a neavy c	Ommoroie	ii verileie), you wiii pay a late
			any part of the debt							
Additional info	ormation		will refer to this docu eduled date, and prep			nonpayme	ent, deta	iuit, security interests, ar	y required	repayment in full before the
Any change to	this con					it. No ora	l chang	es to this contract are e	nforceab	le.
Buver Signs	Y					Co-Buver	Signs X	(
									tract ai	nd receive a discount
or other pay	/ment	or tn	e difference be		<u>, </u>			е.		
NOTICE TO	TUE 6		D DO NOT O		CONSUME				- IT 00	ANTAING ANY DI ANI
										NTAINS ANY BLANK OU HAVE THE RIGHT
										A PORTION OF THE
							CT Y	OUR LEGAL RIGH	TS . This	s contract has 4 pages.
Be sure to re	eview a	II 4 pa	ages of this contr	act before	signing belo	ow.				
ACKNOWLE	EDGE	REC	EIPT OF A CO	OMPLETE	D COPY O	F IT.	YOU (CONFIRM THAT		THIS CONTRACT AND E YOU SIGNED THIS
CONTRACT	, vv⊏ G	AVE	11 10 100, AN	א טטז ע W		IUIAK	∟ II A	ND REVIEW IT.		
				_						
								An "other owner" is a p ehicle given to us in this		ose name is on the title to the
				•		•		<u>-</u>		
										_ Title
=			ID UNTIL YOU AND			iiiiled Nai	ne			_ me

Optional credit life and credit disability insurance. Credit life		ITEMIZATION OF AMOUNT FI	NANCED
and credit disability insurance are not required to obtain of will not be provided unless you sign and agree to pay the	redit. They 1. Cas	h price (including any accessories, services, a	nd taxes) \$ (1)
Your decision to buy or not buy these insurance coverages	will not be 2. Dov	unpayment (if negative, enter "0" and see Line	4.A. below)
a factor in the credit approval process.		ss trade-in	\$
☐ Credit Life, one buyer \$ Term		yoff by Seller	\$
☐ Credit Life, both buyers \$ Term	= N	et trade-in	\$
☐ Credit Disability, one buyer \$ Term	+ C	ash	\$
Credit life insurance pays only the amount you would owe	if you paid + O	ther (describe)	\$
all your payments on time. Credit disability insurance does any increase in your payment or in the number of payments	. II Total di	ownpayment	\$(2)
If the term of the insurance is 121 months or longer, the		aid balance of cash price (1-2)	
not fixed or approved by the Texas Insurance Commissione You want the insurance indicated above.	you	er charges including amounts paid to others or behalf (Seller may keep part of these amount	ts):
		r credit or lease balance to:	\$
Buyer's Signature: Date:	ll inst	t of physical damage insurance paid to irance company	\$
Co-Buyer's Signature: Date:	C. Cos	t of optional credit insurance paid to	_
THIS CONTRACT DOES NOT INCLUDE INSURANCE COVE	RAGE FOR Life	ırance company or companies \$ Disability \$	\$
PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED T		at cancellation agreement fee paid to seller	 \$
Optional insurance coverages and debt cancellation a	aareement.∥ ⊨ ∩ffi	cial fees paid to government agencies	\$
The granting of credit will not be dependent on the peither the insurance coverages or the debt cancellation	urchase of	ller's inventory tax	\$
described below. It will not be provided unless you sign	agreement II	er taxes (if not included in cash price)	
to pay the extra cost. The credit approval process v	vill not be ∥ ⊣ ເດ	rernment license and/or registration fees	\$
affected by whether or not you buy these insurance co the debt cancellation agreement.	VARANAS AR II	rernment certificate of title fee	\$
<u> </u>	I I Gov	rernment vehicle inspection fees	\$
<u>Coverage</u> <u>Term in Months</u> <u>Premi</u>	um or Fee to s	tate \$ to inspection station \$	·
Gap* □ \$_ Invol. Unemployment □ \$_ Debt Cancellation Agreement** □ \$_	I/ Dav	outy service fee paid to dealer	\$
Invol. Unemployment U \$	L. Doc	unientary lee	φ
Debt Cancellation Agreement** \$	A doc	umentary fee is not an official fee. A d by law, but may be charged to buyer	documentary fee is not
*If the vehicle is determined to be a total loss, GAP Insurar us the difference between the proceeds of your basic coll and the amount you owe on the vehicle, minus your deducan cancel that insurance without charge for 10 days from this contract. **WE WILL CANCEL CERTAIN AMOUNTS YOU OWE UN CONTRACT IN THE CASE OF A TOTAL LOSS OR THEF	nce will pay ision policy to the date of IDER THIS TOF THE	to the sale. A documentary fee may tagreed to by the parties. This notice is rorario de documentación no es un honora entación no es requerido por la ley, podor como gastos de manejo de docume Un honorario de documentación no puble acordada por las partes. Esta notificación er charges	equired by law. equired by law. left official un honorario de ero puede ser cargada al ntos relacionados con una ede exceder una cantidad n es requerida por la ley.
VEHICLE AS STATED IN THE DEBT CANC AGREEMENT. You can cancel the debt cancellation	agreement 70	for for	\$
without charge for a period of 30 days from the date of this	contract, or 📗 💆 ——	for	\$
for the period stated in the debt cancellation agreement, period ends later.			
			·
If the box next to a premium for an insurance coverage incluis marked, that premium is not fixed or approved by the Texa Commissioner. A debt cancellation agreement is not insura	s Insurance Total ite	mized charges upon which finance charge is a	assessed \$(4)
regulated by the Office of Consumer Credit Commissioner.	5. Tota	al unpaid balance plus itemized charges upo nce charge is assessed (3+4)	n which \$(5)
For the premiums or fees included above, you want	the related II	al sales tax (upon which no finance charge is a	
optional coverages and debt cancellation agreement.		ount Financed (5+6)	\$(7)
Buyer's Signature: Date:	Fin	ance Charge (not assessed upon sales tax)	
Co-Buyer's Signature: Date:			
PROPERTY INSURANCE: You must keep the collateral ins you have paid all that you owe under this contract. You ralready have. The insurer must be authorized to do busine You agree to give us proof of property insurance. You must nar	nay obtain property i ss in Texas. The maxi	nsurance from anyone you want or prov mum deductible is \$	ide proof of insurance you
If any insurance is included below, policies or certificates from the Physical damage insurance. If we obtain physical damage insurance.		· · · · · · · · · · · · · · · · · · ·	
Coverage Term in Month	•	If the box next to a premium for an ins	
Collision	<u> </u>	the left is marked, that premium is n	ot fixed or approved by the
Comprehensive	□ \$	Texas Insurance Commissioner. If the	
Fire, Theft, and Combined Additional Coverage		coverage, you have the option, for a pe you receive a copy of this contract,	
Other:	□ \$	through existing policies of insurance of	or by obtaining like coverage
You agree to purchase the above checked coverages.		from any insurance company authorize	
		nom any insurance company authorize	d to do business in Texas.
Buyer's Signature: Date:	Co-Buy	, , ,	

OCCC NOTICE. For questions or complaints about this contract, contact					
at	. The Office of Consumer Credit Commissioner (OCCC)				
is a state agency, and it enforces certain laws that apply to this contract. If	a complaint or question cannot be resolved by contacting the				
creditor, consumers can contact the OCCC to file a complaint or ask a gene	al credit-related guestion, OCCC address; 2601 N. Lamar Blvd				
Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: oc	•				
OTHER TERMS AND CONDITIONS					
HOW WE FIGURE THE FINANCE CHARGE: The contract rate is%. PHYS	ICAL DAMAGE INSURANCE PROCEEDS: You must use physical				
This contract rate may not be the same as the Annual Percentage Rate. damage	ge insurance proceeds to repair the vehicle, unless we agree				
We will figure the Finance Charge by applying the true daily earnings otherw	rise in writing. However, if the vehicle is a total loss, you must use the				
method as defined by the Texas Finance Code to the unnaid portion of the linsura	nee proceeds to pay what you aways. You agree that we can use				

does not include the late charges, sales tax, or returned check charges.

