

Pgt. 7/08

## RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE

Dealer Number 66136 Contract Number \_\_\_\_\_ R.O.S. Number \_\_\_\_\_ Stock Number 2123

Buyer Name and Address (Including County and Zip Code) <b>MARVAL NORTH AMERICA COMPANY</b> <b>675 COCHRANE DR. 6TH FLOOR E. TOWER</b> <b>MARKHAM, ONTARIO CAN L3R0S8</b>	Co-Buyer Name and Address (Including County and Zip Code)	Creditor-Seller (Name and Address) <b>FIRST AUTO CENTER</b> <b>1312 W HOLT</b> <b>ONTARIO CA, 91762</b>
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
USED	2003	MINISUBARU MONTERO	82721	JA4NW51SX3J036868	<input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business or commercial

CAR IS SOLD AS IS.

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
0.000 %	\$ 0.00(e)	\$ 11500.00	\$ 11500.00(e)	\$ 11500.00(e)

(e) means an estimate

## YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	NA	
One Payment of	NA	
Payments		Monthly, Beginning
1 Payments	11500.00	Monthly, Beginning 05/09/09
One Final Payment		

**Late Charge.** If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.

**Prepayment.** If you pay off all your debt early, you may be charged a minimum finance charge.

**Security Interest.** You are giving a security interest in the vehicle being purchased.

**Additional Information:** See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

## ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

- Total Cash Price
  - Cash Price of Motor Vehicle and Accessories \$ 11500.00 (A)
  - Cash Price Vehicle \$ 11500.00
  - Cash Price Accessories \$ NA
  - Other (Nontaxable)
 

Describe	\$ NA
Describe	\$ NA
  - Document Preparation Fee (not a governmental fee) \$ NA (B)
  - Smog Fee Paid to Seller \$ NA (C)
  - (Optional) Theft Deterrent Device (to whom paid) ~~THEFT DETERRENT~~ \$ NA (D)
  - (Optional) Theft Deterrent Device (to whom paid) ~~THEFT DETERRENT~~ \$ NA (E)
  - (Optional) Theft Deterrent Device (to whom paid) \$ NA (F)
  - (Optional) Surface Protection Product (to whom paid) ~~SURFACE PROTECT~~ \$ NA (G)
  - (Optional) Surface Protection Product (to whom paid) ~~SURFACE PROTECT~~ \$ NA (H)
  - Sales Tax (on taxable items in A through H) \$ NA (I)
  - Optional DMV Electronic Filing Fee \$ NA (J)
  - (Optional) Service Contract (to whom paid) \$ NA (K)
  - (Optional) Service Contract (to whom paid) \$ NA (L)
  - (Optional) Service Contract (to whom paid) \$ NA (M)
  - (Optional) Service Contract (to whom paid) \$ NA (N)
  - (Optional) Service Contract (to whom paid) \$ NA (O)
  - Prior Credit or Lease Balance paid by Seller to \$ NA (P)

(see downpayment and trade-in calculation)

  - (Optional) Gap Contract (to whom paid) \$ NA (Q)
  - (Optional) Used Vehicle Contract Cancellation Option Agreement \$ NA (R)
  - Other (to whom paid) \$ NA (S)

Total Cash Price (A through S) \$ 11500.00 (1)

## 2. Amounts Paid to Public Officials

A. License Fees	Estimate \$ NA (A)
B. Registration/Transfer/Titling Fees	\$ NA (B)
C. California Tire Fees	\$ NA (C)
D. Other	\$ NA (D)
<b>Smog Abatement/Transfer Fee</b>	\$ NA

Total Official Fees (A through D) \$ NA (2)

## 3. Amount Paid to Insurance Companies

(Total premiums from Statement of Insurance column a + b) \$ NA (3)

## 4. Smog Certification or Exemption Fee Paid to State

\$ NA (4)

## 5. Subtotal (1 through 4)

\$ 11500.00 (5)

## 6. Total Downpayment

## STATEMENT OF INSURANCE

**NOTICE.** No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

## Vehicle Insurance

	Term	Premium
\$ NA Ded. Comp., Fire & Theft	Mos.	\$ NA
\$ NA Ded. Collision	Mos.	\$ NA
Bodily Injury \$ NA limits	Mos.	\$ NA
Property Damage \$ NA limits	Mos.	\$ NA
Medical \$ NA	Mos.	\$ NA
NA	Mos.	\$ NA
Total Vehicle Insurance Premiums		\$ NA

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X

Co-Buyer X

Seller X

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

## Application for Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability (Buyer Only)

	Term	Exp.	Premium
Credit Life \$ NA Mos.			\$ NA
Credit Disability \$ NA Mos.			\$ NA
Total Credit Insurance Premiums			\$ NA

Insurance Company Name

NA

Home Office Address

NA

NA

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown above.

You are applying for the credit insurance marked above. Your signature below means that you agree that: (1) You are not eligible for insurance if you have reached your 65th birthday. (2) You are eligible for disability insurance only if you are working for wages or profit 30 hours a week or more on the Effective Date. (3) Only the Primary Buyer is eligible for disability insurance. **DISABILITY INSURANCE MAY NOT COVER CONDITIONS FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE LAST 6 MONTHS (Refer to "Total Disabilities Not Covered" in your policy for details).** You want to buy the credit insurance.

04/09/2009 X  
Date Buyer Signature Age

04/09/2009 X  
Date Co-Buyer Signature Age

**OPTIONAL GAP CONTRACT** A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in item 10 of the Itemization of Amount Financed. See your gap contract for details.

