

Retail Motor Vehicle Credit Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. You may be asked several questions, including but not limited to your name, address, date of birth, and other information, that will allow us to identify you and to provide one or more forms of identification to fulfill this requirement.

Credit Application: Applicant					
Title (optional) Last Name Ishimwe Ruberamtwe		First David	Initial 	Suffix 	Date of Birth 1/1/1996
Soc. Sec. # 278-95-6416		Present Address Line 1 1430 Willow lake drive ne, Unit T		Time at Present Address 0 Yr 6 Mo	Driver's License # / Gov't Issued ID
Present Address Line 2 		City Atlanta	County 	State GA	ZIP 30329
Residence Type Rent				Present Address Urbanization Code 	
Previous Address Line 1 1612 BRIARCLIFF		Time at Previous Address Yr Mo		Preferred Email ishimwerubera@gmail.com	
Previous Address Line 2 		City Atlanta	State GA	ZIP 30306	
Home Phone (470) 455-4648		Mobile Phone (470) 455-4648		Other Phone 	

Landlord Name/Mortgage Co. 		Landlord/Mortgage Phone Number 		Monthly Rent/Mortgage Payment \$500.00	
Current Employment Title Big Data Engineer		Employment Status EmployedFullTime		Employment Type 	
Current Employer Tech Consulting				Gross Monthly Salary (Current Job) \$5,600.00	
Current Employer Address 		City, State, Zip Atlanta, GA 30339		Time at Current Job 0 Yr 3 Mo	
Current Employer Phone (470) 455-4648		Business Email Address 			
Secondary Employer Name (if applicable) 				Gross Monthly Salary (Secondary Job) 	
Secondary Employer Address 		City 	State 	Zip 	Secondary Employer Phone
Previous Employer Emory University		Previous Employer Phone 		Time at Previous Job 1 Yr 0 Mo	
Previous Employer Address 					
Nearest Relative - Name and Address ishimwe patrick					
Relationship 		Phone (470) 530-6656			
Additional Reference - Name Robert Ngabbo Mugisha		Address 			Phone (404) 673-3500

Alimony, child support, or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit amount.

Gross Income \$5,600.00	Income Received 	Other Income Source Student Loan	Other Income \$2,000.00	Other Income Received 	Monthly Support/Alimony Received
Bank Name 			Bank Account Type Code 		
Creditor Reference - Name / Address 			Creditor Balance 	Creditor Monthly Payment 	
Company Financing Auto Loan Westlake Financial		Previous Auto Loan Acct # 		Previous Auto Loan Balance 	Previous Auto Loan Monthly Payment

Credit Application: Co-Applicant

Title (optional) Last Name		First	Initial	Suffix	Date of Birth	Soc. Sec. #
Present Address Line 1			Time at Present Address		Driver's License # / Gov't Issued ID	
Present Address Line 2		City	County		State	ZIP
Residence Type					Present Address Urbanization Code	
Previous Address Line 1		Time at Previous Address		Preferred Email		
Previous Address Line 2		City	State		ZIP	
Home Phone		Mobile Phone			Other Phone	

Landlord Name/Mortgage Co.		Landlord/Mortgage Phone Number			Monthly Rent/Mortgage Payment	
Current Employment Title		Employment Status			Employment Type	
Current Employer					Gross Monthly Salary (Current Job)	
Current Employer Address		City, State, Zip			Time at Current Job	
Current Employer Phone		Business Email Address				
Secondary Employer Name (if applicable)					Gross Monthly Salary (Secondary Job)	
Secondary Employer Address		City	State	Zip	Secondary Employer Phone	Time at Secondary Job
Previous Employer				Previous Employer Phone	Time at Previous Job	
Previous Employer Address						
Nearest Relative - Name and Address						
Relationship		Phone				
Additional Reference - Name		Address			Phone	

Alimony, child support, or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit amount.

Gross Income	Income Received	Other Income Source	Other Income	Other Income Received	Monthly Support/Alimony Received
Bank Name				Bank Account Type Code	
Creditor Reference - Name / Address				Creditor Balance	Creditor Monthly Payment
Company Financing Auto Loan		Previous Auto Loan Acct #		Previous Auto Loan Balance	Previous Auto Loan Monthly Payment

NOTICES

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

Maine Residents. You have the right to select the agent and insurer to be used for any type of insurance required in connection with this credit transaction, including the right to choose an insurance agent or broker, whether or not that agent or broker is affiliated with us.

We shall not interfere, either directly or indirectly, with this right of choice of an agent and of an insurer. Your choice of a particular insurance agent or broker will not affect our credit decision or credit terms in any way, as long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements such as the solvency and assessment policies of the insurer and its ability to service the policy.

New Hampshire Residents. If this is an application for a balloon retail sales contract, applicants are entitled, upon request, to receive a written estimate of the monthly payment for a balloon payment refinancing in accordance with the creditor's current refinancing programs prior to entering into a balloon contract.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The 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. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Wisconsin Residents. MARITAL PROPERTY AGREEMENT NOTICE: No provision of any marital property agreement, unilateral statement under Wisconsin Statutes Section 766.59 or court decree under Wisconsin Statutes Section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

The following is for Wisconsin residents only:

Applicant is ☐ married ☐ unmarried (includes single, divorced or widowed) ☐ separated.

If married or separated, and Applicant's spouse is not a joint applicant, such spouse's name is and address is

Waiver of Notice by Non-Joint Applicant Spouse: I agree to waive notice of any extension of credit in connection with this application.

Signature of Non-Joint Applicant Spouse

Date

Joint Credit Intention Signature

By signing below, the applicant and the co-applicant below hereby acknowledge that there is an intention to apply for joint credit:

Applicant: (if applicable): _____ Date: 12/7/2024
David Ishimwe Ruberamtwe

Co-Applicant (if applicable): _____ Date: _____

By signing this application:

I authorize Dealer and any finance company, bank or other financial institution to which the Dealer submits my application ("you") to investigate my credit and employment history and obtain credit reports in order to evaluate this application or for any other legitimate purpose in connection with this application. I authorize you to contact any listed references that I have provided on this application both for the purposes of evaluating my creditworthiness and for servicing purposes after my loan has been funded in order to obtain my location information.