HOW WE WILL APPLY YOUR PAYMENTS: We will apply your payments in the following order:

- 1. earned but unpaid finance charge and late charges; and
- anything else you owe under this agreement.

your Finance Charge will increase.

HOW LATE OR EARLY PAYMENTS CHANGE WHAT YOU MUST PAY: We based the Finance Charge, Total of Payments, and Total Sale Price as if all payments were made as scheduled. If you do not timely make all your payments in at least the correct amount, you will have to pay more Finance Charge and your last payment will be more than your final scheduled payment. If you make scheduled payments early, your Finance Charge will be reduced (less). If you make your scheduled payments late,

PREPAYMENT: You may prepay all or any part of the debt that you owe under this contract at any time without penalty. If you do, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the prepayment date.

INTEREST AFTER MATURITY: If you don't pay all you owe when the final payment becomes due, or you do not pay all you owe if we demand payment in full under this contract, you will pay an interest charge on the amount that is still unpaid. That interest charge will be the Annual Percentage Rate and will begin the day after the final payment becomes

SPECIAL PROVISIONS FOR BALLOON PAYMENT CONTRACTS: A balloon payment is a scheduled payment more than twice the amount of the average of your scheduled payments, other than the downpayment, that are due before the balloon payment. You can pay all you owe when the balloon payment is due and keep your vehicle. If you buy the vehicle primarily for personal, family, or household use, you can enter into a new written agreement to refinance the balloon payment when due without a refinancing fee. If you refinance the balloon payment, your periodic payments will not be larger or more often than the payments in this contract. The annual percentage rate in the new agreement will not be more than the Annual Percentage Rate in this contract. This provision does not apply if your Payment Schedule has been adjusted to your seasonal or irregular income.

AGREEMENT TO KEEP VEHICLE INSURED: You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. The insurer must be authorized to do business in Texas. The insurance must include collision coverage and either comprehensive or fire, theft, and combined additional coverage. The maximum deductible is \$

OUR RIGHT TO PURCHASE REQUIRED INSURANCE IF YOU FAIL TO **KEEP THE VEHICLE INSURED:** If you fail to give us proof that you have insurance, we may buy physical damage insurance. We may buy insurance that covers your interest and our interest in the vehicle, or we may buy insurance that covers our interest only. You will pay the premium for the insurance and a finance charge at the contract rate. If we obtain collateral protection insurance, we will mail notice to your last known address shown in our file.

You will deliver to us an insurance policy meeting the requirements in this paragraph to be issued by:

Insurance Company:	
Agent:	

principal balance subject to a Finance Charge. The daily rate is 1/365th of any proceeds from insurance to repair the vehicle, or we may reduce what the contract rate. The unpaid principal balance subject to a finance charge you owe under this contract. If we apply insurance proceeds to the amount you owe, they will be applied to your payments in the reverse order of when they are due. If your insurance on the vehicle or credit insurance doesn't pay all you owe, you must pay what is still owed. Once all amounts owed under this contract are paid, any remaining proceeds will be paid to you.

> RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES: If we get a refund on insurance or service contracts, or other contracts included in the cash price, we will subtract it from what you owe. Once all amounts owed under this contract are paid, any remaining refunds will be paid to you.

> APPLICATION OF CREDITS: Any credit that reduces your debt will apply to your payments in the reverse order of when they are due, unless we decide to apply it to another part of your debt. The amount of the credit and all finance charge or interest on the credit will be applied to your payments in the reverse order of your payments.

> TRANSFER OF RIGHTS: We may transfer this contract to another person. That person will then have all our rights, privileges, and remedies.

> SECURITY INTEREST: To secure all you owe on this contract and all your promises in it, you give us a security interest in:

- the vehicle including all accessories and parts now or later attached and any other goods financed in this contract;
- all insurance proceeds and other proceeds received for the vehicle;
- any insurance policy, service contract or other contract financed by us and any proceeds of those contracts; and
- any refunds of charges included in this contract for insurance, or service contracts.

This security interest also secures any extension or modification of this contract. The certificate of title must show our security interest in the vehicle.

USE AND TRANSFER OF THE VEHICLE: You will not sell or transfer the vehicle without our written permission. If you do sell or transfer the vehicle, this will not release you from your obligations under this contract, and we may charge you a transfer of equity fee of \$25 (\$50 for a heavy commercial vehicle). You will promptly tell us in writing if you change your address or the address where you keep the vehicle. You will not remove the vehicle from Texas for more than 30 days unless you first get our written permission.

CARE OF THE VEHICLE: You agree to keep the vehicle free from all liens and claims except those that secure this contract. You will timely pay all taxes, fines, or charges pertaining to the vehicle. You will keep the vehicle in good repair. You will not allow the vehicle to be seized or placed in jeopardy or use it illegally. You must pay all you owe even if the vehicle is lost, damaged or destroyed. If a third party takes a lien or claim against or possession of the vehicle, we may pay the third party any cost required to free the vehicle from all liens or claims. We may immediately demand that you pay us the amount paid to the third party for the vehicle. If you do not pay this amount, we may repossess the vehicle and add that amount to the amount you owe. If we do not repossess the vehicle, we may still demand that you pay us, but we cannot compute a finance charge on this amount.

DEFAULT: You will be in default if:

- You do not pay any amount when it is due;
- You break any of your promises in this agreement;
- You allow a judgment to be entered against you or the collateral; or
- You file bankruptcy, bankruptcy is filed against you, or the vehicle becomes involved in a bankruptcy.
- You give false, misleading, or incomplete information that was relied upon by us to enter into this contract.

Initials		1 1		Page 3 of 4
•	Buyer	Co-Buyer	Seller	_ 0
Т	rue Daily I	Earnings - Sa	les Tax D	eferred

rights.

believe in good faith that you are not going to keep any of your promises, payment of all that you owe.

REPOSSESSION: If you default, we may repossess the vehicle from you store them for you and give you written notice at your last address shown on our records within 15 days of discovering that we have your personal we mail or deliver the notice to you, we may dispose of them as applicable parts stay valid. law allows. Any accessory, equipment, or replacement part stays with the

YOUR RIGHT TO REDEEM: If we take your vehicle, we will tell you how much you have to pay to get it back. If you do not pay us to get the vehicle back, we can sell it or take other action allowed by law. Your right to redeem ends when the vehicle is sold or we have entered into a contract for sale or accepted the collateral as full or partial satisfaction of a

DISPOSITION OF THE VEHICLE: If you don't pay us to get the vehicle back, we can sell it or take other action allowed by law. If we sell the motor vehicle in a public or private sale, we will send you notice at least 10 days before we sell it. We can use the money we get from selling it to pay allowed expenses and to reduce the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. If any money is left, we will pay it to you unless we must pay it to someone else. If the money from the sale is not enough to pay all you owe, you must pay the rest of what you owe us plus interest. If we take or sell the vehicle, you will give us the certificate of title and any other document required by state law to record transfer of title.