A. Agreed Trade-In Value Yr \_\_\_\_\_ Make \_\_\_\_\_ \$ NA (A)  
 Model \_\_\_\_\_ Odor \_\_\_\_\_  
 VIN \_\_\_\_\_  
 B. Less Prior Credit or Lease Balance \$ NA (B)  
 C. Net Trade-In (A less B) (indicate if a negative number) \$ NA (C)  
 D. Deferred Downpayment \$ NA (D)  
 E. Manufacturer's Rebate \$ NA (E)  
 F. Other \$ NA (F)  
 G. Cash \$ 0.00 (G)  
 Total Downpayment (C through G) \$ NA (6)  
 (If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1P above)

7. Amount Financed (5 less 6) \$ 11500.00 (7)

**SELLER ASSISTED LOAN**  
 BUYER MAY BE REQUIRED TO PLEDGE SECURITY FOR THE LOAN, AND  
 BE OBLIGATED FOR THE INSTALLMENT PAYMENTS ON BOTH THIS  
 SALE/INSTALLMENT SALE CONTRACT AND THE LOAN.

Amount of Loan From: NA  
 Amount \$ NA Finance Charge \$ NA  
 Total \$ NA Payable in NA  
 Installments of \$ NA \$ NA  
 on this loan is shown in item 6D.

**AUTO BROKER FEE DISCLOSURE**  
 If this contract reflects the retail sale of a  
 new motor vehicle, the sale is not subject  
 to a fee received by an autobroker from us  
 unless the following box is checked:

☐ Name of autobroker receiving fee, if  
 applicable:

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

Buyer \_\_\_\_\_  
 Co-Buyer \_\_\_\_\_

Contract for Sale of the terms and conditions it provides, it is  
 a part of this contract.

Term NA Mos. NA  
 Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X \_\_\_\_\_

**OPTIONAL SERVICE CONTRACT(S)** You want to  
 purchase the service contract(s) written with the following  
 company(ies) for the term(s) shown below for the charge(s)  
 shown in item 1K, 1L, 1M, 1N, and/or 1O.

1K Company \_\_\_\_\_

Term NA Mos. or NA Miles

1L Company \_\_\_\_\_

Term \_\_\_\_\_ Mos. or \_\_\_\_\_ Miles

1M Company \_\_\_\_\_

Term \_\_\_\_\_ Mos. or \_\_\_\_\_ Miles

1N Company \_\_\_\_\_

Term \_\_\_\_\_ Mos. or \_\_\_\_\_ Miles

1O Company \_\_\_\_\_

Term \_\_\_\_\_ Mos. or \_\_\_\_\_ Miles

Buyer X \_\_\_\_\_

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

Buyer Signs X \_\_\_\_\_

Co-Buyer Signs X \_\_\_\_\_

**NOTATION:** ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before \_\_\_\_\_ Year \_\_\_\_\_ SELLER'S INITIALS \_\_\_\_\_

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR  
 IF YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

**WARNING:**

YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO  
 NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE DEALER'S  
 AGENT. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF  
 UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.

FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.  
 THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

\$ X \_\_\_\_\_

X \_\_\_\_\_

**Representations of Buyer:** Seller has relied on the truth and accuracy of the information provided by you in connection with the Trade-In Vehicle. You represent that you have  
 given a true payoff amount on the vehicle traded in, if the payoff amount is more than the amount shown above in item 6B as "Prior Credit or Lease Balance," you must pay  
 the excess on demand. If the payoff amount is less than the amount shown above in item 6B as "Prior Credit or Lease Balance," Seller will refund the difference to you.

Buyer X \_\_\_\_\_ Co-Buyer X \_\_\_\_\_

**Notice to buyer:** (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled  
 copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations  
 under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint concerning this sale, you should try to resolve it with the seller.

Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department  
 of Motor Vehicles, or any combination thereof.

After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change,  
 if it is an unfair or deceptive practice for the seller to make a unilateral change.

Buyer Signature X \_\_\_\_\_

Co-Buyer Signature X \_\_\_\_\_

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

**HERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION**

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this  
 contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you  
 sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does  
 require a seller to offer a 2-day contract cancellation option on used vehicles with a purchase price of less than \$40,000, subject to certain  
 statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an  
 off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

**YOU AGREE TO THE TERMS OF THIS  
 CONTRACT. YOU CONFIRM THAT BEFORE  
 YOU SIGNED THIS CONTRACT, WE GAVE  
 IT TO YOU, AND YOU WERE FREE TO TAKE  
 IT AND REVIEW IT. YOU CONFIRM THAT  
 YOU RECEIVED A COMPLETELY FILLED-IN  
 COPY WHEN YOU SIGNED IT.**

Buyer Signature X \_\_\_\_\_ Date \_\_\_\_\_ Co-Buyer Signature X \_\_\_\_\_ Date \_\_\_\_\_

Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but  
 does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other Owner Signature X \_\_\_\_\_ Address \_\_\_\_\_

**GUARANTY:** To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing  
 in this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a  
 complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more  
 payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement  
 relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.

Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X \_\_\_\_\_ Date \_\_\_\_\_ Guarantor X \_\_\_\_\_ Date \_\_\_\_\_  
 Address \_\_\_\_\_ Address \_\_\_\_\_

Buyer Signs \_\_\_\_\_ Date \_\_\_\_\_ By X \_\_\_\_\_ Title \_\_\_\_\_

**FORM NO. 553-CA** (REV. 5/08) U.S. PATENT NO. 6,860,782  
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04/09/09

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