I further authorize you to forward my application and all related information to other creditors for evaluation as a method of effectuating my request for credit.

If an account is created, I authorize you to obtain credit reports, from time to time as you wish, for the purpose of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

Monitoring, Recording, and Collection Communications

I agree that you, your affiliates, agents and service providers may monitor and record telephone calls regarding my account to assure the quality of your service or for other reasons. I also expressly consent and agree to you, your affiliates, agents and service providers using written, electronic or verbal means to contact me as the law allows. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. I agree you, your affiliates, agents and service providers may do so using any e-mail address or any telephone number I provide, including a number for a cellular phone or other wireless device, regardless of whether I incur charges as a result.

I certify that I have read and agree to the terms of this application and that the information in it is complete and true. If I sign this credit application electronically, I intend that process to be my electronic signature on an electronic application, acknowledge receipt of all disclosures provided on the credit application, and give my authorization and consent to the recipient(s) of this application to take the actions identified in the credit application.

Credit Application Signature

Applicant:

<small>eSigned By:</small> <i>David Ishimwe Ruberamtwe</i> <small>Dec 07, 2024 11:25:08 AM PST</small>
--

 Date: 12/7/2024
David Ishimwe Ruberamtwe

Co-Applicant (if applicable): _____ Date: _____

Marketing Consent

Applicant: by signing below, I authorize you and your affiliates to deliver or cause to be delivered, to the phone numbers I have provided in the credit application or in the future, advertisements and telemarketing calls using an auto dialer or an artificial or prerecorded voice. I further acknowledge that my consent is not required as a condition of applying for or receiving an extension of credit.

Applicant:

<small>eSigned By:</small> <i>David Ishimwe Ruberamtwe</i> <small>Dec 07, 2024 11:25:08 AM PST</small>
--

 Date: 12/7/2024
David Ishimwe Ruberamtwe

Co-Applicant (if applicable): by signing below, I authorize you and your affiliates to deliver or cause to be delivered, to the phone numbers I have provided in the credit application or in the future, advertisements and telemarketing calls using an auto dialer or an artificial or prerecorded voice. I further acknowledge that my consent is not required as a condition of applying for or receiving an extension of credit.

Co-Applicant (if applicable): _____ Date: _____

For Dealer Use Only:

New/Used/Demo USED	Year 2021	Make Hyundai	Model Kona	VIN KM8K1CAA2MU645600	Mileage 70366	Book Value \$14,075.00	
Trade In Year	Make		Model	VIN	Allowance \$0.00	Payoff \$0.00	
Cash Selling Price \$12,500.00	Net Trade \$0.00		Cash Down \$5,000.00	Products & Fees \$418.00	Amount Financed \$8,813.93	Term 66	Rate 27.39%

Your Credit Score and the Price You Pay for Credit

Risk-Based Pricing Notice - Exception Form for Credit not Secured by Residential Real Property

Seller Name and Address

V&V Automotive Group LLC
100 Scott Dr SE
Marietta, GA 30067

Buyer Name and Address

David Ishimwe Ruberamtwe
1430 Willow lake drive ne, Unit T
Atlanta, GA 30329
(470) 455-4648

Date

12/7/2024

Transaction Number

App# 97489441

Your Credit Score**Your credit score**

-1

Source: Equifax

Date: 12/7/2024

Understanding Your Credit Score**What you should know about credit scores**

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

How we use your credit score

Your credit score can affect whether you can get credit and how much you will have to pay for that credit.

The range of scores

Scores range from a low of 300 to a high of 850.

Generally, the higher your score, the more likely you are to be offered better credit terms.

How your score compares to the scores of other consumers

Your credit score ranks higher than 0 percent of U.S. consumers.

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report—</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

eSigned By: _____

David Ishimwe Ruberomitwe

Dec 07, 2024 11:25:36 AM PST

Retail Installment Contract and Security Agreement

Seller Name and Address

V&V Automotive Group LLC
100 Scott Dr SE
Marietta, GA 30067

Buyer(s) Name(s) and Address(es)

David Ishimwe Ruberamtwe
1430 Willow lake drive ne, Unit T
Atlanta, GA 30329

Summary

No. App# 97489441 - V# 2
Date 12/7/2024

☐ Business, commercial or agricultural purpose Contract.

Truth-In-Lending Disclosure

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 when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
27.390 %	\$ 8329.57	\$ 8813.93	\$ 17143.50	\$ 5000.00
				\$ 22143.50

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
66	\$ 259.75	Monthly, Beginning 01/06/25
	\$	

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of the lesser of 5% of the unpaid amount of the payment due or \$50.00.

Prepayment. If you pay off this Contract early, you ☐ may ☒ will not have to pay a Minimum Finance Charge.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Description of Property

Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
2021	Hyundai	Kona	SUV	KM8K1CAA2MU645600	70366
Other:					
<input type="checkbox"/> New <input checked="" type="checkbox"/> Used <input type="checkbox"/> Demo					

Description of Trade-In

N/A

Conditional Delivery

☐ **Conditional Delivery.** If checked, you agree that the following agreement regarding securing financing ("Agreement") applies: _____

_____. The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.

Sales Agreement

Payment. You promise to pay us the principal amount of \$ 8813.93 plus finance charges accruing on the unpaid balance at the rate of 27.39 % per year from the date of this Contract

until maturity. After maturity, or after you default and we demand payment, we will charge finance charges on the unpaid balance at 27.39 % per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the *Truth-In-Lending Disclosure*. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

Down Payment. You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the *Itemization of Amount Financed*.

☐ You agree to make deferred down payments as set forth in your Payment Schedule.

☐ **Additional Charge.** You agree to pay an additional charge of \$ N/A that will be ☐ paid in cash. ☐ financed over the term of the Contract.