COLLECTION COSTS: If we hire an attorney who is not our employee to enforce this contract, you will pay reasonable attorney's fees and court costs as the applicable law allows.

RETURNED CHECK FEE: You agree to pay us a fee of up to \$30 for a returned check. We can add the fee to the amount you owe or collect it separately.

SERVICING AND COLLECTION CONTACT: We may try to contact you at any mailing address, e-mail address, or phone number you give us, as the law allows. We may try to contact you in writing (including mail, e-mail, messages and automatic telephone dialing systems).

vehicle may be equipped with an electronic tracking device installed on the vehicle as a condition of sale. If your vehicle has an electronic tracking device, you agree that we may use this device to find the vehicle. You agree to sign all disclosure forms describing the device, and further understand and agree that these forms are a part of this contract and are incorporated herein as though fully set forth in this contract.

LATE CHARGE: You will pay us a late charge as agreed to in this USE OF A PAST DUE STARTER INTERRUPT AS CONDITION OF SALE:

contract when it accrues. Failure to make a payment by the due date is a You understand that there may be a payment guarantee device installed on default under this contract. Upon default, we may exercise any rights we the vehicle as a condition of sale. You understand that if you do not make have in this contract and under applicable law, including our right to all payments as required under this contract, this device will prevent the recover the vehicle. Even though we may not charge you a late charge for vehicle from being started. You agree to sign all disclosure forms 15 days (or 10 days if for a commercial purpose) after you do not make a describing the device, and further understand and agree that these forms payment, we do not have to wait those days before we exercise our other are a part of this contract and are incorporated herein as though fully set forth in this contract.

OUR RIGHT TO DEMAND PAYMENT IN FULL: If you default, or we CANCELLATION OF OPTIONAL INSURANCE AND SERVICE CONTRACTS: This contract may contain charges for insurance or service we can demand that you immediately pay all that you owe. We don't have contracts or for services included in the cash price. If you default, you agree to give you notice that we are demanding or intend to demand immediate that we can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle.

if we do so peacefully. If any personal items are in the vehicle, we can INTEGRATION AND SEVERABILITY CLAUSE: This contract and the related documents that you sign contemporaneously with this contract contain the entire agreement between you and us relating to the sale and items. If you do not ask for these items back within 31 days from the day financing of the vehicle. If any part of this contract is not valid, all other

> LEGAL LIMITATIONS ON OUR RIGHTS: If we don't enforce our rights every time, we can still enforce them later. We will exercise all of our rights in a lawful way. You don't have to pay finance charge or other amounts that are more than the law allows. This provision prevails over all other parts of this contract and over all our other acts.

> WHO IS BOUND: This contract is binding upon the parties, their heirs, executors, personal representatives, and/or successors and assigns.

> JOINT LIABILITY: All persons who sign this contract as Buyers are jointly and severally liable. We may enforce or release our rights entirely with respect to one Buyer without affecting our rights as to any other Buyer.

APPLICABLE LAW: Federal law and Texas law apply to this contract.

SELLER'S DISCLAIMER OF WARRANTIES: Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the motor vehicle manufacturer may provide.

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

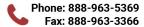
Spanish Translation: Guía para compradors de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

and text messages) and by phone (including prerecorded or artificial voice NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES USE OF ELECTRONIC TRACKING DEVICE: You understand that your WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER. (This provision applies to this contract only if the vehicle financed in the contract was purchased for personal, family, or household use.)

ASSIGNMENT: By signing below, Seller hereby sells and assigns all right, title and interest in this contract to							
of a separate agreement between Seller and Assignee.							
☐ Assigned with recourse	☐ Assigned without recourse	\square Assigned with limited recourse					
Seller Signs	By	Date					



PRECOMPUTED INTEREST CONTRACT SALES TAX ADVANCED





CONTRACT DA	TE:	MO ⁻	OR VEHIC	LE RETAIL	INSTA	LLMEN	NT CONTRACT		FZ-TX-RIC-PA
Buyer(s)					Seller/0	Creditor			
The Ruyer is refe	erred to a	s "you" or "your." The Se	ler is referred	to as "we" or "u	e " Thie	contract n	nay he transferred by the	Seller	
		•							ng this contract, you choose to
purchase the veh	hicle on d	credit according to the ter	ms of this cor	ntract. You agree	e to pay	us the A	mount Financed, Financ	e Charge	, and any other charges in this
		ake payments according nt even if the others do no		nt Schedule in t	this cont	ract. If mo	ore than one person sigi	ns as a b	uyer, you agree to keep all the
•	-	ected, accepted, and app		icle in all respec	cts.				
USE FOR WHIC	H PURC	HASED: Unless the follow	ving box is che	ecked, you are b	ouying th	ne vehicle	primarily for personal, fa	mily, or h	ousehold use.
☐ If checked, th	is transa	ction is a commercial veh	icle installmen				kas Finance Code applie	s to this c	ontract.
Stock No.	Year	Make		VEHICLE IDE Model	NITIC		Identification Number	I	
Stock No.	i eai	iviane		Wodel		verlicie	identification Number		☐ Demonstrator
									☐ Factory Official/Executive
Trade-In(s): Yea		_ Make				VIN_			cense No
Yea	ır	_ Make	Model			VIN_		Li	cense No
			FEDERAL	TRUTH IN L	ENDIN	IG DISC	LOSURES		
ANNU		FINAN		Amount			Total of Paymen		Total Sale Price
PERCEN RAT		CHAR The dollar amount		The amount of you or on			The amount you will have after you have made all p		The total cost of your purchase on credit, including down
The cost of you	ur credit a			ŕ	,		as scheduled.	,	payment of
yearly	rate.								\$
	%	\$		\$			\$		\$
Your Payment S	chedule \	Will Be:							
Number of Pay		Amount of Payments				WI	hen Payments Are Due		
							,		
Or as follows:									
Or as follows:									
_		a security interest in the							
Late Charge: I	f we do r charge of	not receive your entire pa 5% of the scheduled pay	yment within 1 ment	5 days after it is	s due (1	0 days if y	ou are buying a heavy o	ommercia	al vehicle), you will pay a late
	-	pay all or any part of the		owe early. If you	ı do so, y	you may b	pe entitled to a refund of	part of the	e Finance Charge.
Additional info	ormation				nonpayn	nent, defa	ult, security interests, an	y require	d repayment in full before the
Any change to	this con	scheduled date, and pr tract must be in writing.			it No or	al change	es to this contract are s	nforceah	ulo.
		•	•	•		•			
The rates of	f this c	ontract are negotia	ble. The s	eller may as	ssign	or othe	rwise sell this con	tract a	nd receive a discount
		for the difference b							
				CONSUME	R WAF	RNING			
				CONTRAC	T BEF	ORE Y			NTAINS ANY BLANK
									OU HAVE THE RIGHT
									OBTAIN A PARTIAL LEGAL RIGHTS. This
		s. Be sure to review						IOOK	LLOAL MOITIO. TIIIS
								IS OF	THIS CONTRACT AND
									E YOU SIGNED THIS
		AVE IT TO YOU, A						JL.	_ 100 0101125 11110
		·							
Buyer X _			Date	(Co-Buve	er X			Date
•									ose name is on the title to the
		to pay the debt. The oth							
Other Owner Sig	gns X _			Date	·	Ac	ldress		
					rinted N	ame			Title
THIS CONTRAC	CT IS NO	T VALID UNTIL YOU AN	D WE SIGN IT	-					

