

REASSIGNMENT OF TITLE - OWNER(S) TRANSFER AND ODOMETER DISCLOSURE
 FEDERAL AND STATE LAW REQUIRE THAT THE OWNER STATE THE MILEAGE UPON TRANSFER OF OWNERSHIP OF A VEHICLE. FAILURE TO COMPLETE A STATEMENT, OR PROVIDING A FALSE STATEMENT, MAY RESULT IN FINES AND/OR IMPRISONMENT.

Year 2013 Make CHEVROLET Model EQUINOX VIN 3GNAXXEVXKS529830

I (we) the undersigned owner(s) hereby transfer, convey and assign all rights, title and interest to the vehicle described herein to the new owner named in the last reassignment block completed below and warrant the title to be free and clear of all encumbrances, except a lien in favor of the person identified below within that block as new lienholder, if any.

FIRST REASSIGNMENT OF TITLE - OWNER(S) TRANSFER AND ODOMETER DISCLOSURE

I (we) certify that on the date of this statement the odometer on the above described vehicle reads the mileage here recorded, and that to the best of my/our knowledge and belief this odometer reading (check one of the following):

- () reflects the actual mileage for this vehicle;
 () reflects the amount of mileage in excess of the odometer mechanical limits.
 () is not the actual mileage for this vehicle. WARNING ODOMETER DISCREPANCY.

SALT LAKE VALLEY CHEVROLET

ODOMETER READING

57,281

Print Name of Owner(s) / Transferor or Company

Print Name of Authorized Agent

miles (no tenths)

Address 4050 W 3500 S

City West Valley City State UT

Zip 84120

X _____ X _____
 Signature of Transferor(s) in ink (must be notarized)

Date 07/17/24 20__

Subscribed and Sworn to this _____ day of _____ 20__

Notary Seal

NEW LIEN-HOLDER (Name must be printed)

NAME REGIONAL ACCEPTANCE CORP

ADDRESS P O BOX 277760

CITY SACRAMENTO ST CA ZIP 95827-7760

X _____ Signature of Owner / Authorized Agent

LIEN RELEASE

X _____ Signature of Lienholder Releasing interest

Date

Title

NEW OWNER (Name must be printed)

NAME JULIUS KARL HAMILTON

ADDRESS 2021 CAREFREE CIRCLE

CITY TAYLORSVILLE, UT 84129

X _____ Signature of Owner / Authorized Agent

SECOND REASSIGNMENT OF TITLE - OWNER(S) TRANSFER AND ODOMETER STATEMENT

I (we) certify that on the date of this statement the odometer on the above described vehicle reads the mileage here recorded, and that to the best of my/our knowledge and belief this odometer reading (check one of the following):

- () reflects the actual mileage for this vehicle;
 () reflects the amount of mileage in excess of the odometer mechanical limits.
 () is not the actual mileage for this vehicle. WARNING ODOMETER DISCREPANCY.

Print Name of Owner(s) / Transferor or Company

Print Name of Authorized Agent

miles (no tenths)

Address _____ City _____ State _____ Zip _____

X _____ X _____
 Signature of Transferor(s) in ink (must be notarized)

Date _____ 20__

Subscribed and Sworn to this _____ day of _____ 20__

Notary Seal

NEW LIEN-HOLDER (Name must be printed)

NAME _____

ADDRESS _____

CITY _____ ST _____ ZIP _____

X _____ Signature of Owner / Authorized Agent

LIEN RELEASE

X _____ Signature of Lienholder Releasing interest

Date

Title

NEW OWNER (Name must be printed)

NAME _____

ADDRESS _____

CITY _____ ST _____ ZIP _____

X _____ Signature of Owner / Authorized Agent

THIRD REASSIGNMENT OF TITLE - OWNER(S) TRANSFER AND ODOMETER DISCLOSURE

I (we) certify that on the date of this statement the odometer on the above described vehicle reads the mileage here recorded, and that to the best of my/our knowledge and belief this odometer reading (check one of the following):

- () reflects the actual mileage for this vehicle;
 () reflects the amount of mileage in excess of the odometer mechanical limits.
 () is not the actual mileage for this vehicle. WARNING ODOMETER DISCREPANCY.

Print Name of Owner(s) / Transferor or Company

Print Name of Authorized Agent

miles (no tenths)

Address _____ City _____ State _____ Zip _____

X _____ X _____
 Signature of Transferor(s) in ink (must be notarized)

Date _____ 20__

Subscribed and Sworn to this _____ day of _____ 20__

Notary Seal

NEW LIEN-HOLDER (Name must be printed)

NAME _____

ADDRESS _____

CITY _____ ST _____ ZIP _____

X _____ Signature of Owner / Authorized Agent

LIEN RELEASE

X _____ Signature of Lienholder Releasing interest

Date

Title

NEW OWNER (Name must be printed)

NAME _____

ADDRESS _____

CITY _____ ST _____ ZIP _____

X _____ Signature of Purchaser (New Owner)

Dealer Name: Salt Lake Valley Chevrolet

Dealer Phone #: 801-969-8221

Dealer Fax #: 801-969-8221

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

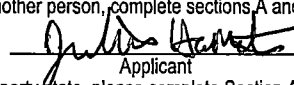
INSTRUCTIONS:

You may apply for credit in your name alone, whether or not you are married.

(1) Please indicate whether you are applying for ☒ Individual Credit ☐ Joint Credit ☐ Community Property State ☐ Business Application

(2) ☒ If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A.

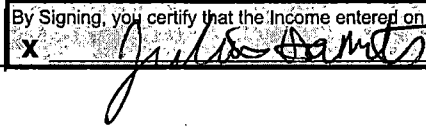
(3) ☐ If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.


Applicant

Co-Applicant

* If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant.

A. APPLICANT INFORMATION

Last Name hamilton		First Name julius		Middle Initial	Social Security Number 623-82-2783		Birth Date 03/16/1995	
Address 2021 carefree cir					City TAYLORSVILLE		State UT	Zip 84129
Home Phone (385)414-6954	Cell Phone 3854146954	Residential Status <input type="checkbox"/> Homeowner <input type="checkbox"/> Rent <input checked="" type="checkbox"/> Family <input type="checkbox"/> Other			Time at Address 2 Yrs. ____ Mos.		Rent/Mtg. Pmt. \$ 0.00	
E-Mail Address				Driver's License No.		Driver's License State		Time at Previous Address ____ Yrs. ____ Mos.
Previous Full Address (if less than 2 years)					City		State	Zip
Employer Name Lyft				Employment Type <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other				
Salary 4,000.00	Salary Type <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually			Occupation		Length of Employment 2 Yrs. ____ Mos.		Work Phone Number * (844)493-9881
Previous Employer Name				Previous Employment Type <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other				
Previous Occupation			Length of Employment Yrs. ____ Mos.		Previous Work Phone Number			
Allimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.								
Other Income (Monthly)		Source of Other Income			By Signing, you certify that the income entered on this Credit Application is accurate. <input checked="" type="checkbox"/> 			
Comments								

AGREEMENT

The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers; in addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by the dealer and such financial institutions.

You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time during the term of your financing. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that the dealer and the financial institutions may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide such dealer and financial institutions with such information. You further authorize the dealer and the financial institutions to gather whatever credit and employment history each considers necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. The dealer and the financial institutions may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

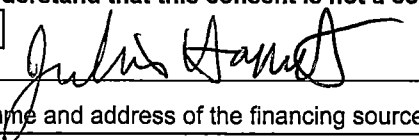
You consent to receive autodialed, prerecorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

You consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the following number(s) (385)414-6954 3854146954 including any cell phone numbers. You understand that this consent is not a condition of purchase or credit.

You opt in ☐


You do not opt in ☒

Signature of Applicant for election above:



Your dealer will inform you of the name and address of the financing sources to which this application shall be sent.

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON ALL PAGES OF THIS APPLICATION.

☒  7/17/24
APPLICANT'S SIGNATURE DATE

FEDERAL NOTICES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT If applicable to your credit transaction, to help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver's license or other identifying documents.

STATE NOTICES

California Residents: An applicant, if married, may apply for a separate account.

Maine and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

New York Residents: In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Rhode Island Residents: Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law.