☐ **Minimum Finance Charge.** You agree to pay a minimum finance charge of \$ N/A if you pay this Contract in full before we have earned that much in finance charges.

Itemization of Amount Financed

a. **Cash Price** of Vehicle, etc. (incl. tax of \$ 895.93) \$ 13395.93
b. Trade-in allowance \$ N/A
c. Less: Amount owing, paid to (includes k): \$ N/A
d. Net trade-in (b-c; if negative, enter \$0 here and enter the amount on line k) \$ N/A
e. Cash payment \$ 5000.00
f. Manufacturer's rebate \$ N/A
g. Deferred down payment \$ N/A
h. Other down payment (describe) \$ N/A
i. **Down Payment** (d+e+f+g+h) \$ 5000.00
j. **Unpaid balance of Cash Price** (a-i) \$ 8395.93
k. Financed trade-in balance (see line d) \$
l. Paid to public officials, including filing fees \$ 119.00
m. Insurance premiums paid to insurance company(ies) \$ N/A
n. Service Contract, paid to: \$ N/A
o. To: Doc Fee \$ 299.00
p. To: \$ N/A
q. To: \$ N/A
r. To: \$ N/A
s. To: \$ N/A
t. To: \$ N/A
u. To: \$ N/A
v. To: \$ N/A
w. To: \$ N/A
x. To: \$ N/A
y. **Total Other Charges/Amts Paid** (k thru x) \$ 418.00
z. **Prepaid Finance Charge** \$ N/A
aa. **Amount Financed** (j+y-z) \$ 8813.93

We may retain or receive a portion of any amounts paid to others.

[This area intentionally left blank.]

Insurance Disclosures

Credit Insurance. Credit life and credit disability (accident and health) are not required to obtain credit and are not a factor in the credit decision. We will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below **only** the coverages you have chosen to purchase.

Credit Life

☐ Single ☐ Joint ☒ None

Premium \$ N/A Term _____

Insured _____

Credit Disability

☐ Single ☐ Joint ☒ None

Premium \$ N/A Term _____

Insured _____

Your signature below means you want (only) the insurance coverage(s) quoted above. If "None" is checked, you have declined the coverage we offered.

N/A

By: DOB

N/A

By: DOB

N/A

By: DOB

Property Insurance. You must insure the Property. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ N/A. If you get insurance from or through us you will pay \$ N/A for 0 months of coverage.

This premium is calculated as follows:

☐ \$ N/A Deductible, Collision Cov. \$ N/A

☐ \$ N/A Deductible, Comprehensive \$ N/A

☐ Fire-Theft and Combined Additional Cov. \$ N/A

☐ _____ \$ N/A

Liability insurance coverage for bodily injury and property damage caused to others is not included in this Contract unless checked and indicated.

☐ **Single-Interest Insurance.** You must purchase single-interest insurance as part of this sale transaction. You may purchase the coverage from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$ N/A for _____ of coverage.

Additional Protections

You may buy any of the following voluntary protection plans. They are not required to obtain credit, are not a factor in the credit decision, and are not a factor in the terms of the credit or the related sale of the Vehicle. The voluntary protections will not be provided unless you sign and agree to pay the additional cost.

Your signature below means that you want the described item and that you have received and reviewed a copy of the contract(s) for the product(s). If no coverage or charge is given for an item, you have declined any such coverage we offered.

☐ **Service Contract**

Term _____
Price \$ N/A
Coverage _____

☐ **Gap Waiver or Gap Coverage**

Term _____
Price \$ N/A
Coverage _____

☐ _____
Term _____
Price \$ _____
Coverage _____

eSigned By:

David Ishimwe Ruberamitwe

Dec 07, 2024 11:30:16 AM PST

12/7/2024

By: David Ishimwe Ruberamitwe

Date

By:

Date

By:

Date

Additional Terms of the Sales Agreement

Definitions. "Contract" refers to this Retail Installment Contract and Security Agreement. The pronouns "you" and "your" refer to each Buyer signing this Contract, and any guarantors, jointly and individually. The pronouns "we", "us" and "our" refer to the Seller and any entity to which it may transfer this Contract. "Vehicle" means each motor vehicle described in the *Description of Property* section. "Property" means the Vehicle and all other property described in the *Description of Property* and *Additional Protections* sections.

Purchase of Property. You agree to purchase the Property from Seller, subject to the terms and conditions of this Contract. Seller will not make any repairs or additions to the Vehicle except as noted in the *Description of Property* section.

You have been given the opportunity to purchase the Property and described services for the Cash Price or the Total Sale Price. The "Total Sale Price" is the total price of the Property if you buy it over time.

General Terms. The Total Sale Price shown in the *Truth-In-Lending Disclosure* assumes that all payments will be made as scheduled. The actual amount you will pay will be more if you pay late and less if you pay early.

We do not intend to charge or collect, and you do not agree to pay, any finance charge or fee that is more than the maximum amount permitted for this sale by state or federal law. If you pay a finance charge or fee that exceeds that maximum amount, we will first apply the excess amount to reduce the principal balance and, when the principal has been paid in full, refund any remaining amount to you.

You understand and agree that some payments to third parties as a part of this Contract may involve money retained by us or paid back to us as commissions or other remuneration.

You agree that the Property will not be used as a dwelling.

Prepayment. You may prepay this Contract in full or in part at any time. See *Minimum Finance Charge* section. Any partial prepayment will not excuse any later scheduled payments. If we get a refund of any unearned insurance premiums that you paid, you agree that we may subtract the refund from the amount you owe, unless otherwise provided by law.

Returned Payment Charge. If you make any payment required by this Contract that is returned or dishonored, you agree to pay a fee of \$30.00 or 5% of the face amount of the instrument, whichever is greater, plus the amount of any fees charged to the holder of the instrument by a bank or financial institution as a result of the instrument not being honored, after we provide any demand or notice required by law.

