

CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY USING ELECTRONIC RECORDS AND SIGNATURES

You have indicated that you wish to receive, sign, or transmit documents relating to your Transaction with us electronically. We are required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. We need your consent in order to provide you this information electronically instead. We also need your general consent to use electronic records or signatures in our Transaction with you.

In this Consent, the words "we," "us," and "our" mean (i) the DEALERSHIP from whom you are purchasing or leasing your motor vehicle (the "**DEALERSHIP**") and (ii) any assignee of the financing contract or lease agreement, or the original creditor on a loan agreement (the "**FINANCING INSTITUTION**"). The words "you" and "your" mean the person giving consent as well as any co-applicants and co-owners of any product or service we provide to the person giving consent as part of this Transaction. "**Transaction**" means your application for credit, the retail installment sales contract, loan agreement, or lease agreement providing for the purchase or lease of a motor vehicle, and the review, execution, and delivery of the documents related to your purchase or lease. It also includes the purchase of all related products and services provided to you and described in the Communications. "**Communication(s)**" means each disclosure, notice, retail installment sales contract, loan agreement, lease agreement, undertaking, fee schedule, periodic statement, record, document, or other information we provide to you, or that you sign or submit or agree to at our request, in connection with the Transaction.

1. Your Consent. You (i) agree that any of the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form; and (ii) consent to receiving any of the Communications we provide to you via email, text message, or other electronic medium. We may also use electronic signatures and obtain them from you on any Communication, even if we provide you the Communications in paper form.

The Communications may be presented, executed, and delivered at the DEALERSHIP, or, for eligible online transactions, via our Signature and Document Delivery Service and Website.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

2. How to Withdraw Consent. If you decide to withdraw consent before you complete the Transaction, you may do so by selecting the "Withdraw Consent" option available on each page of the electronic signature process. The "Withdraw Consent" option will either appear on the left side of the screen, or under the action menu at the upper left corner of the screen. If you withdraw consent before the Transaction is complete, you will be required to restart the Transaction.

Your withdrawal of consent with respect to this Transaction does not affect any other consent you have given us at any other time to use electronic records and signatures, and it does not affect the legal effectiveness, validity, or enforceability of the electronic Communications that were provided to you before your withdrawal became effective.

3. How to Update Your Contact Information. It is your responsibility to provide us with accurate and complete e-mail address, mobile/cellular telephone number, and other contact information at the time of your Transaction and after the time of your Transaction, when your contact information changes. To update your information during the Transaction, please notify our representative assisting you with your Transaction; to update your contact information after the time of your Transaction, please notify your Financial Institution.

4. Hardware and Software Requirements. To receive or retain electronic Communications, you must have access to:

Browser Options:

This Signature and Document Delivery Service and Website will support the most Current Version of the major desktop, laptop, and tablet browsers. **MOBILE PHONE BROWSERS ARE NOT SUPPORTED AT THIS TIME.**

Read and Display Requirements:

Our system works with any Current Version of Adobe Reader® that views and prints PDF documents.

Printer or Storage Space:

You will need access to a printer or sufficient storage space to retain the Communications.

You must also have an active email address and SMS-enabled mobile/cellular telephone to use the Signature and Document Delivery Service and Website.

For transactions you complete on our hardware, we will supply any additional required hardware and software.

By "Current Version," we mean a version of the software that is currently supported by its publisher. From time to time, we may offer services or features that require the Internet browser you are using to be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that the Internet browser you are using is not properly configured, we will provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with your Transaction.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain electronic Communications, we will give you notice of the revised hardware or software requirements. Continuing to use this service after receiving notice of the change is reaffirmation of your consent.