Vermont Residents: You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: No provision of any marital property agreement, any unilateral statement under Wis. Stat § 766.59 or any court decree under § 766.70 applied to marital property adversely affects our interest unless you furnish a copy of the agreement, statement, or court decree or we have actual knowledge of such adverse provision before credit is granted. If you are making this credit application individually and not jointly with your spouse, complete Section A about yourself and Section B about your non-applicant spouse. Your non-applicant spouse should not sign the credit application if you are applying for individual credit.



Utah State Tax Commission
Division of Motor Vehicles • PO Box 30412 • Salt Lake City, UT 84130 • 801-297-7780 or 1-800-368-8824

TC-656
Rev. 11/20

Vehicle Application For Utah Title

Get forms at tax.utah.gov/forms

☐ New ☐ Change of ownership ☐ Change of lienholder ☐ Corrected title ☐ Salvage title ☐ Non-repairable title ☐ Dismantling permit

Section 1: New Owner Name Information

Relationship to co-owner: ☐ And ☐ Or

Primary owner's driver's license no. (or FEIN, if business)	DL state	Primary owner's DOB	Co-owner's driver's license no. (or FEIN, if business)	DL state	Co-owner's DOB
245844055	UT	06/16/1995			
Primary owner's name (last, first, middle initial, or business name)		Email address		Co-owner's name (if at different Street address, check here <input type="checkbox"/> and list on back)	
HAMILTON, JULIUS KARL		juliushamilton100@gmail.com			
Street address (primary owner)		City		State	ZIP code
2021 CAREFREE CIRCLE		TAYLORSVILLE		UT	84129
Mailing address, if different from Street address (primary owner)		City		State	ZIP code

Section 2: New Lessee Information

Relationship to co-lessee: ☐ And ☐ Or

Lessee's driver's license no. (or FEIN, if business)	DL state	Lessee's DOB	Co-lessee's driver's license no. (or FEIN, if business)	DL state	Co-lessee's DOB
Lessee's name (last, first, middle initial, or business name)		Co-lessee's name (if at different Street address, check here <input type="checkbox"/> and list on back)			
Street address (primary lessee)		City		State	ZIP code
Mailing address, if different from Street address (primary lessee)		City		State	ZIP code

Section 3: Vehicle Information (Note: Missing or incorrect information may result in a rejected application.)

<input type="checkbox"/> Passenger, light truck, van, or utility <input type="checkbox"/> Street motorcycle <input type="checkbox"/> Small motor vehicles (CC _____ HP _____) <input type="checkbox"/> Motor home (Length: _____ ft. _____ in.) (Class _____) <input type="checkbox"/> Off-highway vehicle (check one: <input type="checkbox"/> ATV <input type="checkbox"/> Motorcycle) <input type="checkbox"/> Street-legal ATV <input type="checkbox"/> Low-speed vehicle <input type="checkbox"/> Snowmobile <input type="checkbox"/> Manufactured housing <input type="checkbox"/> Heavy truck (Registered weight: _____) If this is a commercial vehicle with a registered weight of 10,001 lbs. and greater, you must provide your USDOT number: _____	Year 2019	Make CHEVROLET	Model EQUINOX	Farm use? (Y/N) N
	Vehicle Identification Number (VIN) 3GNAXXEVBKS529830			Cylinders 4
	Color BLUE	Fleet number	Unit number	
	Body type (trailers)		If branded title, brand type	
	Manufacturer's Suggested Retail Price (MSRP) \$ N/A		Purchase price \$ 21,250.00	
Odometer Disclosure				
I certify that the odometer reading (check one): <input checked="" type="checkbox"/> Reflects actual mileage for this vehicle <input type="checkbox"/> Reflects the mileage in excess of odometer's mechanical limits <input type="checkbox"/> Is not the actual mileage (Warning: Odometer discrepancy)				
Enter odometer reading (no tenths) 0 5 7 2 8 1				
<input type="checkbox"/> Camper <input type="checkbox"/> Park Model <input type="checkbox"/> Tent trailer <input type="checkbox"/> Travel trailer <input type="checkbox"/> Utility trailer <input type="checkbox"/> Other trailer: _____ Length of trailer selected: _____ ft. _____ in.				

Section 4: Registration Information

Contribute \$2 to: ☐ ATV-Off Highway Fund ☐ Friends For Sight ☐ Organ Donation Support

License plate type (For a new personalized plate, complete TC-817. Additional fees will apply.)
☐ Title only ☐ In God We Trust ☒ Life Elevated Arches ☐ Life Elevated Skier ☐ Transfer: _____ ☐ Other: _____

Situs/Physical address of vehicle, if different from Street address above	City	State	ZIP code

Section 5: Lien Holder Information

Lien holder's name	Email address	FEIN (or driver's license no., if individual)	Branch number
REGIONAL ACCEPTANCE CORP			
Mailing address	City	State	Zip code
P O BOX 277760	SACRAMENTO	CA	95827-7760

Section 6: Owner Signature(s)

I declare that I am the owner of the vehicle described on this application and all the above information is accurate and true. I certify that I will maintain in effect owner's or operator's security (insurance) for this vehicle, as required by law, in order to operate this vehicle on a highway, quasi-public road, or parking area within this state.

Owner's signature X	Date 07/17/2024	Co-owner's signature X	Date 07/17/2024
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Section 7: Purchase and Dealer Information (For Utah Dealership Use Only)


I certify that the vehicle is accurately described on this application and has been delivered to the purchaser named above and that this dealership is in compliance with the licensing requirements set forth in Title 41, Chapter 3, Part 2 of the Utah Code. I also certify that this transaction was completed in compliance with the sales tax reporting requirements set forth in Section 59-12-107 of the Utah Code.

Purchase date 07/17/2024	Dealer number 977A	<input type="checkbox"/> New <input checked="" type="checkbox"/> Used
Permit number	Permit issue date 07/17/2024	Dealer/Authorized representative's signature X
		Date 07/17/2024

ODOMETER DISCLOSURE STATEMENT

Federal and State law require that you state the mileage upon transfer of ownership. Failure to complete, or providing a false statement, may result in fines and/or imprisonment.

I, SALT LAKE VALLEY CHEVROLET (print name of transferor, or transferor's authorized agent) state that the odometer of the vehicle described below now reads:

ODOMETER READING  57281 (NO TENTHS)

miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

Check one box only:

☐

I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

☐

I hereby certify that the odometer reading is not the actual mileage.

WARNING - ODOMETER DISCREPANCY.

MAKE CHEVROLET	MODEL EQUINOX	BODY TYPE AWD 4DR PREMIER
VEHICLE IDENTIFICATION NUMBER 3GNAXXEVXKS529830		YEAR 2019


Transferor's or Authorized Agent's Signature (SELLER)

SALT LAKE VALLEY CHEVROLET
Printed Name of Company

4050 W 3500 S

Transferor's Address (Street)

West Valley City, UT 84120

City

State

Zip Code

DATE OF STATEMENT

07/17/24


Transferee's Signature (BUYER)

JULIUS KARL HAMILTON
Transferee's Printed Name

If Transferee Is an Organization, Print Organization's Name

2021 CAREFREE CIRCLE

Transferee's Address (Street)

TAYLORSVILLE, UT 84129

City

State

Zip Code

AGREEMENT TO PROVIDE ACCIDENTAL PHYSICAL DAMAGE INSURANCE

To provide protection against serious financial loss should an accident or damage occur, I understand that my installment contract requires that the vehicle be continuously covered with insurance against the risks of fire, theft and collision, and that failure to provide such insurance gives Salt Lake Valley Chrysler Dodge Jeep Ram the right to declare the entire unpaid balance immediately due and payable. Accordingly, I have arranged for the required insurance through the insurance company shown below and have requested that the policy contains a loss payable endorsement in favor of Salt Lake Valley Chrysler Dodge Jeep Ram.