Governing Law and Interpretation. This Contract is governed by the law of Georgia and applicable federal law and regulations.

If any section or provision of this Contract is not enforceable, the other terms will remain part of this Contract. You authorize us to correct any clerical error or omissions in this Contract or in any related document.

Name and Location. Your name and address set forth in this Contract are your exact legal name and your principal residence. You will provide us with at least 30 days notice before you change your name or principal residence.

Telephone Monitoring and Calling. You agree that we may from time to time monitor and record telephone calls made or received by us or our agents regarding your account to assure the quality of our service. In order for us to service the account or to collect any amounts you may owe, and subject to applicable law, you agree that we may from time to time make calls and send text messages to you using prerecorded/artificial voice messages or through the use of an automatic dialing device at any telephone number you provide to us in connection with your account, including a mobile telephone number that could result in charges to you.

Default. You will be in default on this Contract if any one of the following occurs (except as prohibited by law):

- ◆ You fail to perform any obligation that you have undertaken in this Contract.
- ◆ We, in good faith, believe that you cannot, or will not, pay or perform the obligations you have agreed to in this Contract.

If you default, you agree to pay our costs for collecting amounts owing, including court costs and fees for repossession, repair, storage and sale of the Property securing this Contract. You also agree to pay reasonable attorneys' fees after default and referral to an attorney not a salaried employee of ours. The maximum attorneys' fees you will pay will be 15% of the amount you owe.

If an event of default occurs as to any of you, we may exercise our remedies against any or all of you.

Remedies. If you are in default on this Contract, we have all of the remedies provided by law and this Contract. Those remedies include:

- ◆ We may require you to immediately pay us, subject to any refund required by law, the remaining unpaid balance of the amount financed, finance charges and all other agreed charges.
- ◆ We may pay taxes, assessments, or other liens or make repairs to the Property if you have not done so. We are not required to do so. You will repay us that amount immediately. That amount will earn finance charges from the date we pay it at the post-maturity rate described in the *Payment* section until paid in full.
- ◆ We may require you to make the Property available to us at a place we designate that is reasonably convenient to you and us.
- ◆ We may immediately take possession of the Property by legal process or self-help, but in doing so we may not breach the peace or unlawfully enter onto your premises.
- ◆ We may then sell the Property and apply what we receive as provided by law to our reasonable expenses and then toward what you owe us.
- ◆ Except when prohibited by law and after we provide any required notices, we may sue you for additional amounts if the proceeds of a sale do not pay all of the amounts you owe us.

By choosing any one or more of these remedies, we do not give up our right to later use another remedy. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again.

You agree that if any notice is required to be given to you of an intended sale or transfer of the Property, notice is reasonable if mailed to your last known address, as reflected in our records, at least 10 days before the date of the intended sale or transfer (or such other period of time as is required by law).

You agree that we may take possession of personal property left in or on the Property securing this Contract and taken into possession as provided above. You may have a right to recover that property, and we will give you any notice(s) required by law before we dispose of the property.

If the Property has an electronic tracking device, you agree that we may use the device to find the vehicle.

Obligations Independent. Each person who signs this Contract agrees to pay this Contract according to its terms. This means the following:

- ◆ You must pay this Contract even if someone else has also signed it.
- ◆ We may release any co-buyer or guarantor and you will still be obligated to pay this Contract.
- ◆ We may release any security and you will still be obligated to pay this Contract.
- ◆ If we give up any of our rights, it will not affect your duty to pay this Contract.
- ◆ If we extend new credit or renew this Contract, it will not affect your duty to pay this Contract.

Warranty. Warranty information is provided to you separately.

Security Agreement

Security. To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessions, attachments, accessories, and equipment placed in or on the Vehicle and in all other Property. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

Duties Toward Property. By giving us a security interest in the Property, you represent and agree to the following:

- ◆ You will defend our interests in the Property against claims made by anyone else. You will keep our claim to the Property ahead of the claim of anyone else. You will not do anything to change our interest in the Property.
- ◆ You will keep the Property in your possession and in good condition and repair. You will use the Property for its intended and lawful purposes.
- ◆ You agree not to remove the Property from the U.S. without our prior written consent.
- ◆ You will not attempt to sell the Property, transfer any rights in the Property, or grant another lien on the Property without our prior written consent.
- ◆ You will pay all taxes and assessments on the Property as they become due.
- ◆ You will notify us with reasonable promptness of any loss or damage to the Property.
- ◆ You will provide us reasonable access to the Property for the purpose of inspection. Our entry and inspection must be accomplished lawfully, and without breaching the peace.

Agreement to Provide Insurance. You agree to provide property insurance on the Property protecting against loss and physical damage and subject to a maximum deductible amount indicated in the *Insurance Disclosures* section, or as we will otherwise require. You will name us as loss payee on any such policy. Generally, the loss payee is the one to be paid the policy benefits in case of loss or damage to the Property. In the event of loss or damage to the Property, we may require additional security or assurances of payment before we allow insurance proceeds to be used to repair or replace the Property. You agree that if the insurance proceeds do not cover the amounts you still owe us, you will pay the difference. You will keep the insurance in full force and effect until this Contract is paid in full.

If you fail to obtain or maintain this insurance, or name us as loss payee, we may obtain insurance to protect our interest in the Property. This insurance may be written by a company other than one you would choose. It may be written at a rate higher than a rate you could obtain if you purchased the property insurance required by this Contract. We will add the premium for this insurance to the amount you owe us. Any amount we pay will be due immediately. This amount will earn finance charges from the date paid at the post-maturity rate described in the *Payment* section until paid in full.

Gap Waiver or Gap Coverage. In the event of theft or damage to the Vehicle that results in a total loss, there may be a gap between the amount due under the terms of the Contract and the proceeds of your insurance settlement and deductibles. You are liable for this difference. You have the option of purchasing Gap Waiver or Gap Coverage to cover the gap liability, subject to any conditions and exclusions in the Gap Waiver or Gap Coverage agreements.