and credit disability insurance are not required to obtain credit. They will not be provided unless you sign and agree to pay the extra cost. Your decision to buy or not buy these insurance coverages will not be Downpayment (if negative,	accessories and services) \$(1)
Your decision to buy or not buy these insurance coverages will not be 2. Downpayment (if negative.)	
	enter "0" and see Line 4.A. below)
a factor in the credit approval process. Gross trade-in	\$
☐ Credit Life, one buyer \$ Term Payoff by Seller	\$
☐ Credit Life, both buyers \$ Term = Net trade-in	\$
☐ Credit Disability, one buyer \$ Term + Cash	\$
+ Other (describe)	\$
If the term of the insurance is 121 months or longer, the premium is not fixed or approved by the Texas Insurance Commissioner.	\$(2)
3. Unpaid balance of cash pri	()
You want the insurance indicated above. 4. Other charges including am your behalf (Seller may kee	p part of these amounts):
	e to: \$
Buyer's Signature: Date: B. Cost of physical damage in insurance company	\$
Co-Buyer's Signature: Date: C. Cost of optional credit insu insurance company or com	
THIS CONTRACT DOES NOT INCLUDE INSURANCE COVERAGE FOR Life & Die	
PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS. D. Debt cancellation agreeme	
Optional insurance coverages and debt cancellation agreement. F Official fees paid to govern	•
The granting of credit will not be dependent on the purchase of either the insurance coverages or the debt cancellation agreement	\$
described below. It will not be provided unless you sign and agree G. Sales tax	\$
to pay the extra cost. The credit approval process will not be H. Government license and/or	r registration fees \$
L Government vehicle inspec	etion fees \$
to state \$ to ins	pection station \$
Gap*	
Invol. Unemployment \$ Deputy service fee paid to L. Documentary fee	
Debt Cancellation Agreement**	an official fee. A documentary fee is not e charged to buyers for handling documents
*If the vehicle is determined to be a total loss, GAP Insurance will pay us the difference between the proceeds of your basic collision policy and the amount you owe on the vehicle, minus your deductible. You can cancel that insurance without charge for 10 days from the date of this contract. **WE WILL CANCEL CERTAIN AMOUNTS YOU OWE UNDER THIS CONTRACT IN THE CASE OF A TOTAL LOSS OR THEFT OF THE	umentary fee may not exceed a reasonable ties. This notice is required by law. ión no es un honorario oficial. Un honorario de erido por la ley, pero puede ser cargada al manejo de documentos relacionados con una cumentación no puede exceder una cantidad rtes. Esta notificación es requerida por la ley.
VEHICLE AS STATED IN THE DEBT CANCELLATION \ To for	· \$
without charge for a period of 20 days from the date of this contract, or II	\$
for the period stated in the debt cancellation agreement, whichever	\$
	\$
If the box next to a premium for an insurance coverage included above To	
is marked, that premium is not fixed or approved by the Texas Insurance Commissioner. A debt cancellation agreement is not insurance and is Total other charges and amount	ts paid to others on my behalf \$(4)
regulated by the Office of Consumer Credit Commissioner. 5. Amount Financed (3+4)	\$ (5)
For the premiums or fees included above, you want the related optional coverages and debt cancellation agreement.	
Buyer's Signature: Date:	
Co-Buyer's Signature: Date:	
PROPERTY INSURANCE: You must keep the collateral insured against damage or loss in the amour you have paid all that you owe under this contract. You may obtain property insurance from anyon already have. The insurer must be authorized to do business in Texas. The maximum deductible is \$ You agree to give us proof of property insurance. You must name us as the person to be paid under the police.	ne you want or provide proof of insurance you
If any insurance is included below, policies or certificates from the insurance company will describe the terms Physical damage insurance. If we obtain physical damage insurance, the coverages, terms and promiums to	
Physical damage insurance. If we obtain physical damage insurance, the coverages, terms and premiums to	
the Left is married	a premium for an insurance coverage included to I, that premium is not fixed or approved by the
Texas Insurance	Commissioner. If the premium is for a required
Comprehensive \$ coverage, you have	ye the option, for a period of 10 days from the date
· ;	py of this contract, of furnishing that coverage olicies of insurance or by obtaining like coverage
	e company authorized to do business in Texas.
	- .
Buyer's Signature: Date: Co-Buyer's Signature:	Date:

OCCC NOTICE. For questions of complaints about this contract, cont	acı						
at	. The Office of Consumer Credit Commissioner (OCCC)						
is a state agency, and it enforces certain laws that apply to this contract. If a complaint or question cannot be resolved by contacting the							
creditor, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd.,							
Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Webs	site: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.						
OTHER TERMS AND CONDITIONS							
HOW WE FIGURE THE FINANCE CHARGE: We figure the Finance PHYSICAL DAMAGE INSURANCE PROCEEDS: You must use physical							
Charge using the scheduled installment earnings method as defined by the	damage insurance proceeds to repair the vehicle, unless we agree						

Texas Finance Code. Under the scheduled installment earnings method, otherwise in writing. However, if the vehicle is a total loss, you must use the the Finance Charge is figured by applying the daily rate to the unpaid portion of the Amount Financed as if each payment will be made on its scheduled payment date. The daily rate is 1/365th of the Annual Percentage Rate. The unpaid portion of the Amount Financed does not include late charges or returned check charges.

HOW WE CALCULATE YOUR FINANCE CHARGE REFUND IF YOU PREPAY: If you prepay in full or part, you may be entitled to a refund of part of the Finance Charge. We will figure the Finance Charge refund by the scheduled installment earnings method as defined by the Texas Finance Commission rule. We will figure your refund by deducting earned finance charges from the Finance Charge. We will figure earned finance charges by applying a daily rate to the unpaid principal balance as if you paid all your payments on the date due. If you prepay between payment due dates, we will figure earned finance charges for the partial payment period. We do this by counting the number of days from the due date of the prior payment through the date you prepay. We then multiply that number of days times the daily rate. The daily rate is 1/365th of the Annual Percentage Rate. We will also add the acquisition cost of \$25 (or \$150 for a heavy commercial vehicle) to the earned finance charge, so long as the total of the earned finance charge and the acquisition cost does not exceed the total Finance Charge disclosed in the contract. You will not get a refund if it is less than \$1.00.

INTEREST AFTER MATURITY: If you don't pay all you owe when the final payment becomes due, or you do not pay all you owe if we demand payment in full under this contract, we may choose to charge you interest on the amount that is still unpaid. That interest charge will be the higher rate of 18% per year or the maximum rate allowed by law, if that rate is higher. The interest charge for this amount will begin the day after the final payment becomes due.

SPECIAL PROVISIONS FOR BALLOON PAYMENT CONTRACTS: A This security interest also secures any extension or modification of this balloon payment is a scheduled payment more than twice the amount of the average of your scheduled payments, other than the downpayment, that are due before the balloon payment. You can pay all you owe when the balloon payment is due and keep your vehicle. If you buy the vehicle primarily for personal, family, or household use, you can enter into a new written agreement to refinance the balloon payment when due without a refinancing fee. If you refinance the balloon payment, your periodic payments will not be larger or more often than the payments in this contract. The annual percentage rate in the new agreement will not be more than the Annual Percentage Rate in this contract. This provision does not apply if your Payment Schedule has been adjusted to your seasonal or irregular income.