LIENHOLDER:

REGIONAL ACCEPTANCE CORP
P O BOX 277760
SACRAMENTO, CA 95827-7760

NAME INSURED: JULIUS KARL HAMILTON

ADDRESS: 2021 CAREFREE CIRCLE TAYLORSVILLE, UT 84129

TELEPHONE: (385)414-6954

DRIVERS LICENSE # 245844055

NAME PURCHASER: JULIUS KARL HAMILTON

ADDRESS: 2021 CAREFREE CIRCLE TAYLORSVILLE, UT 84129

TELEPHONE: (385)414-6954

VEHICLE INSURED

YEAR	MAKE	BODY	MODEL	VEHICLE IDENTIFICATION NUMBER
2019	CHEVROLET	AWD 4DR PRE	EQUINOX	3GNAXXEVXKS529830

INSURANCE AGENT

NAME:

ADDRESS:

AGENT'S TELEPHONE:


NAMED INSURED SIGNS DATE 07/17/2024

INSURANCE CARRIER

NAME:

POLICY NUMBER:

POLICY EFFECTIVE DATE:

FROM: 07/17/24

TO: 11/17/25

- ☒ COLLISION \$ 500.00 DEDUCTIBLE
☒ COMPREHENSIVE \$ 500.00 DEDUCTIBLE
☒ FIRE-THEFT

DEALERSHIP CONFIRMATION

AGENCY () INSURANCE CARRIER ()

PERSON CONTACTED: N/A

CONFIRMED BY: N/A

DATE: 07/17/24

THANK YOU FOR CHOOSING SALT LAKE VALLEY CHRYSLER DODGE JEEP RAM



**DISCLOSURE OF NON-GM PRODUCTS
CUSTOMER ACKNOWLEDGEMENT FORM**

Rev 08-17

(New/Used GM Vehicle Sale & Service/Body Shop Repairs)

Vehicle VIN (17 Digits) 3 / G / N / A / X / X / E / V / X / K / S / 5 / 2 / 9 / 8 / 3 / 0 /

☒ **Part I - Non-GM Service Contract or Service Agreement**

Buyer/Lessee acknowledges that the dealer is selling her/him a Non-GM Service Contract (not specifically branded Chevrolet, Buick, GMC or Cadillac Protection). Buyer/Lessee understands that (i) GM is not responsible for any claims under this non-GM service contract product and has no obligation in connection with the sale or use of this non-GM service contract product, and (ii) a non-GM service contract may or may not be accepted by other GM Dealerships.

☒ **Part II - Non-GM Parts/Accessories installed by the Dealer.**

Non-GM parts and accessories are not covered under the GM New Vehicle Limited Warranty. They also may damage the vehicle, compromise its compliance with safety standards or void the GM Warranty on the vehicle itself. GM is not responsible for the consequences of installing any non-GM equipment, parts or accessories on the vehicle. A list of non-GM parts is available to you upon request.

Customer Signature

Customer Printed Name JULIUS KARL HAMILTON

Date 07/17/24

Note: A copy of this signed form must be kept in the Customer New or Used Vehicle Sales Jacket and/or Vehicle Service History File.

BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

CHEVROLET

EQUINOX

2019

3GNAXXEVXKS529830

VEHICLE MAKE

MODEL

YEAR

VEHICLE IDENTIFICATION NUMBER (VIN)

WARRANTIES FOR THIS VEHICLE:



AS IS - NO WARRANTY

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about the vehicle.



WARRANTY



FULL WARRANTY.



LIMITED WARRANTY. The dealer will pay ____% of the labor and ____% of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty, and for any documents that explain warranty coverage, exclusions, and the dealer's repair obligations. *Implied warranties* under your state's laws may give you additional rights.

SYSTEMS COVERED:

DURATION:



SERVICE CONTRACT. A service contract on this vehicle is available for an extra charge. Ask for details about coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of your purchase of this vehicle, *implied warranties* under your state's laws may give you additional rights.

ASK THE DEALER IF YOUR MECHANIC CAN INSPECT THE VEHICLE ON OR OFF THE LOT.

OBTAIN A VEHICLE HISTORY REPORT AND CHECK FOR OPEN SAFETY RECALLS. For information on how to obtain a vehicle history report, visit ftc.gov/usedcars. To check for open safety recalls, visit safercar.gov. You will need the vehicle identification number (VIN) shown above to make the best use of the resources on these sites.

SEE OTHER SIDE for important additional information, including a list of major defects that may occur in used motor vehicles.

Si el concesionario gestiona la venta en español, pídale una copia de la Guía del Comprador en español.

Here is a list of some major defects that may occur in used vehicles.

Frame & Body

Frame-cracks, corrective welds, or rusted through
Dog tracks—bent or twisted frame

Engine

Oil leakage, excluding normal seepage
Cracked block or head
Belts missing or inoperable
Knocks or misses related to camshaft lifters and push rods
Abnormal exhaust discharge

Transmission & Drive Shaft

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged case which is visible
Abnormal noise or vibration caused by faulty transmission or drive shaft
Improper shifting or functioning in any gear Manual clutch slips or chatters

Differential

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged housing which is visible
Abnormal noise or vibration caused by faulty differential

Cooling System

Leakage including radiator Improperly functioning water pump

Electrical System

Battery leakage
Improperly functioning alternator, generator, battery, or starter

Fuel System

Visible leakage

Inoperable Accessories

Gauges or warning devices Air conditioner
Heater & Defroster

Brake System

Failure warning light broken
Pedal not firm under pressure (DOT spec.) Not enough pedal reserve (DOT spec.) Does not stop vehicle in straight line (DOT spec.)
Hoses damaged
Drum or rotor too thin (Mfr. Specs) Lining or pad thickness less than 1/32 inch Power unit not operating or leaking Structural or mechanical parts damaged

Air Bags

Steering System

Too much free play at steering wheel (DOT specs.)
Free play in linkage more than 1/4 inch
Steering gear binds or jams
Front wheels aligned improperly (DOT specs.)
Power unit belts cracked or slipping Power unit fluid level improper

Suspension System

Ball joint seals damaged
Structural parts bent or damaged Stabilizer bar disconnected
Spring broken
Shock absorber mounting loose Rubber bushings damaged or missing Radius rod damaged or missing Shock absorber leaking or functioning

improperly

Tires

Tread depth less than 2/32 inch
Sizes mismatched
Visible damage

Wheels

Visible cracks, damage or repairs
Mounting bolts loose or missing

Exhaust System

Leakage Catalytic Converter

I HEREBY ACKNOWLEDGE RECEIPT OF THIS BUYERS GUIDE AT THE CLOSING OF THIS SALE.

x


CUSTOMER SIGNATURE

07/17/2024

DATE

SALT LAKE VALLEY CHEVROLET

DEALER NAME

4050 W 3500 S West Valley City, UT 84120

ADDRESS

(801)969-8221

TELEPHONE

EMAIL

FOR COMPLAINTS AFTER SALE, CONTACT:

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removing this label before consumer purchase (except for purpose of test-driving) violates federal law (16 C.F.R. 455).

APV1A39307

☐ New ☒ Pre-Owned**PORTFOLIO** **one****New Vehicles &
Pre-Owned Vehicles****CUSTOMER**

BUYER JULIUS HAMILTON		CO-BUYER	
ADDRESS 2021 CAREFREE CIRCLE		CITY TAYLORSVILLE	STATE UT
		ZIP 84129	
CELL PHONE (385) 414-6954	HOME PHONE (385) 414-6954	EMAIL JULIUSHAMILTON100@GMAIL.COM	

COVERED VEHICLE

YEAR 2019	MAKE CHEVROLET	MODEL EQUINOX	VEHICLE IDENTIFICATION NUMBER 3GNAXXEVXKS529830	IN-SERVICE DATE 12/29/2018
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SELLING DEALER

DEALER NAME Salt Lake Valley Chevrolet		PHONE 801-969-8221	
ADDRESS 4050 W 3500 S		CITY West Valley City	STATE UT
		ZIP 84120	
DEALER REPRESENTATIVE Brandon Singkofer		EMAIL	

LIENHOLDER/LESSOR

LIENHOLDER/LESSOR NAME REGIONAL ACCEPTANCE CORP		PHONE	
ADDRESS PO BOX 277760		CITY SACRAMENTO	STATE CA
		ZIP 95827	

EXTENDED SERVICE AGREEMENT INFORMATIONCOVERAGE PLAN: Plan B: Exclusionary with Roadside AssistanceTerm Months: 36 MONTHSTerm Miles: 36,000 milesDate of Sale: 7/17/2024Current Mileage: 57,281Expiration Date: 7/17/2027Expiration Mileage: 93,281 milesDeductible: \$100.00 StandardService Agreement Price: \$2,550.00SUPPLEMENTAL COVERAGE: Turbocharger, All Wheel Drive

I (Customer), whose signature appears below, acknowledge that the information contained above is true and correct. I have read the terms and conditions, and understand and agree to all provisions herein.