Arbitration Provision

PLEASE READ CAREFULLY! By agreeing to this Arbitration Provision you are giving up your right to go to court for claims and disputes arising from this Contract:

- ◆ **EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND US DECIDED BY ARBITRATION, AND NOT BY A COURT OR BY JURY TRIAL.**
- ◆ **YOU GIVE UP ANY RIGHT THAT YOU MAY HAVE TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN ANY CLASS ACTION OR CLASS ARBITRATION AGAINST US IF A DISPUTE IS ARBITRATED.**
- ◆ **IN ARBITRATION, DISCOVERY AND RIGHTS TO APPEAL ARE GENERALLY MORE LIMITED THAN IN A JUDICIAL PROCEEDING, AND OTHER RIGHTS THAT YOU WOULD HAVE IN COURT MAY NOT BE AVAILABLE.**

You or we (including any assignee) may elect to resolve any Claim by neutral, binding arbitration and not by a court action. "Claim" means any claim, dispute or controversy between you and us or our employees, agents, successors, assigns or affiliates arising from or relating to: 1. the credit application; 2. the purchase of the Property; 3. the condition of the Property; 4. this Contract; 5. any insurance, maintenance, service or other contracts you purchased in connection with this Contract; or 6. any related transaction, occurrence or relationship. This includes any Claim based on common or constitutional law, contract, tort, statute, regulation or other ground. To the extent allowed by law, the validity, scope and interpretation of this Arbitration Provision are to be decided by neutral, binding arbitration.

If either party elects to resolve a Claim through arbitration, you and we agree that no trial by jury or other judicial proceeding will take place. Instead, the Claim will be arbitrated on an individual basis and not on a class or representative basis.

The party electing arbitration may choose either of the following arbitration organizations and its applicable rules, provided it is willing and able to handle the arbitration: American Arbitration Association, 1633 Broadway, Floor 10, New York, NY 10019 (www.adr.org) or JAMS, 1920 Main Street, Suite 300 Irvine, CA 92614 (www.jamsadr.com), or it may choose any other reputable arbitration organization and its rules to conduct the arbitration, subject to the other party's approval. The parties can get a copy of the organization's rules by contacting it or visiting its website. If the chosen arbitration organization's rules conflict with this Arbitration Provision, the terms of this Arbitration Provision will govern the Claim. However, to address a conflict with the selected arbitration organization's rules, the parties may agree to change the terms of this Arbitration Provision by written amendment signed by the parties. If the parties are not able to find or agree upon an arbitration organization that is willing and able to handle the arbitration, then the arbitrator will be selected pursuant to 9 U.S. Code Sections 5 and 6.

The arbitration hearing will be conducted in the federal district where you reside unless you and we otherwise agree. Or, if you and we agree, the arbitration hearing can be by telephone or other electronic communication. The arbitration filing fee, arbitrator's compensation and other arbitration costs will be paid in the amounts and by the parties according to the rules of the chosen arbitration organization. Some arbitration organizations' rules require us to pay most or all of these amounts. If the rules of the arbitration organization do not specify how fees must be allocated, we will pay the filing fee, arbitrator's compensation, and other arbitration costs up to \$5,000, unless the law requires us to pay more. Each party is responsible for the fees of its own attorneys, witnesses, and any related costs, if any, that it incurs to prepare and present its Claim or response. In limited circumstances, the arbitrator may have the authority to award payment of certain arbitration costs or fees to a party, but only if the law and arbitration organization rules allow it.

An arbitrator must be a lawyer with at least ten (10) years of experience and familiar with consumer credit law or a retired state or federal court judge. The arbitration will be by a single arbitrator. In making an award, an arbitrator shall follow governing substantive law and any applicable statute of limitations. The arbitrator will decide any dispute regarding the arbitrability of a Claim. An arbitrator has the authority to order specific performance, compensatory damages, punitive damages, and any other relief allowed by applicable law. An arbitrator's authority to make awards is limited to awards to you or us alone. Claims brought by you against us, or by us against you, may not be joined or consolidated in arbitration with claims brought by or against someone other than you, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration.

Any arbitration award shall be in writing, shall include a written reasoned opinion, and will be final and binding subject only to any right to appeal under the Federal Arbitration Act ("FAA"), 9 U.S. Code Sections 1, et seq. Any court having jurisdiction can enforce a final arbitration award. You and we agree that this Arbitration Provision is governed by the FAA to the exclusion of any different or inconsistent state or local law.

You or we can do the following without giving up the right to require arbitration: seek remedies in small claims court for Claims within the small claims court's jurisdiction, or seek judicial provisional remedies. If a party does not exercise the right to elect arbitration in connection with any particular Claim, that party still can require arbitration in connection with any other Claim.

This Arbitration Provision survives any (i) termination, payoff, assignment or transfer of this Contract, (ii) any legal proceeding by you or us to collect a debt owed by the other, and (iii) any bankruptcy proceeding in which you or we are the debtor. With but one exception, if any part of this Arbitration Provision is deemed or found to be unenforceable for any reason, the remainder of this Arbitration Provision will remain in full force and effect. The one exception is that if a finding of partial unenforceability would allow arbitration to proceed on a class-wide basis, then this Arbitration Provision will be unenforceable in its entirety.

PROCESS TO REJECT THIS ARBITRATION PROVISION. You may reconsider and reject your approval of this Arbitration Provision by sending a written notice to the Assignee (identified in the Assignment section) or if there is no Assignee, then to Seller. The notice must be postmarked within 30 days of the date you signed this Contract. It simply needs to state your decision to reject the Arbitration Provision in this Contract and include your signature. It must also provide your name, Seller's name and the date of this Contract. **Rejecting this Arbitration Provision will NOT affect the terms under which we will finance and sell the Property to you or any other terms of this Contract, except that the Arbitration Provision will not apply.**

CAUTION: It is important that you read this Arbitration Provision thoroughly before you sign this Contract. By signing this Contract, you acknowledge that you read, understand and agree to this Arbitration Provision. If you do not understand this Arbitration Provision, do not sign this Contract; instead ask your lawyer. If you approve this Arbitration Provision, you have an additional 30 days after signing to reconsider and reject your approval, as described above. If you use that process to reject, this Arbitration Provision will not be a part of this Contract, but the rest of this Contract will still be binding and effective.