5. Paper Copies.

a. Transactions Completed Using Our Hardware and Software

For Transactions completed using our hardware and software ("**Type I Transactions**"), we will use electronic signatures obtained from you for Communications and we will provide those Communications to you in paper form at the time of your Transaction. For Type I Transactions, we will tell you that you will be receiving a paper copy of the Communications at the time of your Transaction.

b. Transactions Completed Using Your Hardware and Software

For Transactions completed using your hardware and software to access the Signature and Document Delivery Service and Website ("**Type II Transactions**"), we will use electronic signatures obtained from you for Communications and we will provide those Communications to you at the time of your Transaction. For Type II Transactions, we will tell you that you will be receiving an electronic copy of the Communications at the time of your Transaction.

For Type II Transactions, we will not send you a paper copy of electronic Communications unless you

request it, as provided below, or we otherwise deem it appropriate to do so. For Type II Transactions, you can obtain a paper copy of any Communication we provide to you electronically by printing it yourself or by requesting your **DEALERSHIP** provide you with a paper copy at the time of your Transaction. Such requests for paper copies to your **DEALERSHIP** can be made at the time of your Transaction or up to fifteen (15) days after the date of your Transaction. After this time (15 days after the date of your Transaction), you can request a copy of any Communication by contacting your **FINANCING INSTITUTION**. There is no charge associated with requesting a paper copy of a Communication we sent you electronically.

6. Retaining Copies of Electronic Communications. We encourage you to print or download, for your records, a copy of all electronic Communications. This ESIGN Consent disclosure will be a part of the Communications when you print, download a copy, or are otherwise provided a paper copy by us at the time of your Transaction.

7. Termination/Changes. We reserve the right, in our sole discretion, to (i) provide you with Communications in paper or electronic form, as described above; (ii) discontinue the provision of your Communications electronically; or (iii) to terminate or change the terms and conditions on which we provide your Communications to you electronically. The Communications that we provide to you electronically will be available to you electronically for fifteen (15) days after the date (a) your Transaction is completed and (b) we provide access to the Communications to you via the Signature and Delivery Service and Website. After this time, if you wish to receive a copy of the Communications, you must request a paper copy from your **FINANCING INSTITUTION**.

By checking the box, you confirm that (i) you have reviewed and agree to be bound by the terms of the ESIGN Consent; (ii) you are consenting to the use of electronic records and signatures in connection with this Transaction; and if we provide the Communications to you electronically, you are (a) consenting to receive your Communications through the use of the Signature and Document Delivery Service and Website; (b) confirming that you have access to the hardware and software described above; (c) confirming that you are able to receive and review electronic records; and (d) confirming that you have an active email account, SMS-enabled mobile/cellular telephone, and the ability to access, view, and retain PDF files. You are also confirming that you are authorized to, and do, consent on behalf of all of your co-applicants and co-owners of any product or service we provide to you as part of this Transaction.

By checking the box, you also agree that any electronic records signed by using the Signature and Document Delivery Service and Website are signed at our business premises. Any Communications that require our signature are completed and binding on us only when we receive and execute them.

By checking the box, you agree that the sale or lease of a motor vehicle is complete at the time and place that we deliver the motor vehicle per the agreement below. You and we agree that we will deliver the motor vehicle to you by making the motor vehicle available to you to take possession of it at our place of business once you and we have completed execution of the applicable Communications that require signature. We may agree to help you arrange transportation of the motor vehicle to another place of your choosing after we have delivered it to you at our place of business; however, you acknowledge and agree that: (i) our helping you with transportation of the vehicle in this way is at your request, as your agent, and for your convenience; and (ii) any such transportation of the vehicle that occurs is after the sale or lease is complete and after it was delivered by us at our place of business.

By checking the box you also agree that (i) the Signature and Document Delivery Service and Website are strictly designed for use on desktop, laptop, and tablet computing devices and (ii) THE SIGNATURE AND DOCUMENT DELIVERY SERVICE AND WEBSITE ARE NOT CURRENTLY DESIGNED FOR AND SHOULD NOT BE USED ON A MOBILE PHONE BROWSER.

FACTS

WHAT DOES NORM REEVES TOYOTA DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Credit history and credit scores
- Checking account and employment information

How? All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Norm Reeves Toyota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Co Toyota share.	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Visit us online: <https://www.normreevestoyotadallas.com/>
- Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call 214-324-0411

Page 2

Who we are...