BUYER SIGNATURE

7/17/2024

DATE

CO-BUYER SIGNATURE

7/17/2024

DATE

The purchase of this Extended Service Agreement is not required in order to purchase or obtain financing for a motor vehicle.

If no coverage is listed above, Plan P Powertrain Coverage will be in effect. A \$100.00 Deductible will apply unless otherwise listed above. If no Term Months or Term Miles have been listed above, Term Months shall be 36 Months and Term Miles shall be 50,000 miles. Any modification, alteration or change to the preprinted terms and conditions of this Extended Service Agreement are invalid and of no force or effect.

THIS AGREEMENT IS NOT AN INSURANCE CONTRACT. IT IS AN EXTENDED SERVICE AGREEMENT BETWEEN YOU AND THE PROVIDER. ALL OBLIGATIONS AND LIABILITIES FOR REPAIRS COVERED BY THIS EXTENDED SERVICE AGREEMENT ARE THOSE OF THE PROVIDER, PORTFOLIO SERVICES LIMITED, INC.. THE PROVIDER'S OBLIGATIONS ARE INSURED UNDER AN INSURANCE POLICY, SEE OBLIGATIONS SECTION HEREIN.

AUTHORIZATION IS REQUIRED PRIOR TO THE COMMENCEMENT OF ALL REPAIRS**CLAIMS TOLL FREE - 1-833-487-5446
ROADSIDE ASSISTANCE - 1-855-731-9247**

APV1 (01/20)



Key/Key Fob Replacement

50W5391199

Customer Information

Last Name	First Name	Middle Initial
HAMILTON	JULIUS	KARL
Street Address	Apt #	
2021 CAREFREE CIRCLE		
City	State	Zip
TAYLORSVILLE	UT	84129
Daytime Phone	Evening Phone	Email
(385) 414-6954	(385) 414-6954	JULIUSHAMILTON100@GMAIL.COM

Covered Vehicle Information

Year	Make	Model	VIN	Current Mileage
2019	CHEVROLET	EQUINOX	3GNAXXEVXKS529830	57,281

Check Boxes for Coverage and Term

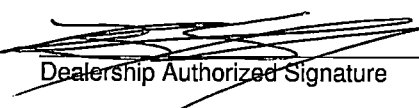
Coverage per Year: <input checked="" type="checkbox"/> \$400 <input type="checkbox"/> \$500 <input type="checkbox"/> \$600 <input type="checkbox"/> \$700 <input type="checkbox"/> \$800	Purchase/Effective Date: 7/17/2024
Term: <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years <input checked="" type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years <input type="checkbox"/> 5 Years	Total Purchase Price: \$294.00 <small>(Single purchase in Utah)</small>
Number of Keys/Key Fobs at Vehicle Delivery: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	

Selling Dealership Information


Dealership Name		
Salt Lake Valley Chevrolet		
Street Address		
4050 W 3500 S		
City	State	Zip
West Valley City	UT	84120
Dealership Phone Number	Dealership Fax Number	
801-969-8221		

This Service Contract (Contract) is between the Customer (You) and Portfolio Services Limited, Inc. (We, Us, Our). It provides for replacement of the Covered Vehicle's Keys/Key Fobs, which if during the term of this Contract become lost, stolen, or destroyed. The maximum Coverage afforded under this Contract is indicated on Page 2 of this Contract.

BY YOUR SIGNATURE(S) BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THIS CONTRACT, ITS PROVISIONS AND ALL EXCLUSIONS. NO VERBAL REPRESENTATIONS HAVE BEEN MADE TO YOU WHICH DIFFER FROM THESE PROVISIONS OR EXCLUSIONS. THIS IS NOT AN INSURANCE POLICY. THE PURCHASE OF THIS CONTRACT IS VOLUNTARY AND IS NOT REQUIRED TO PURCHASE, LEASE OR OBTAIN FINANCING, NOR DOES IT AFFECT THE TERMS OF PURCHASE.


Dealership Authorized Signature
7/17/2024
Date

Title


Customer Signature
7/17/2024
Date

Co-Customer Signature
7/17/2024
Date

Administrator & Provider/Obligor: Portfolio Services Limited, Inc. 14651 Dallas Pkwy, Ste. 502, Dallas, TX 75254 (800) 705-4001
Original - Administrator

Theft Protection Warranty

The terms and conditions for this Theft Protection Warranty are on the reverse side of this page. The Customer must purchase the Theft Protection Product in order to receive the matching coverage for that product.



3 Year Theft Protection
\$2,500 Benefit

Product Purchase Price: \$284.00

Registered Customer (You, Your) and Covered Vehicle Information:

HAMILTON **JULIUS** **JULIUSHAMILTON100@GMAIL.COM**
Name Email

2021 CAREFREE CIRCLE

Address

TAYLORSVILLE **UT** **84129** **(385) 414-6954**
City State and ZIP Phone

2019 **CHEVROLET** **EQUINOX** **3GNAXXEVXKS529830**
Year Make Model Vehicle Identification Number

57,281 **Used** **31001011** **7/17/2024**
Miles New or Used Express Code/ Etch Number Purchase / Effective Date

This Theft Protection Warranty (Warranty) is a Product Warranty and is not insurance. Express Systems, Inc. (We, Us, Our) offers a Warranty to its customers in the event of a failure of the Theft Protection Product. In the event of unrecovered theft of the vehicle within 30 days of the theft, (by law enforcement, the Registered Customer, or other), We will pay a benefit according to the terms and conditions stated in this Warranty. This Warranty applies only to the Theft Protection Products that have been purchased and applied to the Covered Vehicle. The purchase of a Theft Protection Product is optional and is not required to finance, lease, or purchase of a motor vehicle.

Issuing Dealership Information:

Salt Lake Valley Chevrolet

Name

4050 W 3500 S


Address

West Valley City **UT** **84120** **801-969-8221**
City State and ZIP Phone

ACCEPTANCE OF BENEFITS

I have read, fully understand and accept the terms and conditions as set forth on the front and back of this Limited Warranty, for the Theft Protection Products I have purchased. I further declare that the information provided on this Warranty form is true and correct.

 **7/17/2024**
Customer Signature Date

 **7/17/2024**
Dealer Signature Date

WAIVER OF BENEFITS

I acknowledge that by signing this waiver, I will not receive any guarantee or benefits either express or implied, for any of the above Theft Protection Products.

Customer Signature Date

THEFT PROTECTION WARRANTY

WHAT IS COVERED

If during the term of this Warranty, the Covered Vehicle is stolen and the Theft Protection Product fails to aid in the recovery of the Covered Vehicle (by law enforcement, the Registered Customer, or other), within 30 days from the date of the police report, we will reimburse the Registered Customer the fixed benefit of \$2,500, per the terms and conditions of this Limited Warranty.

WHAT IS NOT COVERED

This Limited Warranty does not cover the following events and circumstances. **A)** That is not a direct loss from theft of Covered Vehicle. **B)** That occurs after the expiration of the term of the Limited Warranty. **C)** That resulted from theft by any person who had access to the Covered Vehicle's keys, or any person related to the Registered Customer by blood, marriage or adoption including wards and fosters. **D)** Vehicle theft that occurs when the vehicle is left unlocked or with keys left in the vehicle. **E)** To any vehicle used for commercial purposes or emergency services. **F)** In which the Registered Customer fails to report the theft of Covered Vehicle to the police w/ in 24 hours of discovery of theft. **G)** In which the Registered Customer failed to take reasonable precautions against theft (include but not limited to: left keys in Covered Vehicle, gave Covered Vehicle to thief or otherwise left keys in thief's possession. **H)** If Covered Vehicle is recovered within 30 days of the date of the police report. **I)** If the Registered Customer has not submitted to the Administrator prior to 60 days from the date of loss, the info referred to in the claims procedures section. **J)** Theft that occurs outside the continental U.S or Canada. **K)** Theft occurring after repossession, confiscation or surrender. **L)** The vehicle is not covered for incidental or consequential expenses such as loss of time or use, inconvenience, commercial loss, personal injury or property damage. **M)** Resulting from fraudulent acts, illegal acts or material misrepresentation of the Registered Customer, whether acting alone or w/ others. **N)** Resulting from war, terrorism, invasion, civil war, insurrection, rebellion or revolution, nuclear reaction, nuclear radiation or radioactive contamination. **O)** Resulting from earthquake, explosion, falling objects, fire or smoke, flood or acts of God. **P)** Delays of performance or failure to perform due to labor dispute, strike, shortages, acts of war, civil commotion, accident, fire, flood, acts of God or other causes beyond control.