AGREEMENT TO KEEP VEHICLE INSURED: You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. The insurer must be authorized to do business in Texas. The insurance must include collision coverage and either comprehensive or fire, theft, and combined additional coverage. The maximum deductible is \$

OUR RIGHT TO PURCHASE REQUIRED INSURANCE IF YOU FAIL TO **KEEP THE VEHICLE INSURED:** If you fail to give us proof that you have insurance, we may buy physical damage insurance. We may buy insurance that covers your interest and our interest in the vehicle, or we may buy insurance that covers our interest only. You will pay the premium for the insurance and a finance charge at the contract rate. If we obtain collateral protection insurance, we will mail notice to your last known address shown in our file.

You will deliver to us an insurance policy meeting the requirements in this paragraph to be issued by:

Insurance Company:		
Agent:		_

insurance proceeds to pay what you owe us. You agree that we can use any proceeds from insurance to repair the vehicle, or we may reduce what you owe under this contract. If we apply insurance proceeds to the amount you owe, they will be applied to your payments in the reverse order of when they are due. If your insurance on the vehicle or credit insurance doesn't pay all you owe, you must pay what is still owed. Once all amounts owed under this contract are paid, any remaining proceeds will be paid to you.

RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT **CHARGES:** If we get a refund of insurance or service contract charges, we will apply it and the unearned finance charges on it in the reverse order of the payments to as many of your payments as it will cover. Once all amounts owed under this contract are paid, any remaining refunds will be paid to you.

APPLICATION OF CREDITS: Any credit that reduces your debt will apply to your payments in the reverse order of when they are due, unless we decide to apply it to another part of your debt. The amount of the credit and all finance charge or interest on the credit will be applied to your payments in the reverse order of your payments.

TRANSFER OF RIGHTS: We may transfer this contract to another person. That person will then have all our rights, privileges, and remedies.

SECURITY INTEREST: To secure all you owe on this contract and all your promises in it, you give us a security interest in:

- the vehicle including all accessories and parts now or later attached and any other goods financed in this contract;
- all insurance proceeds and other proceeds received for the vehicle;
- any insurance policy, service contract or other contract financed by us and any proceeds of those contracts; and
- any refunds of charges included in this contract for insurance, or service contracts.

contract. The certificate of title must show our security interest in the vehicle.

USE AND TRANSFER OF THE VEHICLE: You will not sell or transfer the vehicle without our written permission. If you do sell or transfer the vehicle, this will not release you from your obligations under this contract, and we may charge you a transfer of equity fee of \$25 (\$50 for a heavy commercial vehicle). You will promptly tell us in writing if you change your address or the address where you keep the vehicle. You will not remove the vehicle from Texas for more than 30 days unless you first get our written permission.

CARE OF THE VEHICLE: You agree to keep the vehicle free from all liens and claims except those that secure this contract. You will timely pay all taxes, fines, or charges pertaining to the vehicle. You will keep the vehicle in good repair. You will not allow the vehicle to be seized or placed in jeopardy or use it illegally. You must pay all you owe even if the vehicle is lost, damaged or destroyed. If a third party takes a lien or claim against or possession of the vehicle, we may pay the third party any cost required to free the vehicle from all liens or claims. We may immediately demand that you pay us the amount paid to the third party for the vehicle. If you do not pay this amount, we may repossess the vehicle and add that amount to the amount you owe. If we do not repossess the vehicle, we may still demand that you pay us, but we cannot compute a finance charge on this amount.

DEFAULT: You will be in default if:

- You do not pay any amount when it is due;
- You break any of your promises in this agreement;
- You allow a judgment to be entered against you or the collateral; or
- You file bankruptcy, bankruptcy is filed against you, or the vehicle becomes involved in a bankruptcy.
- You give false, misleading, or incomplete information that was relied upon by us to enter into this contract.

Initials		/ /		Page 3 of 4
	Buyer	Co-Buyer	Seller	

when it accrues. Failure to make a payment by the due date is a default. You understand that there may be a payment guarantee device installed on do not have to wait those days before we exercise our other rights.

OUR RIGHT TO DEMAND PAYMENT IN FULL: If you default, or we believe in good faith that you are not going to keep any of your promises, we can demand that you immediately pay all that you owe. We don't have to give you notice that we are demanding or intend to demand immediate payment of all that you owe.

IF WE DEMAND YOU PAY ALL YOU OWE: If we demand that you pay us all that you owe, we will give you a credit of part of the Finance Charge as if you had prepaid in full.

REPOSSESSION: If you default, we may repossess the vehicle from you if we do so peacefully. If any personal items are in the vehicle, we can store them for you and give you written notice at your last address shown on our records within 15 days of discovering that we have your personal items. If you do not ask for these items back within 31 days from the day we mail or deliver the notice to you, we may dispose of them as applicable law allows. Any accessory, equipment, or replacement part stays with the vehicle.

YOUR RIGHT TO REDEEM: If we take your vehicle, we will tell you how much you have to pay to get it back. If you do not pay us to get the vehicle back, we can sell it or take other action allowed by law. Your right to redeem ends when the vehicle is sold or we have entered into a contract for sale or accepted the collateral as full or partial satisfaction of a contract.

DISPOSITION OF THE VEHICLE: If you don't pay us to get the vehicle back, we can sell it or take other action allowed by law. If we sell the motor vehicle in a public or private sale, we will send you notice at least 10 days before we sell it. We can use the money we get from selling it to pay allowed expenses and to reduce the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. If any money is left, we will pay it to you interest. If we take or sell the vehicle, you will give us the certificate of title and any other document required by state law to record transfer of title.

enforce this contract, you will pay reasonable attorney's fees and court costs as the applicable law allows.

RETURNED CHECK FEE: You agree to pay us a fee of up to \$30 for a returned check. We can add the fee to the amount you owe or collect it separately.

SERVICING AND COLLECTION CONTACT: We may try to contact you at any mailing address, e-mail address, or phone number you give us, as the law allows. We may try to contact you in writing (including mail, e-mail, and text messages) and by phone (including prerecorded or artificial voice messages and automatic telephone dialing systems).

USE OF ELECTRONIC TRACKING DEVICE: You understand that your vehicle may be equipped with an electronic tracking device installed on the vehicle as a condition of sale. If your vehicle has an electronic tracking agree to sign all disclosure forms describing the device, and further understand and agree that these forms are a part of this contract and are incorporated herein as though fully set forth in this contract.

LATE CHARGE: You will pay us a late charge as agreed to in this contract USE OF A PAST DUE STARTER INTERRUPT AS CONDITION OF SALE:

under this contract. Upon default, we may exercise any rights we have in the vehicle as a condition of sale. You understand that if you do not make this contract and under applicable law, including our right to recover the all payments as required under this contract, this device will prevent the vehicle. Even though we may not charge you a late charge for 15 days (or vehicle from being started. You agree to sign all disclosure forms 10 days if for a commercial purpose) after you do not make a payment, we describing the device, and further understand and agree that these forms are a part of this contract and are incorporated herein as though fully set forth in this contract.

> CANCELLATION OF OPTIONAL INSURANCE AND **CONTRACTS:** This contract may contain charges for insurance or service contracts or for services included in the cash price. If you default, you agree that we can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle.

> INTEGRATION AND SEVERABILITY CLAUSE: This contract and the related documents that you sign contemporaneously with this contract contain the entire agreement between you and us relating to the sale and financing of the vehicle. If any part of this contract is not valid, all other parts stay valid.