Who is providing this notice? Norm Reeves Toyota Dallas

What we do...

How does Norm Reeves Toyota protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Norm Reeves Toyota collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ Apply for financing or apply for a lease■ Show your driver's license or provide employment information■ Give us your income information We may also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes—information about your creditworthiness■ affiliates from using your information to market to you■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions...

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ We have an affiliated insurance company that we share information with on certain customer's.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Banks and other lending institutions, marketing companies, lead providers, etc.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ We may enter into Joint Marketing Agreements with the manufacturer and its Affiliates and certain other financial institutions.

Other important information...

Kindly acknowledge receipt of this notice by signing a copy in the space provided below:

Customer Name

Date

LAW 553-TX-ARB-ea 4/21**MOTOR VEHICLE RETAIL INSTALLMENT SALES CONTRACT – SIMPLE FINANCE CHARGE
(WITH ARBITRATION PROVISION)**

BUYER <u>LOGAN DOUGLAS GRAHAM</u>	SELLER/CREDITOR <u>Saxet Equity Holdings Rodeo, LLC</u>
ADDRESS <u>4122 PEACEFUL PINES LN</u>	ADDRESS <u>9525 East R L Thornton Freeway</u>
CITY <u>HOUSTON</u> STATE <u>TX</u> ZIP <u>77080</u>	CITY <u>Dallas</u> STATE <u>TX</u> ZIP <u>75228</u>
PHONE <u>(314) 623-3403</u>	PHONE <u>N/A</u>

CO-BUYER <u>N/A</u>
ADDRESS <u>N/A</u>
CITY <u>N/A</u> STATE <u>N/A</u> ZIP <u>N/A</u>
PHONE <u>N/A</u>

The Buyer is referred to as “you” or “your.” The Seller is referred to as “we” or “us.” This contract may be transferred by the Seller.

PROMISE TO PAY: The credit price is shown below as the “Total Sales Price.” The “Cash Price” is also shown in the Itemization of Amount Financed. By signing this contract, you choose to purchase the vehicle on credit according to the terms of this contract. You agree to pay us the Amount Financed, Finance Charge, and any other charges in this contract. You agree to make payments in U.S. funds according to the Payment Schedule in this contract. If more than one person signs as a buyer, you agree to keep all the promises in this agreement even if the others do not.

You have thoroughly inspected, accepted, and approved the vehicle in all respects.

VEHICLE IDENTIFICATION

YEAR	MAKE	MODEL	VEHICLE IDENTIFICATION NUMBER	<input checked="" type="checkbox"/> NEW <input type="checkbox"/> DEMONSTRATOR <input type="checkbox"/> FACTORY OFFICIAL/EXECUTIVE <input type="checkbox"/> USED	USE FOR WHICH PURCHASED PERSONAL, FAMILY, OR HOUSEHOLD, UNLESS OTHERWISE INDICATED BELOW If either of the boxes below is checked, Chapter 353 of the Texas Finance Code applies to this Contract. <input type="checkbox"/> BUSINESS OR COMMERCIAL <input type="checkbox"/> AGRICULTURAL <input type="checkbox"/> <u>N/A</u>
2025	Toyota	Tacoma 4WD	3TYLC5LN9ST019725		

Trade-in: Make N/A Model N/A
Year N/A VIN N/A License No. 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
4.99 %	\$ 5,833.53	\$ 43,374.27	\$ 49,207.80	\$ 15,000.00
				\$ 64,207.80

Your Payment Schedule Will Be:

(e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
60	\$ 820.13	Monthly beginning 04/12/2025
N/A	\$ N/A	N/A

N/A

Late Charge: If we do not receive your entire payment within 15 days after it is due (10 days if you are buying a heavy commercial vehicle), you will pay a late charge of 5% of the scheduled payment.

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

Security Interest. We will have a security interest in the vehicle being purchased.