CLAIMS PROCEDURES

Contact the Administrator, Express Systems, Inc., by visiting www.claims.portfolioco.com or by calling (877) 705-4001.

- 1) Report the theft to the police (within 24 hours of discovery)
- 2) **After 30 days, if the Covered Vehicle has not been recovered, you must notify the Selling Dealer and send the Administrator the following items by registered mail to: EXPRESS SYSTEMS CLAIMS DEPT., 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630. All documents must be received within 60 days of the date of loss. If documents are not received within 60 days, the claim will be void.**
 - a) Copy of this Theft Protection Warranty.
 - b) Entire copy of the original Retail Installment Sales Contract.
 - c) Copy of the police theft report that identifies the Covered Vehicle by its Vehicle Identification Number (VIN).
 - d) Written verification that the vehicle was not recovered within 30 days.
 - e) Any other documents reasonably requested.
- 3) Upon inspection of the documents and within 30 days of receipt of said documents, the Administrator will determine the validity of the claim and authorize the appropriate remedy for authorized claims. Failure to give any notice or file any proof of loss required by the policy within the time specified in the policy does not invalidate a claim made by You, if You show that it was not reasonably possible to give notice or file the proof of loss within the prescribed time.

DISCLAIMER AND LIMITATION OF WARRANTY

- 1) **THE OBLIGATIONS DESCRIBED ABOVE ARE THE SOLE AND EXCLUSIVE REMEDIES AVAILABLE TO YOU AND SUCH OBLIGATION IS IN LIEU OF ALL OTHER WARRANTIES; ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE APPLICABLE TO THE VEHICLE IS LIMITED IN DURATION TO THE DURATION OF THIS LIMITED WARRANTY AGREEMENT. IN ADDITION, WE SHALL NOT BE LIABLE OR RESPONSIBLE FOR ANY INCIDENTAL, CONSEQUENTIAL, COMMERCIAL OR EXEMPLARY LOSSES OR DAMAGES RESULTING FROM: (A) THE BREACH OF THIS LIMITED WARRANTY AGREEMENT OR (B) ANY IMPLIED WARRANTY**
- 2) Some States do not allow limitations on how long an Implied Warranty will last or the exclusion of incidental or consequential damages, so the above limitations or exclusions may not apply to you.
- 3) This Limited Warranty Agreement gives you specific legal rights and you may also have other rights that vary from State to State.
- 4) No representative, employee, dealer, or agent of Express Systems, Inc. or the Issuing Dealership, is authorized to alter, extend, amend or modify the Warranty whatsoever.

OBLIGATIONS

Obligations of the Warrantor, Express Systems, Inc., under this Warranty are guaranteed under a reimbursement insurance policy. The purchase of this product is voluntary and is not required to obtain credit. If any claim under this Warranty is not provided by the Warrantor before the 61st day after the date the consumer provides proof of loss, the consumer may apply for reimbursement directly to the reimbursement insurance policy provider, Virginia Surety Company, Inc 175 W. Jackson, Chicago, IL 60604, (800) 209-6206.

CANCELLATION/TRANSFER

This Theft Protection Warranty is a Product Warranty and may not be cancelled, assigned or transferred.

STATE DISCLOSURES

- 1) Coverage under this contract is not guaranteed by the Property & Casualty Guaranty Association.
- 2) This warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance department.

- 3) **PURCHASE OF THIS PRODUCT IS OPTIONAL AND IS NOT REQUIRED TO FINANCE, LEASE, OR PURCHASE A MOTOR VEHICLE. Customer Initials:** 

Express Autogap

50G3274373

This Guaranteed Asset Protection (GAP) Addendum amends the **Retail Installment Sales/Loan/Lease Contract** (hereafter referred to as the "Contract"). This GAP Addendum is between the **Customer/Borrower (I, You or Your)** and the **Dealer/Financial Institution (We, Us or Our)**.

Customer/Borrower JULIUS HAMILTON			Dealer Salt Lake Valley Chevrolet		
Address 2021 CAREFREE CIRCLE			Address 4050 W 3500 S		
City TAYLORSVILLE	State UT	Zip 84129	City West Valley City	State UT	Zip 84120
Daytime Phone (385) 414-6954	Evening Phone (385) 414-6954	Email: JULIUSHAMILTON100@GMAIL.COM	Phone: 801-969-8221	Fax:	
Year 2019	Make CHEVROLET	Model EQUINOX	VIN 3GNAXXEVXKS529830	Current Mileage 57,281	
Contract Date 7/17/2024		Total Down Payment \$ \$0.00	Mo. Payment \$ \$680.73		
<input checked="" type="checkbox"/> Retail Installment Sales Contract/Loan		Contract/GAP Term (Months) 72		Financial Institution/Lienholder Name REGIONAL ACCEPTANCE CORP	
<input type="checkbox"/> Lease/Balloon Note				Address PO BOX 277760	
MSRP(New)/NADA Retail(Used) Value \$21,250.00		Amount Financed \$27,874.96		City SACRAMENTO	State CA
Purchase/CAP Cost \$21,250.00		GAP Purchase Price \$ \$1,000.00		Zip 95827	
				Telephone	Contact

PLAN GUIDELINES

Maximum Retail Installment Sales Contract/Loan Term: 84 Months; Maximum Lease Term: 60 Months; Maximum MSRP/NADA Retail: \$100,000; Maximum Amount Financed/ Capitalized Cost: Lesser of \$100,000 or 150% MSRP (New)/ 150% NADA Retail (Used); Maximum Deductible Coverage (if allowed under state law): \$1,000; Maximum GAP Amount: \$50,000.

AGREEMENT: Although not required to do so, You have elected to participate in Our GAP Program. GAP does not take the place of insurance on the Covered Vehicle. You are responsible for maintaining collision and comprehensive insurance for the full value of the Vehicle and any other insurance as required by the Contract or applicable law. You are responsible for all notifications or claims that are required to be filed with Your Primary Carrier. We will not process or handle Your insurance claims for You.

In the event of a Total Loss to the Covered Vehicle, We agree to waive Our rights against You for the amount due under the GAP Amount. You will remain responsible for payment of: (1) Any deductible amount under Your Primary Carrier insurance that is greater than the Maximum Deductible Coverage; and (2) Any portion of the Amount Financed or Capitalized Cost exceeding the lesser of \$100,000 or 150% MSRP (New)/NADA Retail (Used) of the Covered Vehicle at the inception date of the Contract. If Your Contract has unequal payments, the unpaid balance as of the Date of Loss will be determined by creating an amortization schedule, please see the next page for further details.

ASSIGNMENT: This GAP Addendum is between the Customer/Borrower (I, You or Your) and the Dealer/Financial institution (We, Us or Our), or if assigned, with the assignee.


YOUR RIGHT TO CANCEL: To cancel GAP at any time, or in the event of the early termination of Your Contract with the Lienholder, You must provide written notice of this cancellation or early termination of Your Contract to Us, the Lienholder, or the GAP Administrator within 90 days of Your decision to cancel or the occurrence of the event causing the early termination of Contract. If You notify Us, the Lienholder, or the GAP Administrator within 30 days of the Date of Contract, You will receive a full refund/credit of the GAP Purchase Price. If You cancel after 30 days, You will receive a refund/credit of the unused portion of the GAP Purchase Price calculated by the Pro Rata method, or by the refund method as may be required by state or federal law, less a \$50.00 cancellation fee (state restrictions apply). We will refund all charges to the Lienholder listed above unless proof of payoff is submitted; any refund of the purchase price for a waiver that was included in the financing of the motor vehicle may be applied by the creditor as a reduction to reduce the overall amount owed under the Contract, rather than applying the refund strictly to the purchase price of the waiver. GAP was included in the financing of the motor vehicle loan. If You do not receive the refund/credit within 60 days of notice of cancellation/termination, contact the Administrator at (833) 823-4500. This GAP Addendum will not be reinstated after a cancellation has been processed. In the event of a Covered Total Loss, the GAP Purchase Price will be considered fully earned and no refund will be available (state exceptions apply).