> LEGAL LIMITATIONS ON OUR RIGHTS: If we don't enforce our rights every time, we can still enforce them later. We will exercise all of our rights in a lawful way. You don't have to pay finance charge or other amounts that are more than the law allows. This provision prevails over all other parts of this contract and over all our other acts.

> WHO IS BOUND: This contract is binding upon the parties, their heirs. executors, personal representatives, and/or successors and assigns.

> JOINT LIABILITY: All persons who sign this contract as Buyers are jointly and severally liable. We may enforce or release our rights entirely with respect to one Buyer without affecting our rights as to any other Buyer.

APPLICABLE LAW: Federal law and Texas law apply to this contract.

SELLER'S DISCLAIMER OF WARRANTIES: Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the seller makes no warranties, express or unless we must pay it to someone else. If the money from the sale is not implied, on the vehicle, and there will be no implied warranties of enough to pay all you owe, you must pay the rest of what you owe us plus merchantability or of fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the motor vehicle manufacturer may provide.

COLLECTION COSTS: If we hire an attorney who is not our employee to Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

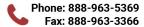
> Spanish Translation: Guía para compradors de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY device, you agree that we may use this device to find the vehicle. You HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER. (This provision applies to this contract only if the vehicle financed in the contract was purchased for personal, family, or household use.)

ASSIGNMENT: By signing below, Seller hereby sells and assigns all right, title and interest in this contract to							
of a separate agreement between Seller and Assignee.							
☐ Assigned without recourse	\square Assigned with limited recourse						
By	Date						
	ignee. Assigned without recourse						



PRECOMPUTED INTEREST CONTRACT SALES TAX DEFERRED





CONTRACT DA	TE:		MOT	OR VEHIC	LE RETAI	L INSTAL	LME	NT CONTRACT		FZ-TX-RIC-PD
Buyer(s)						Seller/Cr	editor			
The Buyer is refe	rrod to a	s "vou	" or "vour " The Salle	or is referred	to as "wo" or '	'us " This co	ntract r	may be transferred by the	Sollor	
		-	-							ng this contract, you choose to
purchase the veh	nicle on	credit a	according to the tern	ns of this con	tract. You agi	ree to pay u	s the A	mount Financed, Finance	e Charge	e, and any other charges in this
			nyments according to n if the others do not		nt Schedule ir	n this contra	ct. If m	ore than one person sig	ns as a b	uyer, you agree to keep all the
•	-		accepted, and appro		icle in all respe	ects.				
USE FOR WHICH	H PURC	HASE	D: Unless the followi	ng box is che	ecked, you are	buying the	vehicle	primarily for personal, fa	amily, or h	nousehold use.
☐ If checked, the	is transa	ction is	s a commercial vehic	le installmen	t sale and Cha	apter 353 of	the Te	xas Finance Code applie	s to this o	contract.
Stock No.	Year		Make		VEHICLE II			e Identification Number	1_	_
Stock No.	real		Make		iviouei		veriicie	ridentification Number		Demonstrator
										d ☐ Factory Official/Executive
Trade-In(s): Yea		_	e							icense No
Yea	r	_ Make		Model					L	icense No
			F	EDERAL .	TRUTH IN	LENDING	DISC	CLOSURES		
ANNU			FINANC			nt Finance		Total of Paymer		Total Sale Price
PERCEN RAT			CHARG The dollar amount the			of credit provi on your behal		The amount you will hat after you have made all p		The total cost of your purchase on credit, including down
The cost of you	ır credit a	s a	cost you			•		as scheduled.		payment of
yearly	rate.									\$
	%)	\$		\$			\$		\$
Your Payment S	chedule '	Will Be								
Number of Pay			ount of Payments				w	hen Payments Are Due		
Or as follows:										
G: 40 :0::0::0:										
_			urity interest in the ve			:- due (40	:£.			-1
Late Charge:	harge of	5% of	the scheduled payn	nent within i nent.	5 days alter it	is due (10	lays II	you are buying a neavy o	commerci	al vehicle), you will pay a late
								be entitled to a refund of		
Additional info	rmatior		will refer to this docu eduled date, and pre			t nonpayme	nt, defa	ault, security interests, ar	ny require	d repayment in full before the
Any change to	this con					n it. No oral	chang	ges to this contract are	enforceal	ole.
			•	-	•		_			
									tract a	nd receive a discount
or other pay	ment	for th	e difference be	tween the	rate, char	ges, or b	alanc	e.		
					CONSUMI					
										ONTAINS ANY BLANK OU HAVE THE RIGHT
										OBTAIN A PARTIAL
										LEGAL RIGHTS . This
contract has	4 page	s. B	e sure to review	all 4 pages	s of this cor	ntract befo	ore sig	gning below.		
BUYER'S A	CKNO	WLE	DGEMENT OF	CONTRAC	CT RECEIF	PT: YOU	AGF	REE TO THE TERM	/IS OF	THIS CONTRACT AND
									BEFOR	E YOU SIGNED THIS
CONTRACT	, WE G	AVE	IT TO YOU, AN	D YOU W	ERE FREE	то так	E IT A	AND REVIEW IT.		
Buyer X										
										ose name is on the title to the
				-		•		rehicle given to us in this		
Other Owner Sig	ns X				Da	te	A	ddress		
Seller Signs X				Date		Printed Nar	ne			Title
			ID UNTIL YOU AND							