Additional Information: See this document for more information about nonpayment, default, security interests, and any required repayment in full before the scheduled date.

SELLER'S DISCLAIMER OF WARRANTIES

Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

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

Spanish Translation: Guía para 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.

APPLICABLE LAW

Federal and Texas law apply to this contract.

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.

This PROVISION applies to this contract only if the vehicle financed in the contract was purchased for personal, family, or household use.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including any accessories, services, taxes,			
Sales Tax	\$ 3,400.17	N/A	\$ N/A
N/A	\$ N/A	and N/A	\$ N/A) \$ 57,802.90 (1)
2 Total Downpayment = (if negative, enter "0" and see Line 4A below)			
Gross Trade-In		\$	N/A
- Pay Off Made By Seller to N/A		\$	N/A
- Cash Paid to Buyer for Trade-In		\$	N/A
= Net Trade-In		\$	N/A
+ Cash		\$	15,000.00
+ Mfrs. Rebate		\$	N/A
+ Other (describe) N/A		\$	N/A
+ Other (describe) N/A		\$	N/A
+ Other (describe) N/A		\$	N/A
+ Other (describe) N/A		\$	N/A
+ Other (describe) Trade-In Credit Agreement Benefit		\$	N/A
Total Downpayment		\$	15,000.00 (2)
3 Unpaid Balance of Cash Price (1 minus 2)		\$	42,802.90 (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf			
(Seller may keep part of these amounts.):			
A Net trade-in payoff to N/A		\$	N/A
B Cost of Optional Credit Insurance Paid to Insurance Company or Companies.			
Life N/A	\$	N/A	
Disability N/A	\$	N/A	
C Other Optional Insurance Paid to Insurance Company or Companies		\$	N/A
D Official Fees Paid to Government Agencies			
1) to STATE OF TEXAS for FEES		\$	24.75
2) to N/A for N/A		\$	N/A
3) to N/A for N/A		\$	N/A
E Debt Cancellation Agreement Fee Paid to the Seller		\$	N/A
F Dealer's Inventory Tax (if Not Included in Cash Price)		\$	160.37
G Sales Tax (if Not Included in Cash Price)		\$	N/A
H Other Taxes (if Not Included in Cash Price)		\$	N/A
I Government License and/or Registration Fees			
License Fee : \$ 101.50			
Registration Fee : \$ 10.00		\$	111.50
J Government Certificate of Title Fees		\$	33.00
K Government Vehicle Inspection Fees			
to state \$ 16.75 to inspection station \$ N/A		\$	16.75
L Deputy Service Fee Paid to Dealer		\$	N/A
M Documentary Fee (Cargo Documental)		\$	225.00
A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE. A DOCUMENTARY FEE IS NOT REQUIRED BY LAW, BUT MAY BE CHARGED TO BUYERS FOR HANDLING DOCUMENTS RELATING TO THE SALE. A DOCUMENTARY FEE MAY NOT EXCEED A REASONABLE AMOUNT AGREED TO BY THE PARTIES. THIS NOTICE IS REQUIRED BY LAW. UN CARGO DOCUMENTAL NO ES UN CARGO OFICIAL. LA LEY NO EXIGE QUE SE IMPONGA UN CARGO DOCUMENTAL. PERO ESTE PODRIA COBRARSE A LOS COMPRADORES POR EL MANEJO DE LA DOCUMENTACION EN RELACION CON LA VENTA. UN CARGO DOCUMENTAL NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACION SE EXIGE POR LEY.			
N Other Charges (Seller must identify who is paid and describe purpose.)			
to State for Plate Transfer Fee		\$	N/A
to Seller for Trade-In Credit Agreement		\$	N/A
to N/A for N/A		\$	N/A
to N/A for N/A		\$	N/A
to N/A for N/A		\$	N/A
to N/A for N/A		\$	N/A
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to N/A for N/A		\$	N/A
to N/A for N/A		\$	N/A
to N/A for N/A		\$	N/A
to N/A for N/A		\$	N/A
to N/A for N/A		\$	N/A
Total Other Charges and Amounts Paid to Others on Your Behalf		\$	571.37 (4)
5 Amount Financed (3 + 4)		\$	43,374.27 (5)

LIABILITY INSURANCE: THIS CONTRACT DOES NOT INCLUDE INSURANCE COVERAGE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

LEGAL LIMITATIONS ON OUR RIGHTS

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

SERVICING AND COLLECTION CONTACTS

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

Returned Check Charge: You agree to pay a charge of \$ 30 if any check you give us is dishonored or any electronic payment is returned unpaid.