[This area intentionally left blank.]

Notices

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.

If you are buying a used vehicle: 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.

Sí compra un vehículo usado: La información que ve adherida en la ventanilla forma parte de éste contrato. La información contenida en el formulario de la ventanilla prevalece por sobre toda otra disposición en contrario incluida en el contrato de compraventa.

Third Party Agreement

(This section applies ONLY to a person who will have an ownership interest in the Property but is NOT a Buyer obligated to pay this Contract ("Third Party Owner").)

In this section only, "you" means only the person signing this section.

By signing below you agree to give us a security interest in the Property described in the *Description of Property* section. You also agree to the terms of this Contract except that you will not be liable for the payments it requires. Your interest in the Property may be used to satisfy the Buyer's obligation. You agree that we may renew, extend or change this Contract, or release any party or Property without releasing you from this Contract. We may take these steps without notice or demand upon you.

You acknowledge receipt of a completed copy of this Contract.

N/A

12/7/2024

By:

Date

Signature of Third Party Owner (NOT the Buyer)

[This area intentionally left blank.]

Arbitration Provision and Process to Remove

This Contract contains an Arbitration Provision that affects your rights. By signing this Contract, you agree that either of us may request and require the other to resolve disputes or claims through arbitration instead of a lawsuit. The Arbitration Provision includes a process you can follow in the next 30 days if you reconsider and want to reject the Arbitration Provision.

By initialing this section, you confirm that you read, understand and agree to the Arbitration Provision in this Contract, including the process to reject it.

Buyer initials: DI

Acknowledgment for Electronic Signatures

☒ **Electronic Signature Acknowledgment.** You agree that (i) you viewed and read this entire Contract before signing it, (ii) you signed this Contract with one or more electronic signatures, (iii) you intend to enter into this Contract and your electronic signature has the same effect as your written ink signature, (iv) you received a paper copy of this Contract after it was signed, and (v) the authoritative copy of this Contract shall reside in a document management system held by Seller in the ordinary course of business. You understand that Seller may transfer this Contract to another company in the electronic form or as a paper version of that electronic form which would then become the authoritative copy. Seller or that other company may enforce this Contract in the electronic form or as a paper version of that electronic form. You may enforce the paper version of the Contract copy that you received.

Signature Notices

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.

Signatures

Entire Agreement. Your and our entire agreement is contained in this Contract. There are no unwritten agreements regarding this Contract. Any change to this Contract must be in writing and signed by you and us.

eSigned By: David Ishimwe Ruberomitwe 12/7/2024
By: David Ishimwe Ruberomitwe Date

By: _____ Date

By: _____ Date

[This area intentionally left blank.]

Notice to Buyer. 1. Do not sign this Contract before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the Contract you sign.

By signing below, you agree to the terms of this Contract. You received a copy of this Contract and had a chance to read and review it before you signed it.

Buyer

eSigned By: David Ishimwe Ruberomitwe 12/7/2024
By: David Ishimwe Ruberomitwe Date

By: _____ Date

By: _____ Date

Seller V&V Automotive Group LLC

eSigned By: Vaughan Cambridge 12/7/2024
By: _____ Date

Assignment. This Contract and Security Agreement is assigned to Westlake Financial

4751 Wilshire Blvd. Suite 100 Los Angeles CA 90010

the Assignee, phone (800) 641-6700. This assignment is made under the terms of a separate agreement made between the Seller and Assignee.

☐ This Assignment is made with recourse.

Seller V&V Automotive Group LLC

eSigned By: Vaughan Cambridge 12/7/2024
By: _____ Date

Buyer's Order

Dealer/Seller Name and Address
V&V Automotive Group LLC
100 Scott Dr SE
Marietta, GA 30067

(678) 403-1346

Buyer/Co-Buyer Name(s) and Address(es)
David Ishimwe Ruberamtwe
1430 Willow lake drive ne, Unit T
Atlanta, GA 30329
(470) 455-4648

ishimwerubera@gmail.com

Date 12/7/2024

Stock No. 302

Salesperson Vaughan Cambridge

App No.

Contract No. App# 97489441 - V# 2

Vehicle Information

☐ New ☒ Used ☐ Demo
Year 2021 Lic. No.
Make Hyundai Odometer Reading 70366
Model Kona Color Silver
Body Style SUV
VIN KM8K1CAA2MU645600
Other

Insurance Information

Buyer has arranged insurance on the motor vehicle.
Insurance Company
Policy No.

Trade-In Information

Trade-in 1

Year Lic. No.
Make Odometer Reading
Model Color
Body Style
VIN
Lienholder Name
Address

Phone Payoff N/A
Payoff good through
Approved

Trade-in 2

Year Lic. No.
Make Odometer Reading
Model Color
Body Style
VIN
Lienholder Name
Address