Optional credit life and credit disability insurance. Credit life insurance	ITEMIZATION OF AMOUNT FINA	NCED
and credit disability insurance are not required to obtain credit. They will not be provided unless you sign and agree to pay the extra cost.	Cash price (including any accessories, services, and t	axes) \$(1)
Your decision to buy or not buy these insurance coverages will not be	2. Downpayment (if negative, enter "0" and see Line 4.A	. below)
a factor in the credit approval process.	Gross trade-in	\$
☐ Credit Life, one buyer \$ Term	- Payoff by Seller	\$
☐ Credit Life, both buyers \$ Term	= Net trade-in	\$
☐ Credit Disability, one buyer \$ Term	+ Cash	\$
	+ Other (describe)	\$
If the term of the insurance is 121 months or longer, the premium is not fixed or approved by the Texas Insurance Commissioner.	Total downpayment	\$(2)
The state of approved by the fortion instance commissioner.	Unpaid balance of cash price (1-2)	\$ (3)
You want the insurance indicated above.	Other charges including amounts paid to others on your behalf (Seller may keep part of these amounts):	
Buyer's Signature: Date:	A. Prior credit or lease balance to: B. Cost of physical damage insurance paid to	\$
	insurance company	\$
Co-Buyer's Signature: Date:	C. Cost of optional credit insurance paid to insurance company or companies	\$
THIS CONTRACT DOES NOT INCLUDE INSURANCE COVERAGE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.	Life \$ Disability \$	
		\$
Optional insurance coverages and debt cancellation agreement. The granting of credit will not be dependent on the purchase of	E. Official fees paid to government agencies	\$
either the insurance coverages or the debt cancellation agreement	F. Dealer's inventory tax	\$
described below. It will not be provided unless you sign and agree		\$
to pay the extra cost. The credit approval process will not be affected by whether or not you buy these insurance coverages or	H. Government license and/or registration fees	\$
the debt cancellation agreement.		\$
Coverage Term in Months Premium or Fee	J. Government vehicle inspection fees	\$
	to state \$ to inspection station \$	
Gap*		\$
Invol. Unemployment	II L. Documentary lee	\$
Debt Cancellation Agreement	A documentary fee is not an official fee. A do required by law, but may be charged to buyers for	ocumentary fee is not
*If the vehicle is determined to be a total loss, GAP Insurance will pay us the difference between the proceeds of your basic collision policy and the amount you owe on the vehicle, minus your deductible. You can cancel that insurance without charge for 10 days from the date of this contract. **WE WILL CANCEL CERTAIN AMOUNTS YOU OWE UNDER THIS CONTRACT IN THE CASE OF A TOTAL LOSS OR THEFT OF THE VEHICLE AS STATED IN THE DEBT CANCELLATION	relating to the sale. A documentary fee may not amount agreed to by the parties. This notice is requ Un honorario de documentación no es un honorario documentación no es requerido por la ley, pero comprador como gastos de manejo de documento venta. Un honorario de documentación no puede razonable acordada por las partes. Esta notificación es M. Other charges To for for	uired by law. oficial. Un honorario de puede ser cargada al s relacionados con una exceder una cantidad requerida por la ley.
AGREEMENT. You can cancel the debt cancellation agreement	To for	Ψ \$
without charge for a period of 30 days from the date of this contract, or		Ψ \$
for the period stated in the debt cancellation agreement, whichever period ends later.	To for	
If the box next to a premium for an insurance coverage included above		\$
is marked, that premium is not fixed or approved by the Texas Insurance Commissioner. A debt cancellation agreement is not insurance and is	Total itemized charges upon which finance charge is asset	
regulated by the Office of Consumer Credit Commissioner.	5. Total unpaid balance plus itemized charges upon w	hich \$ (5)
For the premiums or fees included above, you want the related	finance charge is assessed (3+4)	
optional coverages and debt cancellation agreement.	6. Total sales tax (upon which no finance charge is asse	
	7. Amount Financed (5+6)	\$(7)
Buyer's Signature: Date:	Finance Charge (not assessed upon sales tax)	\$
Co-Buyer's Signature: Date:		
PROPERTY INSURANCE: You must keep the collateral insured agains you have paid all that you owe under this contract. You may obtain already have. The insurer must be authorized to do business in Texas. You agree to give us proof of property insurance. You must name us as the	property insurance from anyone you want or provide The maximum deductible is \$	proof of insurance you
If any insurance is included below, policies or certificates from the insurance. Physical damage insurance. If we obtain physical damage insurance, the		
	nium If the box next to a premium for an insura	
	the left is marked, that premium is not f	ixed or approved by the
	rexas insurance Commissioner, if the pi	
	coverage, you have the option, for a period you receive a copy of this contract, of	
Other:	through existing policies of insurance or b	y obtaining like coverage
You agree to purchase the above checked coverages.	from any insurance company authorized to	
_		
Buyer's Signature: Date:	Co-Buyer's Signature:	Date:

OCCC NOTICE. For questions or complaints about this contract, conta	act					
at	. The Office of Consumer Credit Commissioner (OCCC)					
is a state agency, and it enforces certain laws that apply to this contract. If a complaint or question cannot be resolved by contacting the creditor, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.						
OTHER TERMS AND CONDITIONS						
HOW WE FIGURE THE FINANCE CHARGE: The contract rate is%.	PHYSICAL DAMAGE INSURANCE PROCEEDS: You must use physical					
This contract rate may not be the same as the Annual Percentage Rate. We	damage insurance proceeds to repair the vehicle, unless we agree					
figured the Finance Charge by applying the scheduled installment earnings	otherwise in writing. However, if the vehicle is a total loss, you must use the					
method as defined by the Texas Finance Code to the unpaid portion of the	insurance proceeds to pay what you owe us. You agree that we can use					
principal balance subject to a Finance Charge. We based the Finance Charge,	any proceeds from insurance to repair the vehicle, or we may reduce what					

HOW WE CALCULATE YOUR FINANCE CHARGE REFUND IF YOU PREPAY: If you prepay in full or part, you may be entitled to a refund of part of the Finance Charge. We will figure the Finance Charge refund by the scheduled installment earnings method as defined by the Texas Finance Commission rule. We will figure your refund by deducting earned finance charges from the Finance Charge. We will figure earned finance charges by applying a daily rate to the unpaid principal balance as if you paid all your payments on the date due. If you prepay between payment due dates, we will figure earned finance charges for the partial payment period. We do this by counting the number of days from the due date of the prior payment through the date you prepay. We then multiply that number of days times the daily rate. The daily rate is 1/365th of the Annual Percentage Rate. We will also add the acquisition cost of \$25 (or \$150 for a heavy commercial vehicle) to the earned finance charge, so long as the total of the earned finance charge and the acquisition cost does not exceed the total Finance Charge disclosed in the contract. You will not get a refund if it is less than \$1.00.

scheduled. The unpaid principal balance subject to a Finance Charge does

not include the late charges, sales tax, or returned check charges.

INTEREST AFTER MATURITY: If you don't pay all you owe when the final payment becomes due, or you do not pay all you owe if we demand payment in full under this contract, we may choose to charge you interest on the amount that is still unpaid. That interest charge will be the higher rate of 18% per year or the maximum rate allowed by law, if that rate is higher. The interest charge for this amount will begin the day after the final payment becomes due.

SPECIAL PROVISIONS FOR BALLOON PAYMENT CONTRACTS: A balloon payment is a scheduled payment more than twice the amount of the average of your scheduled payments, other than the downpayment, that are due before the balloon payment. You can pay all you owe when the balloon payment is due and keep your vehicle. If you buy the vehicle primarily for personal, family, or household use, you can enter into a new written agreement to refinance the balloon payment when due without a refinancing fee. If you refinance the balloon payment, your periodic payments will not be larger or more often than the payments in this contract. The annual percentage rate in the new agreement will not be more than the Annual Percentage Rate in this contract. This provision does not apply if your Payment Schedule has been adjusted to your seasonal or irregular income.

AGREEMENT TO KEEP VEHICLE INSURED: You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. The insurer must be authorized to do business in Texas. The insurance must include collision coverage and either comprehensive or fire, theft, and combined additional coverage. The maximum deductible is \$

OUR RIGHT TO PURCHASE REQUIRED INSURANCE IF YOU FAIL TO **KEEP THE VEHICLE INSURED:** If you fail to give us proof that you have insurance, we may buy physical damage insurance. We may buy insurance that covers your interest and our interest in the vehicle, or we may buy insurance that covers our interest only. You will pay the premium for the insurance and a finance charge at the contract rate. If we obtain collateral protection insurance, we will mail notice to your last known address shown in our file.

You will deliver to us an insurance policy meeting the requirements in this paragraph to be issued by:

Insurance Company:	_	
Agent:		

Total of Payments, and Total Sale Price as if all payments were made as you owe under this contract. If we apply insurance proceeds to the amount you owe, they will be applied to your payments in the reverse order of when they are due. If your insurance on the vehicle or credit insurance doesn't pay all you owe, you must pay what is still owed. Once all amounts owed under this contract are paid, any remaining proceeds will be paid to you.

> RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT **CHARGES:** If we get a refund of insurance or service contract charges, we will apply it and the unearned finance charges on it in the reverse order of the payments to as many of your payments as it will cover. Once all amounts owed under this contract are paid, any remaining refunds will be paid to you.

> APPLICATION OF CREDITS: Any credit that reduces your debt will apply to your payments in the reverse order of when they are due, unless we decide to apply it to another part of your debt. The amount of the credit and all finance charge or interest on the credit will be applied to your payments in the reverse order of your payments.