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

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

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

PROPERTY INSURANCE. You must keep the collateral insured against damage or loss in the amount you owe. You must keep this insurance until you have paid all that you owe under this contract. You may obtain property insurance from anyone you want or provide proof of insurance you already have. The insurer must be authorized to do business in Texas. You agree to give us proof of property insurance. You must name us as the person to be paid under the policy in the event of damage or loss.

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

Optional Credit Life and Credit Disability Insurance

Credit life insurance and credit disability insurance are not required to obtain credit. They will not be provided unless you sign and agree to pay the extra cost. Your decision to buy or not buy these insurance coverages will not be a factor in the credit approval process.

<input type="checkbox"/> Credit Life, one buyer	\$	N/A	Term	N/A	<input type="checkbox"/> Credit Disability, one buyer	\$	N/A	Term	N/A
<input type="checkbox"/> Credit Life, both buyers	\$	N/A	Term	N/A	<input type="checkbox"/> Credit Disability, both buyers	\$	N/A	Term	N/A

N/A

(Insurance Company)

N/A

(Home Office Address)

Credit life insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance does not cover any increase in your payment or in the number of payments. If the term of the insurance is 121 months or longer, the premium is not fixed or approved by the Texas Insurance Commissioner.

You want the insurance indicated above.

x B	N/A	N/A	x B	N/A	N/A
Buyer's signature		Date	Co-Buyer's signature		Date

Optional Insurance Coverages and Debt Cancellation Agreement

The granting of credit will not be dependent on the purchase of either the insurance coverages or the debt cancellation agreement described below. It will not be provided unless you sign and agree to pay the extra cost. The credit approval process will not be affected by whether or not you buy these insurance coverages or the debt cancellation agreement.

Coverage	Term in Months		Premium or Fee
GAP*	N/A	<input type="checkbox"/>	\$ N/A
N/A	N/A	<input type="checkbox"/>	\$ N/A
N/A	N/A	<input type="checkbox"/>	\$ N/A
Debt Cancellation Agreement**	N/A		\$ N/A

N/A

(Insurance Company)

N/A

(Home Office Address)

*If the vehicle is determined to be a total loss, GAP insurance will pay us the difference between the proceeds of your basic collision policy and the amount you owe on the vehicle, minus your deductible. You can cancel that insurance without charge for 10 days from the date of this contract.

**WE WILL CANCEL CERTAIN AMOUNTS YOU OWE UNDER THIS CONTRACT IN THE CASE OF A TOTAL LOSS OR THEFT OF THE VEHICLE AS STATED IN THE DEBT CANCELLATION AGREEMENT. You can cancel the debt cancellation agreement without charge for a period of 30 days from the date of this contract, or for the period stated in the debt cancellation agreement, whichever period ends later.

If the box next to a premium for an insurance coverage included above is marked, that premium is not fixed or approved by the Texas Insurance Commissioner. A debt cancellation agreement is not insurance and is regulated by the Office of the Consumer Credit Commissioner.

For the premiums or fees included above, you want the related optional coverages and debt cancellation agreement.

xC	N/A	N/A	xC	N/A	N/A
Buyer's signature		Date	Co-Buyer's signature		Date

OTHER TERMS AND CONDITIONS

1. FINANCE CHARGE AND PAYMENTS

a. HOW WE FIGURE THE FINANCE CHARGE. We figure the Finance Charge using the true daily earnings method as defined by the Texas Finance Code. Under the true daily earnings method, the Finance Charge will be figured by applying the daily rate to the unpaid portion of the Amount Financed for the number of days the unpaid portion of the Amount Financed is outstanding. The daily rate is 1/365th of the Annual Percentage Rate. The unpaid portion of the Amount Financed does not include late charges or return check charges.