ENROLLMENT: You may purchase GAP only at the time You sign Your Contract to purchase or lease the Vehicle from the dealer and the term of Your Contract and this GAP Addendum must match. NEITHER THE EXTENSION OF CREDIT, THE TERMS OF CREDIT, NOR THE TERMS OF THE RELATED MOTOR VEHICLE SALE OR LEASE, MAY BE CONDITIONED UPON THE PURCHASE OF GAP. THIS GAP ADDENDUM WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE PURCHASE COST LISTED. GAP coverage may decrease over the term of Your Contract and may not extend for the full term of Your Contract. Gap coverage may not cancel or waive the entire amount owed at the time of loss per the terms of this Gap Addendum. If the Amount Financed exceeds 150% of MSRP (New)/NADA Retail (Used), at the inception date of the Contract, this GAP Addendum may not cover the entire Unpaid Net Balance, see exclusion #7 for details. The GAP Purchase Price is not regulated by any governmental entity. It is Your responsibility to determine whether the cost for GAP is reasonable. You may wish to consult an alternative source to determine whether similar coverage may be obtained and at what cost. Notice: You may be able to obtain GAP coverage from your primary carrier.

TERMINATION OF GAP ADDENDUM: This GAP Addendum will terminate on the date that any of the following events occur: 1. The date Your Contract is scheduled to terminate 2. Upon payment in full of the Contract 3. Expiration of any redemption period following the repossession or surrender of the Covered Vehicle. In the event of repossession, the Lienholder must be the sole payee for all refunds. 4. In the event of a Total Loss or theft of the Covered Vehicle. 5. The date the Contract is prepaid or the Contract is refinanced. BY YOUR SIGNATURE(S) BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THIS WAIVER AND ITS PROVISIONS. NO VERBAL REPRESENTATIONS HAVE BEEN MADE TO YOU THAT DIFFER FROM THESE PROVISIONS. YOU UNDERSTAND AND AGREE THAT YOUR ACCEPTANCE OR REJECTION OF THIS GAP ADDENDUM IS VOLUNTARY YOU ARE NOT REQUIRED TO PURCHASE GAP TO OBTAIN CREDIT OR FINANCING.

Acceptance of Express AutoGAP ☒

I have reviewed the terms, conditions and exclusions and elect to purchase this Express Autogap Addendum.

 7/17/2024

Customer's Signature

Date

 7/17/2024

Date

Declination of Express AutoGAP ☐

I have reviewed the terms, conditions and exclusions and decline to purchase this Express Autogap Addendum.

Customer's Signature

Date

Dealer's Signature

Date

GAP Administrator Office: Portfolio Services Limited, Inc., 14651 Dallas Pkwy, Ste. 502, Dallas, TX 75254, Telephone (833) 823-4500; Fax (949) 727-0393

GAP Administrator Mailing Address: 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630, Telephone (833) 823-4500; Fax (949) 727-0393

Create a claim and check claim status at claims.portfolioco.com

PU5324A

**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

Buyer Name and Address (Including County and Zip Code) JULIUS KARL HAMILTON 2021 CAREFREE CIRCLE TAYLORSVILLE, UT 84129 SALT LAKE	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) SALT LAKE VALLEY CHEVROLET 4050 W 3500 S West Valley City, UT 84120
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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 in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2019	CHEVROLET EQUINOX	3GNAXXEVXKS529830	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
20.45 %	\$ 21,137.60	\$ 27,874.96	\$ 49,012.56	\$ 0.00 is \$ 49,012.56

Returned Payment Charge: You agree to pay a charge of \$ 20.00 if any check you give us or electronic payment you make is returned unpaid.

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 HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
72	\$ 680.73	MONTHLY beginning 08/31/2024
N/A	\$ N/A	N/A

N/A

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 30 or 5 % of the part of the payment that is late, whichever is greater.

Prepayment. If you pay early, you will not have to pay a penalty.

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 and security interest.

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 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract:

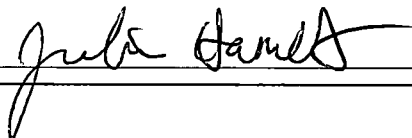
Term 72 Mos.

EXPRESS AUTO GAP

Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X



Buyer Signs X

Co-Buyer Signs X

N/A

ITEMIZATION OF AMOUNT FINANCED

1	Cash Price (including \$ <u>1,799.96</u> sales tax)	\$ <u>23,049.96</u> (1)
2	Total Downpayment =	
	Trade-In <u>N/A</u>	
	(Year) (Make) (Model)	
	Gross Trade-In Allowance	\$ <u>N/A</u>
	Less Pay Off Made By Seller to <u>N/A</u>	\$ <u>N/A</u>
	Equals Net Trade In	\$ <u>N/A</u>
	+ Cash	\$ <u>N/A</u>
	+ Other <u>N/A</u>	\$ <u>N/A</u>
	+ Other <u>N/A</u>	\$ <u>N/A</u>
	+ Other <u>N/A</u>	\$ <u>N/A</u>
	(If total downpayment is negative, enter "0" and see 4l below)	\$ <u>0.00</u> (2)
3	Unpaid Balance of Cash Price (1 minus 2)	\$ <u>23,049.96</u> (3)
4	Other Charges Including Amounts Paid to Others on Your Behalf	
	(Seller may keep part of these amounts):	
A	Cost of Optional Credit Insurance Paid to Insurance Company or Companies.	
	Life \$ <u>N/A</u>	
	Disability \$ <u>N/A</u>	\$ <u>N/A</u>
B	Vendor's Single Interest Insurance Paid to Insurance Company	\$ <u>N/A</u>
C	Other Optional Insurance Paid to Insurance Company or Companies	\$ <u>N/A</u>
D	Optional Gap Contract	\$ <u>1,000.00</u>
E	Official Fees Paid to Government Agencies	
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
F	Government Taxes Not Included in Cash Price	\$ <u>N/A</u>
G	Government License and/or Registration Fees	
	LICENSE AND/OR REGISTRATION FEES	\$ <u>110.00</u>
H	Government Certificate of Title Fees	\$ <u>138.00</u>
I	Other Charges (Seller must identify who is paid and describe purpose)	
	to <u>N/A</u> for Prior Credit or Lease Balance	\$ <u>N/A</u>
	to <u>SALT LAKE VALLEY CHEV</u> for <u>DOC FEE</u>	\$ <u>449.00</u>
	to <u>PORTFOLIO</u> for <u>SERVICE CONTRACT</u>	\$ <u>2,550.00</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>EXPRESS CODE</u> for <u>EXPRESS CODE</u>	\$ <u>284.00</u>
	to <u>Express Key Replace</u> for <u>Express Key Replace</u>	\$ <u>294.00</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>
	Total Other Charges and Amounts Paid to Others on Your Behalf	\$ <u>4,825.00</u> (4)
5	Amount Financed (3 + 4)	\$ <u>27,874.96</u> (5)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS N/A

☐ VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. **You may choose the insurance company through which the VSI insurance is obtained.** If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

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

Check the insurance you want and sign below:

Optional Credit Insurance

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

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance 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. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. 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 below.

Other Optional Insurance

☐ N/A N/A
Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

☐ N/A N/A
Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X N/A N/A
Buyer Signature Date

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

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

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

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **Right to Refinance a Balloon Payment.** A balloon payment is a scheduled payment which is more than twice as large as the average of your earlier scheduled payments. If you are purchasing the vehicle primarily for your personal, family, or household use, you may have the right to refinance the amount of a balloon payment when it is due. The terms of the refinancing will be no less favorable to you than those offered by us for the same type of credit at the time your request for refinancing is accepted.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**
You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **Insurance you must have on the vehicle.**
You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree

to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund on insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information during credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** You will pay any collection cost we incur as the law allows. If we hire an attorney to collect the amount you owe, you will pay the attorney's reasonable fee and court costs, as the law allows. If we hire a third party collection agency to collect the amount you owe, you will pay a collection fee that does not exceed the lesser of:
 - The actual amount we are required to pay to the third party collection agency or a licensed attorney, regardless of whether that amount is a specific dollar amount or a percentage of the amount you owe to us; or
 - 40% of the amount you owe to us.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.

- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to 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. Reasonable attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.
- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

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 vehicle manufacturer may provide.

5. **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 compradores 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.

6. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. APPLICABLE LAW

Federal law and the law of the state of Utah apply to this contract.

8. CREDIT REPORT NOTICE

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

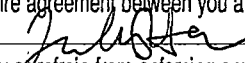
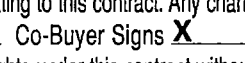
9. CLASS ACTION WAIVER

YOU AGREE THAT YOU WAIVE YOUR RIGHT TO INITIATE OR PARTICIPATE IN A CLASS ACTION RELATED TO THIS CONTRACT.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

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


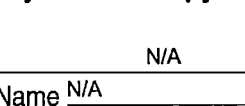
HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs **X**  Co-Buyer Signs **X**  N/A

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See the rest of this contract for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

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 Signs **X**  Date 07/17/2024 Co-Buyer Signs **X**  N/A Date N/A

Buyer Printed Name JULIUS KARL HAMILTON Co-Buyer Printed Name N/A

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name N/A Title N/A

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

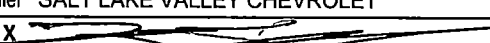
Other owner signs here **X**  N/A Address N/A

Seller signs SALT LAKE VALLEY CHEVROLET Date 07/17/2024 By  Title

Seller assigns its interest in this contract to REGIONAL ACCEPTANCE CORP (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

Seller SALT LAKE VALLEY CHEVROLET

By  Title

SELLER/DEALER:

MOTOR VEHICLE CONTRACT OF SALE

07/17/24

DATE OF SALE:

SALT LAKE VALLEY CHEVROLET

4050 W 3500 S

West Valley City, UT 84120

(801)969-8221

JULIUS KARL HAMILTON

PURCHASER'S NAME

2021 CAREFREE CIRCLE

STREET ADDRESS

TAYLORSVILLE

SALT LAKE

UT 84129

CITY

COUNTY

STATE

ZIP CODE

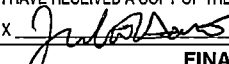

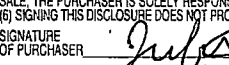

(385)414-6954

RES. PHONE

N/A

BUS. PHONE

Purchaser and Co-Purchaser(s), if any, (hereafter referred to as "Purchaser") hereby agree to purchase the following vehicle from Seller/Dealer (hereafter referred to as "Seller"), subject to all terms, conditions, warranties and agreements contained herein, including those printed on the reverse side hereof.


NEW	USED	DEMO	YEAR	MAKE	SERIES	BODY TYPE	CYL	COLOR				
	X		2019	CHEVROLET	EQUINOX	AWD 4DR PREMIE		BLUE				
V.I.N.			3GNAXXEVXKS529830		ODOMETER	57281	STOCK NO.	PU5324A	DEL. DATE	07/17/24	SALESPERSON	CORBIN HERD
PURCHASE PRICE AND OTHER SUMS DUE												
1. CASH PRICE OF VEHICLE 21,250.00												
2. ACCESSORIES/OPTIONS N/A												
3. EXPRESS CODE 284.00												
4. Express Key Replace 294.00												
5. N/A												
6. TOTAL CASH PRICE (add lines 1-5) 21,828.00												
7. MFR. REBATE \$ N/A												
8. PORTION/REBATE APPLIED TO PURCHASE (N/A)												
9. SUBTOTAL (lines 6 minus 8) 21,828.00												
TRADE-IN AND/OR OTHER CREDITS												
YEAR/MAKE				ODOMETER								
N/A N/A				N/A								
SERIES				BODY TYPE								
N/A				N/A								
V.I.N.				N/A								
*BALANCE OWED ON TRADE-IN: N/A												
BALANCE OWED TO: N/A												
ADDRESS: N/A												
PAYOFF				GOOD								
VERIFIED BY:				UNTIL: N/A								
DATE OF				ACC.#: N/A								
VERIFICATION 07/17/24												
*WARRANTY AS TO BALANCE OWED ON TRADED-IN VEHICLE: Purchaser warrants that he/she has given Seller a true pay-off amount on any vehicle traded in, and that if it is not correct and is greater than the amount shown above, Purchaser will pay the excess to Seller on demand.												
10. TRADE-IN ALLOWANCE N/A												
11. BALANCE OWED ON TRADE-IN* N/A												
12. NET ALLOWANCE ON TRADE-IN (line 10 minus line 11) N/A												
13. DEPOSIT/CASH DOWN PAYMENT (omit amt. line 8) N/A												
14. TOTAL CREDITS (total lines 12 & 13) N/A												
15. SUBTOTAL FROM LINE 9 21,828.00												
16. SERVICE CONTRACT 2,550.00												
17. DEALER DOCUMENTARY SERVICE FEE 449.00												
18. N/A												
19. SUBTOTAL-TAXABLE ITEMS (total lines 15-18) 24,827.00												
20. TRADE ALLOWANCE ** (line 10) N/A ** If lease, no tax credit												
21. NET TAXABLE AMOUNT (line 19 minus line 20) \$ 24,827.00												
22. UTAH SALES/USE TAX ON "TAXABLE AMOUNT" 1,799.96												
23. UTAH LICENSE AND REGISTRATION FEES 248.00												
24. UTAH AGE BASED/PROPERTY ASSESSMENT FEES N/A												
25. UTAH INSPECTION/EMISSIONS TEST FEE N/A												
26. UTAH WASTE TIRE RECYCLING FEE N/A												
27. GAP 1,000.00												
28.												
29. TOTAL OF ALL ITEMS ABOVE (lines 19, 22-28) 27,874.96												
30. TOTAL CREDITS (line 14) N/A												
31. BALANCE DUE (total line 29 minus 30)												
DAY 17 MONTH 7 YEAR 2024 27,874.96												
THIS SECTION FOR SELLER'S USE ONLY PERTAINING TO TRADE-IN												
<input type="checkbox"/> Title (if not, explain):												
REGISTRATION	POWER OF ATTORNEY	ODOMETER STATEMENT	TRADE-IN APPRAISAL	AUTHORIZATION FOR PAYOFF	MANUFACTURED OUT OF COUNTRY							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
NOTICE ONLY TO BUYERS OF USED VEHICLES												
The information you see on the window form [Buyer's Guide] for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.												
I HAVE RECEIVED A COPY OF THE FTC BUYER'S GUIDE.												
X. 												
FINANCING DISCLOSURE												
INSTRUCTION: One of the two following disclosures, either "A" or "B", must be acknowledged, if Purchaser agrees to be responsible for financing, or if this is a cash-only or cash-plus-trade-in only transaction, the Purchaser must sign disclosure "A". If Seller agrees to arrange for financing, then both Seller and Purchaser must sign disclosure "B". BY SIGNING, PURCHASER AFFIRMS THAT HE/SHE HAS READ THE DISCLOSURE AND AGREES THERETO. IF SIGNING DISCLOSURE "B", DO NOT SIGN UNTIL ALL BLANKS HAVE BEEN FILLED IN. PURCHASER ACKNOWLEDGES THAT THE TERMS SET FORTH BELOW ("A") AND ("B") ARE MANDATED BY STATE LAW AND ARE NOT TO BE CONSTRUED AS CONTRACTUAL TERMS BETWEEN SELLER AND PURCHASER.												
PURCHASER AGREES TO ARRANGE FINANCING												
"A" THE PURCHASER OF THE MOTOR VEHICLE DESCRIBED IN THIS CONTRACT ACKNOWLEDGES THAT THE SELLER OF THE MOTOR VEHICLE HAS MADE NO PROMISES, WARRANTIES, OR REPRESENTATIONS REGARDING SELLER'S ABILITY TO OBTAIN FINANCING FOR THE PURCHASE OF THE MOTOR VEHICLE. FURTHERMORE, PURCHASER UNDERSTANDS THAT IF FINANCING IS NECESSARY IN ORDER FOR THE PURCHASER TO COMPLETE THE PAYMENT TERMS OF THIS CONTRACT ALL THE FINANCING ARRANGEMENTS ARE THE SOLE RESPONSIBILITY OF THE PURCHASER.												
SIGNATURE OF PURCHASER 												
SELLER AGREES TO SEEK ARRANGEMENTS FOR FINANCING												
"B" (1) THE PURCHASER OF THE MOTOR VEHICLE DESCRIBED IN THIS CONTRACT HAS EXECUTED THE CONTRACT IN RELIANCE UPON THE SELLER'S REPRESENTATION THAT SELLER CAN PROVIDE FINANCING ARRANGEMENTS FOR THE PURCHASE OF THE MOTOR VEHICLE. THE PRIMARY TERMS OF THE FINANCING ARE AS FOLLOWS:												
INTEREST RATE BETWEEN % AND % PER ANNUM, TERM BETWEEN MONTHS AND MONTHS. MONTHLY PAYMENTS BETWEEN \$ PER MONTH AND \$ PER MONTH BASED ON A DOWN PAYMENT OF \$												
(2) (a) IF SELLER IS NOT ABLE TO ARRANGE FINANCING WITHIN THE TERMS DISCLOSED, THEN SELLER MUST, WITHIN SEVEN CALENDAR DAYS OF THE DATE OF SALE MAIL NOTICE TO THE PURCHASER THAT HE HAS NOT BEEN ABLE TO ARRANGE FINANCING.												
(b) PURCHASER THEN HAS 14 DAYS FROM THE DATE OF SALE TO ELECT, IF PURCHASER CHOOSES, TO RESCIND THE CONTRACT OF SALE PURSUANT TO UTAH CODE ANN. SECTION 41-3-401.												
(c) IN ORDER TO RESCIND THE CONTRACT OF SALE, THE PURCHASER SHALL:												
(1) RETURN TO SELLER THE MOTOR VEHICLE HE PURCHASED;												
(2) PAY THE SELLER AN AMOUNT EQUAL TO THE CURRENT STANDARD MILEAGE RATE FOR THE COST OF OPERATING A MOTOR VEHICLE ESTABLISHED BY THE FEDERAL INTERNAL REVENUE SERVICE FOR EACH MILE THE MOTOR VEHICLE HAS BEEN DRIVEN; AND												
(3) COMPENSATE SELLER FOR ANY PHYSICAL DAMAGE TO THE MOTOR VEHICLE.												
(4) BY RETURN, SELLER SHALL GIVE BACK TO THE PURCHASER ALL PAYMENTS OR OTHER CONSIDERATION PAID BY THE PURCHASER, INCLUDING ANY DOWN PAYMENT AND ANY MOTOR VEHICLE TRADED IN.												
(5) IF THE TRADE-IN HAS BEEN SOLD OR OTHERWISE DISPOSED OF BEFORE THE PURCHASER RESCINDS THE TRANSACTION, THEN THE SELLER SHALL RETURN TO THE PURCHASER A SUM EQUIVALENT TO THE ALLOWANCE TOWARD THE PURCHASE PRICE GIVEN BY THE SELLER FOR THE TRADE-IN, AS NOTED IN THE DOCUMENT OF SALE.												
(6) IF PURCHASER DOES NOT ELECT TO RESCIND THE CONTRACT OF SALE AS PROVIDED IN SUBSECTION (2)(b) OF THIS FORM, (a) THE PURCHASER IS RESPONSIBLE FOR ADHERENCE TO THE TERMS AND CONDITIONS OF THE CONTRACT OR RISKS BEING FOUND IN DEFAULT OF THE TERMS AND CONDITIONS.												
(b) IF THE TERMS AND CONDITIONS OF THE DISCLOSURES SET FORTH IN SECTION (1) OF THIS FORM ARE NOT BINDING ON THE SELLER; AND												
(c) IF FINANCING IS NECESSARY FOR THE PURCHASER TO COMPLETE THE PAYMENT TERMS OF THE CONTRACT OF SALE, THE PURCHASER IS SOLELY RESPONSIBLE FOR MAKING ALL THE FINANCING ARRANGEMENTS.												
(d) SIGNING THIS DISCLOSURE DOES NOT PROHIBIT THE PURCHASER FROM SEEKING HIS OWN FINANCING.												
SIGNATURE OF PURCHASER 												
SIGNATURE OF SELLER 												
OTHER TERMS AGREED TO: NONE <input type="checkbox"/> AS FOLLOWS <input type="checkbox"/>												