> TRANSFER OF RIGHTS: We may transfer this contract to another person. That person will then have all our rights, privileges, and remedies.

> SECURITY INTEREST: To secure all you owe on this contract and all your promises in it, you give us a security interest in:

- the vehicle including all accessories and parts now or later attached and any other goods financed in this contract;
- all insurance proceeds and other proceeds received for the vehicle;
- any insurance policy, service contract or other contract financed by us and any proceeds of those contracts; and
- any refunds of charges included in this contract for insurance, or service contracts.

This security interest also secures any extension or modification of this contract. The certificate of title must show our security interest in the vehicle.

USE AND TRANSFER OF THE VEHICLE: You will not sell or transfer the vehicle without our written permission. If you do sell or transfer the vehicle, this will not release you from your obligations under this contract, and we may charge you a transfer of equity fee of \$25 (\$50 for a heavy commercial vehicle). You will promptly tell us in writing if you change your address or the address where you keep the vehicle. You will not remove the vehicle from Texas for more than 30 days unless you first get our written permission.

CARE OF THE VEHICLE: You agree to keep the vehicle free from all liens and claims except those that secure this contract. You will timely pay all taxes, fines, or charges pertaining to the vehicle. You will keep the vehicle in good repair. You will not allow the vehicle to be seized or placed in jeopardy or use it illegally. You must pay all you owe even if the vehicle is lost, damaged or destroyed. If a third party takes a lien or claim against or possession of the vehicle, we may pay the third party any cost required to free the vehicle from all liens or claims. We may immediately demand that you pay us the amount paid to the third party for the vehicle. If you do not pay this amount, we may repossess the vehicle and add that amount to the amount you owe. If we do not repossess the vehicle, we may still demand that you pay us, but we cannot compute a finance charge on this amount.

DEFAULT: You will be in default if:

- You do not pay any amount when it is due;
- You break any of your promises in this agreement;
- You allow a judgment to be entered against you or the collateral; or
- You file bankruptcy, bankruptcy is filed against you, or the vehicle becomes involved in a bankruptcy.
- You give false, misleading, or incomplete information that was relied upon by us to enter into this contract.

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-	Buyer	Co-Buyer	Seller	_ 0
Schedu	led Install	ment Earnings	- Sales	Tax Deferred

when it accrues. Failure to make a payment by the due date is a default. You understand that there may be a payment guarantee device installed on do not have to wait those days before we exercise our other rights.

OUR RIGHT TO DEMAND PAYMENT IN FULL: If you default, or we believe in good faith that you are not going to keep any of your promises, we can demand that you immediately pay all that you owe. We don't have to give you notice that we are demanding or intend to demand immediate payment of all that you owe.

IF WE DEMAND YOU PAY ALL YOU OWE: If we demand that you pay us all that you owe, we will give you a credit of part of the Finance Charge as if you had prepaid in full.

REPOSSESSION: If you default, we may repossess the vehicle from you if we do so peacefully. If any personal items are in the vehicle, we can store them for you and give you written notice at your last address shown on our records within 15 days of discovering that we have your personal items. If you do not ask for these items back within 31 days from the day we mail or deliver the notice to you, we may dispose of them as applicable law allows. Any accessory, equipment, or replacement part stays with the vehicle.

YOUR RIGHT TO REDEEM: If we take your vehicle, we will tell you how much you have to pay to get it back. If you do not pay us to get the vehicle back, we can sell it or take other action allowed by law. Your right to redeem ends when the vehicle is sold or we have entered into a contract for sale or accepted the collateral as full or partial satisfaction of a contract.

DISPOSITION OF THE VEHICLE: If you don't pay us to get the vehicle back, we can sell it or take other action allowed by law. If we sell the motor vehicle in a public or private sale, we will send you notice at least 10 days before we sell it. We can use the money we get from selling it to pay allowed expenses and to reduce the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. If any money is left, we will pay it to you interest. If we take or sell the vehicle, you will give us the certificate of title and any other document required by state law to record transfer of title.

COLLECTION COSTS: If we hire an attorney who is not our employee to Used Car Buyers Guide. The information you see on the window form enforce this contract, you will pay reasonable attorney's fees and court costs as the applicable law allows.

RETURNED CHECK FEE: You agree to pay us a fee of up to \$30 for a returned check. We can add the fee to the amount you owe or collect it separately.

SERVICING AND COLLECTION CONTACT: We may try to contact you at any mailing address, e-mail address, or phone number you give us, as the law allows. We may try to contact you in writing (including mail, e-mail, and text messages) and by phone (including prerecorded or artificial voice messages and automatic telephone dialing systems).

USE OF ELECTRONIC TRACKING DEVICE: You understand that your vehicle may be equipped with an electronic tracking device installed on the vehicle as a condition of sale. If your vehicle has an electronic tracking agree to sign all disclosure forms describing the device, and further understand and agree that these forms are a part of this contract and are incorporated herein as though fully set forth in this contract.

LATE CHARGE: You will pay us a late charge as agreed to in this contract USE OF A PAST DUE STARTER INTERRUPT AS CONDITION OF SALE:

under this contract. Upon default, we may exercise any rights we have in the vehicle as a condition of sale. You understand that if you do not make this contract and under applicable law, including our right to recover the all payments as required under this contract, this device will prevent the vehicle. Even though we may not charge you a late charge for 15 days (or vehicle from being started. You agree to sign all disclosure forms 10 days if for a commercial purpose) after you do not make a payment, we describing the device, and further understand and agree that these forms are a part of this contract and are incorporated herein as though fully set forth in this contract.

> CANCELLATION OF OPTIONAL INSURANCE AND **CONTRACTS:** This contract may contain charges for insurance or service contracts or for services included in the cash price. If you default, you agree that we can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle.

> INTEGRATION AND SEVERABILITY CLAUSE: This contract and the related documents that you sign contemporaneously with this contract contain the entire agreement between you and us relating to the sale and financing of the vehicle. If any part of this contract is not valid, all other parts stay valid.

> LEGAL LIMITATIONS ON OUR RIGHTS: If we don't enforce our rights every time, we can still enforce them later. We will exercise all of our rights in a lawful way. You don't have to pay finance charge or other amounts that are more than the law allows. This provision prevails over all other parts of this contract and over all our other acts.

> WHO IS BOUND: This contract is binding upon the parties, their heirs. executors, personal representatives, and/or successors and assigns.

> JOINT LIABILITY: All persons who sign this contract as Buyers are jointly and severally liable. We may enforce or release our rights entirely with respect to one Buyer without affecting our rights as to any other Buyer.

APPLICABLE LAW: Federal law and Texas law apply to this contract.

SELLER'S DISCLAIMER OF WARRANTIES: Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the seller makes no warranties, express or unless we must pay it to someone else. If the money from the sale is not implied, on the vehicle, and there will be no implied warranties of enough to pay all you owe, you must pay the rest of what you owe us plus merchantability or of fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the motor vehicle manufacturer may provide.

> for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

> Spanish Translation: Guía para compradors de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY device, you agree that we may use this device to find the vehicle. You HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER. (This provision applies to this contract only if the vehicle financed in the contract was purchased for personal, family, or household use.)

ASSIGNMENT: By signing below, Seller hereby sells and assigns all right, title and interest in this contract to							
of a separate agreement between Seller and Assignee.							
☐ Assigned with recourse	☐ Assigned without recourse	\square Assigned with limited recourse					
Seller Signs	By	Date					