Phone Payoff N/A
Payoff good through
Approved

Itemization of Sale

1. Vehicle Sales Price	\$ 12500.00
2. Ad Valorem Tax	\$ 895.93
3. (Other Tax)	\$
4. Subtotal (Add lines 1 + 2 + 3)	\$ 13395.93
Title, License, Taxes & Other Fees	
5. ETR	\$ N/A
6. Registration	\$ 99.00
7. Title	\$ 20.00
8. Doc Fee	\$ 299.00
9.	\$
10.	\$
11.	\$
12.	\$ N/A
13.	\$ N/A
14.	\$ N/A
15. Total Other Fees (Add lines 5 through 14)	\$ 418.00
Additional Products	
16.	\$ N/A
17.	\$ N/A
18.	\$ N/A
19.	\$ N/A
20.	\$ N/A
21.	\$ N/A
22.	\$ N/A
23.	\$ N/A
24. Total Products (Add lines 16 through 23)	\$ N/A
25. Cash Sale Price (Add lines 4 + 15 + 24)	\$ 13813.93
26. Trade-in Allowance	\$ N/A
27. Less Payoff	\$ N/A
28. Net Trade Allowance (Line 26-27)	\$ N/A
29. Cash Down Payment	\$ 5000.00
30. Deferred Down Payment	\$ N/A
31. Total Down Payment (Add Lines 28 + 29 + 30)	\$ 5000.00
32. Total Balance Due (Line 25-31)	\$ 8813.93

eSigned By: David Ishimwe Ruberamtwe
Dec 07, 2024 11:30:55 AM PST

Additional Terms

Definitions. *Contract* refers to this *Buyer's Order*. The pronouns *you* and *your* refer to each Buyer signing this Contract. The pronouns *we*, *us* and *our* refer to the Dealer/Seller. *Vehicle* means the motor vehicle described in the *Vehicle Information* section. *Trade-in Vehicle(s)* refers to the vehicle described in the *Trade-in Information* section that is being traded to the Dealer/Seller as part of this transaction. *Manufacturer* refers to the entity that manufactured the Vehicle.

Agreement to Purchase. You agree to buy the Vehicle from us for the price stated in this Contract. You agree to sign any documents necessary to complete this transaction. Unless you have cancelled this Contract under the condition described in the *Manufacturer* section, if you refuse to take delivery of the Vehicle, we can keep any deposits you have made to us, and you will be liable to us for all of our damages and expenses in connection herewith, including but not limited to reasonable attorneys' fees.

You represent that you are of legal age and have legal capacity to enter into this Contract.

Manufacturer. We are not an agent of the Manufacturer. Manufacturer can change the price, design or standard features of the Vehicle at any time without notice. If we cannot obtain the Vehicle from the Manufacturer at the price in effect as of the date of this Contract, or if we cannot obtain the agreed upon product from the Manufacturer, you or we can cancel this Contract.

If you cancel this Contract under the terms of this section, we will refund to you any amounts you have paid to us. If you have delivered a Trade-in Vehicle to us, we will return it to you. If we have already sold the Trade-in Vehicle, we will pay you the trade-in allowance after adjusting for any payoff to a lienholder.

Insurance. The insurance information you have given us is accurate.

Trade-in Vehicle. You will transfer title to the Trade-in Vehicle to us free of all liens except those noted on this Contract. You give permission to us to contact the lienholder(s) for payoff information. If the payoff information that we obtain from the lienholder(s) differs from the amount disclosed in this Contract, you agree to pay the difference to us if the actual amount of the balance owed is greater than the amount listed in this Contract. If the actual amount of the balance owed is less than the amount listed in this Contract, then we will pay you the difference.

If you do not deliver the Trade-in Vehicle to us at the time of the initial appraisal, we may reappraise the Trade-in Vehicle when it is delivered to us. If the reappraised value is lower than the original appraisal, you can cancel this transaction as long as you have not taken delivery of the Vehicle.

You represent that (a) you are the sole true and lawful owner of the Trade-in Vehicle, (b) the Trade-in Vehicle has never been titled under any state or federal "brand" such as "defective," "rebuilt," "salvage," "flood," etc., (c) the mileage of the Trade-in Vehicle shown in this Contract is the actual mileage of the Trade-in Vehicle, (d) all emission control equipment is on the Trade-in Vehicle and is in satisfactory working order, and (e) the Trade-in Vehicle has not been damaged by collision or other event and repaired. If any of these representations are not true, we may elect to cancel the transaction. We may also choose to reappraise the Trade-in Vehicle and adjust the Total Balance Due instead of cancelling the transaction. You agree to immediately pay us the difference.

Retail Installment Contract. In the event that you and we enter into a retail installment contract for the financing of the purchase of the Vehicle, the terms of the retail installment contract will control any inconsistencies between this Contract and the retail installment contract.

Vehicle Inspection. You are purchasing the Vehicle based upon your personal inspection, and are not relying upon any opinion, statement, promise or representation of the salesperson, or any other of our employees that is not contained in the written agreements you are signing today.

Vehicle Condition. You understand that the Vehicle may have sustained prior body damage and may have undergone prior mechanical repairs during or after its manufacture, during or after transit to us or while in the possession of prior owners or operators.

eSigned By:

David Ishimwe Ruberamtwe

Dec 07, 2024 11:30:55 AM PST

12/7/2024

Warranty Information

Warranty. We make no express or implied warranties. Except as required by law, we make no implied warranty of merchantability and no warranty that the Vehicle is fit for a particular purpose. We sell the Vehicle AS IS - NOT EXPRESSLY WARRANTED OR GUARANTEED, WITH ALL FAULTS.

If this is a new Vehicle, the Vehicle is subject to a standard written manufacturer's warranty. This warranty is made by the manufacturer and not by us.

Used Car Buyer Notice. If you are buying a used vehicle, 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.

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.

Notices

☐ You understand that the balance owed on the Trade-in exceeds the Trade-in Allowance and that as a result the Total Balance Due has been increased by this \$ N/A of negative equity.

Signatures

This agreement is not binding upon the Dealer\Seller until it is signed by an authorized representative of the Dealer\Seller.

By signing below, you agree to the terms of this Contract. You received a copy of this Contract and had a chance to read and review it before you signed it. This is the complete agreement; there are no other written or oral agreements.

☐ A separate Arbitration Agreement is a part of this Contract.

eSigned By:

David Ishimwe Ruberomitwe

Dec 07, 2024 11:30:55 AM PST

12/7/2024

David Ishimwe Ruberomitwe

Date

Date

Date

eSigned By:

Vaughan Cambridge

Dec 07, 2024 11:16:05 AM PST

12/7/2024

Dealer\Seller V&V Automotive Group LLC

Date

Westlake Financial
4751 Wilshire Blvd. Suite 100
Los Angeles, CA 90010

1104782724

ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires 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, V&V Automotive Group LLC (transferor's name, print) state that the odometer now reads 70366 (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.