Purchaser has arranged insurance on vehicle through N/A

Insurance company. Policy # N/A

SELLER MAKES NO WARRANTY, EXPRESS OR IMPLIED, WITH RESPECT TO THE MERCHANTABILITY, FITNESS FOR PARTICULAR PURPOSE, OR OTHERWISE CONCERNING THE VEHICLE, PARTS OR ACCESSORIES DESCRIBED HEREIN, UNLESS OTHERWISE INDICATED BY SELLER IN WRITING, ANY WARRANTY IS LIMITED TO THE MANUFACTURER'S WARRANTY, IF ANY, AS EXPLAINED AND CONDITIONED BY PARAGRAPH 4 ON THE REVERSE SIDE HEREOF.

This Contract includes all of the terms, conditions, restrictions, limitations and other provisions on both the face and the reverse side hereof. This contract cancels and supersedes any prior contract and as of the date hereof comprises the complete and exclusive statement of the terms of the Contract relating to the subject matters covered hereby. PURCHASER BY HIS EXECUTION OF THIS CONTRACT ACKNOWLEDGES THAT HE HAS READ ITS TERMS, CONDITIONS AND WARRANTIES BOTH ON THE FACE AND THE REVERSE SIDE HEREOF AND HAS RECEIVED A TRUE COPY OF THIS CONTRACT, AND FURTHER AGREES TO PAY THE "BALANCE DUE" AS SET FORTH ABOVE ON OR BEFORE THE DATE SPECIFIED, IF NO DATE IS SPECIFIED, THEN THE BALANCE IS DUE AS OF THE DATE OF THIS CONTRACT. THIS CONTRACT IS NOT A RECEIPT OF PAYMENT. NO RETURNS, REFUNDS OR EXCHANGES ARE PERMISSIBLE EXCEPT AS NOTED ABOVE.

SIGNATURE OF PURCHASER  DATE 07/17/24

SIGNATURE OF CO-PURCHASER _____ DATE 07/17/24

VEHICLE TO BE TITLED IN NAME OF: JULIUS KARL HAMILTON

SIGNATURE OF SELLER  DATE 07/17/24



Transaction Disclosure Form

mved.utah.gov

A motor vehicle dealer must complete and present this form to a potential retail vehicle buyer before the sale is finalized. This form is not required for auction sales or fleet transactions.

Motor vehicle dealer SALT LAKE VALLEY CHEVROLET		Dealer number 977A	
Buyer's name JULIUS KARL HAMILTON			
Vehicle VIN 3GNAXXEYXKS529830	Make CHEVROLET	Model EQUINOX	Year 2019
Transaction date 07/17/2024			

1. Negotiated sale price (must match line 1 of the motor vehicle contract of sale) 1 21,250.00
2. Trade-in allowance
 - a. Negotiated value of trade-in vehicle (positive number) 2a N/A
 - b. Balance owed on trade-in vehicle (positive number) 2b N/A
 - Net allowance on trade-in** - Subtract line 2b from line 2a 2 N/A
3. Adjusted sale price (line 1 minus line 2) 3 21,250.00
4. Optional charges
 - a. PORTFOLIO 4a 2,550.00
 - b. N/A 4b N/A
 - c. N/A 4c N/A
 - d. AFTERMARKETS 4d 578.00
 - e. N/A 4e N/A
 - f. EXPRESS AUTO GAP 4f 1,000.00
 - Total optional charges** - Add lines 4a - 4f. 4 4,128.00
5. Adjusted sale price including optional charges (line 3 plus line 4) 5 25,378.00
6. Taxes and fees
 - a. Temporary permit fee 6a N/A
 - b. Titling fees 6b 138.00
 - c. Registration fees 6c 110.00
 - d. Dealer documentary service fee 6d 449.00
 - e. Sales and use tax. 6e 1,799.96
 - f. Other state or federal taxes and fees. 6f N/A
 - Total taxes and fees** - Add lines 6a - 6f. 6 2,496.96
7. Adjusted sale price plus taxes and fees (line 5 plus line 6) 7 27,874.96
8. Down payment and manufacturer's rebate applied to purchase 8 N/A
9. Amount of financing dealer seeking for buyer (line 7 minus line 8) 9 27,874.96

BRANDON SINGKOFER

Dealer representative's printed name

Dealer representative's signature

07/17/2024

Date

Buyer's signature

07/17/2024

Date

This disclosure form is not a binding contract between dealer and buyer.