- ☐ (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
- ☐ (2) I hereby certify that the odometer reading is *NOT* the actual mileage. **WARNING—ODOMETER DISCREPANCY.**

Make Hyundai
Model Kona
Body Type SUV

eSigned By: Vaughan Cambridge
Dec 07, 2024 11:16:20 AM PST

(Transferor's Signature)

V&V Automotive Group LLC
(Printed Name)

Vehicle Identification Number KM8K1CAA2MU645600
Year 2021
Date of Statement 12/7/2024

eSigned By: David Ishimwe Ruberomitwe
Dec 07, 2024 11:31:08 AM PST

(Transferee's Signature)

David Ishimwe Ruberomitwe
(Printed Name)

TRANSFEROR'S NAME AND ADDRESS

V&V Automotive Group LLC
(Printed Name)

100 Scott Dr SE
(Street or Address)

Marietta GA 30067
(City) (State) (Zip)

TRANSFEEE'S NAME AND ADDRESS

David Ishimwe Ruberomitwe
(Printed Name)

1430 Willow lake drive ne, Unit T
(Street or Address)

Atlanta GA 30329
(City) (State) (Zip)

Agreement to Provide Insurance

Seller\Lessor (Name and Address)

V&V Automotive Group LLC
100 Scott Dr SE
Marietta, GA 30067

Buyer\Lessee (Name(s) and Address(es))

David Ishimwe Ruberamtwe
1430 Willow lake drive ne, Unit T
Atlanta, GA 30329

Transaction No. 960

Date 12/7/2024

Insurance Requirements

Acknowledgment of Insurance Requirements. You have entered into a transaction with the Seller\Dealer that requires you to keep the collateral associated with the transaction insured. Your transaction documents contain the details of the insurance requirements. You agree that the Seller\Lessor (or its Assignee) has the authority to contact the insurance company for any issues related to the insurance coverage for this transaction.

Vehicle Description

Year 2021
Make Hyundai
Model Kona
VIN KM8K1CAA2MU645600
Other:

Insurance Company and Agent

Insurance Company
Policy number:
Effective from _____ to _____

Insurance Agent (Name, Address and Phone)

Coverage

<input type="checkbox"/> Collision	Deductible \$	N/A
<input type="checkbox"/> Comprehensive	Deductible \$	N/A
<input type="checkbox"/> _____	Deductible \$	_____

Loss Payee (Name and Address)

Westlake Financial
4751 Wilshire Blvd. Suite 100
Los Angeles, CA 90010

Signatures

By signing below, you acknowledge receipt of a copy of this Agreement to Provide Insurance.

X	<div><div>eSigned By: <u>David Ishimwe Ruberamtwe</u></div><div>Dec 07, 2024 11:31:14 AM PST</div></div>	12/7/2024
	David Ishimwe Ruberamtwe	Date

X	_____	Date
---	-------	------

David Ishimwe Ruberamtwe

1430 Willow lake drive ne, Unit T Atlanta GA 30329

Dealer: **V&V Automotive Group LLC**

Vehicle: **2021 Hyundai Kona**

KM8K1CAA2MU645600



Westlake MyAccount Mobile
Finance



Scan the QR Code to download our app!

Dear **David Ishimwe Ruberamtwe**

Your Vehicle Retail Installment Sales contract with (Dealer Name) for the purchase of (vehicle info) will be assigned to Westlake Financial upon funding. **Completing an email questionnaire, an online interview or a phone interview may be required to fund your vehicle purchase. Please make sure you are available to complete the interview if contacted.**

All payments must be made to Westlake Financial directly. No payments should be made to V&V Automotive Group LLC. You will receive a welcome package and monthly billing statements from Westlake Financial.

Your first payment of \$ **259.75** is due on **01/06/2025**

Payment options:

Download the Westlake MyAccount App (Best way to pay!): Register using your Account Number to make payments, receive account alerts, or sign up for Auto Pay.

Payments can be made via Checking/Savings Account or Debit cards from Visa, MasterCard, Discover, or ATM.

Depending on the state you reside in, you may be assessed a processing fee of \$5.00 by a third-party processor or Western. To find out which is applicable to you, please check your next bank statement.

Scan the QR code above to download the MyAccount App.

Mail your Payment:

Ensure to allow extra time when mailing your payment as the payment needs to be received by the due date.

Send your payment to: Westlake Financial, PO BOX 54807, Los Angeles, CA 90054-0807.

Pay by Phone:

Call (888) 739-9192. Payments can be made via Checking/Savings Account or Debit cards from Visa, MasterCard, or Discover, or ATM card by using our AI Virtual Assistant, Taylor, or a Customer Service Representative. Depending on the state you reside in, you may be assessed a processing fee of \$5.00 by a third-party processor or Westlake. To find out which is applicable to you, please check your next bank statement.

MoneyGram:

Call (800) 666-3947 for a MoneyGram location near you, or visit your local Wal-Mart, cost of fee ranges from \$2.99-\$9.95.

Use the Westlake Financial code of 2603 and provide your Westlake Financial account number or the last six digits of your vehicle's VIN.

CheckFree®:

Call (800) 676-6148 for a CheckFree location near you. You must know your Westlake account number to use this payment service.

Pay Near Me®:

You can make a payment at any 7-Eleven or CVS location (a fee may apply). Sign up for this service at paynearme.com/Westlake. You will need your Westlake account number, and your 5-digit zip code. Pay Near Me Excluded States: New Mexico, Hawaii, and Oklahoma.

Customer Name: David Ishimwe Ruberamtwe	Cosigner:	
Physical Address: 1430 Willow lake drive ne, Unit T		
City: Atlanta	State: GA	ZIP: 30329
Day Phone: (470) 455-4648	Eve Phone: (470) 455-4648	

Selling Dealership Name: **V&V Automotive Group LLC**