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

1. earned but unpaid finance charge; and
2. to anything else you owe under this agreement.

c. HOW LATE OR EARLY PAYMENTS CHANGE WHAT YOU MUST

PAY. We based the Finance Charge, Total of Payments, and Total Sale Price as if all payments were made as scheduled. If you do not timely make all your payments in at least the correct amount, you will have to pay more Finance Charge. If that happens, your last payment will be more than your final scheduled payment, or at our option, you will have to pay more payments of the same amount as your scheduled payment with a smaller last payment. If you make scheduled payments early, your Finance Charge will be reduced (less). If you make your scheduled payments late, your Finance Charge will increase. We will send you a notice telling you about these changes before the final scheduled payment is due.

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

2. YOUR OTHER PROMISES TO US

- a. **USE AND TRANSFER OF THE VEHICLE.** You will not sell or transfer the vehicle without our written permission. If you do sell or transfer the vehicle, this will not release you from your obligations under this contract, and we may charge you a transfer of equity fee of \$25.00 (\$50 for a heavy commercial vehicle). You will promptly tell us in writing if you change your address or the address where you keep the vehicle. We agree you may remove the vehicle from the U.S. for 72 hours or less, if the vehicle will continue to be covered by the insurance this contract requires. Otherwise, you agree not to remove the vehicle from the U.S. without our written permission.
- b. **CARE OF THE VEHICLE.** You agree to keep the vehicle free from all liens, and claims except those that secure this contract. You will timely pay all taxes, fines, or charges pertaining to the vehicle. You will keep the vehicle in good repair. You will not allow the vehicle to be seized or placed in jeopardy or use it illegally. You must pay all you owe even if the vehicle is lost, damaged or destroyed. If a third party takes a lien or claim against or possession of the vehicle, we may pay the third party any cost required to free the vehicle from all liens or claims. We may immediately demand that you pay us the amount paid to the third party for the vehicle. If you do not pay this amount, we may repossess the vehicle and add that amount to the amount you owe. If we do not repossess the vehicle, we may still demand that you pay us, but we cannot compute a finance charge on this amount.
- c. **SECURITY INTEREST.** To secure all that you owe on this contract and all your promises in it, you give us a security interest in:
1. The vehicle including all accessories and parts now or later attached and any other goods financed in this contract;
 2. All insurance proceeds and other proceeds received for the vehicle;
 3. Any insurance policy, service contract or other contract financed by us and any proceeds of those contracts; and
 4. Any refunds of charges included in this contract for insurance, or service contracts.
- This security interest also secures any extension or modification of this contract. The certificate of title must show our security interest in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **AGREEMENT TO KEEP VEHICLE INSURED.** You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. The insurer must be authorized to do business in Texas.
- e. **OUR RIGHT TO PURCHASE REQUIRED INSURANCE IF YOU FAIL TO KEEP THE VEHICLE INSURED.** If you fail to give us proof that you have insurance, we may buy physical damage

insurance. We may buy insurance that covers your interest and our interest in the vehicle, or we may buy insurance that covers our interest only. You will pay the premium for the insurance and a finance charge at the contract rate. If we obtain collateral protection insurance, we will mail notice to your last known address shown in our file.

- f. **PHYSICAL DAMAGE INSURANCE PROCEEDS.** You must use physical damage insurance proceeds to repair the vehicle, unless we agree otherwise in writing. However, if the vehicle is a total loss, you must use the insurance proceeds to pay what you owe us. You agree that we can use any proceeds from insurance to repair the vehicle, or we may reduce what you owe under this contract. If we apply insurance proceeds to the amount you owe, they will be applied to your payments in the reverse order of when they are due. If your insurance on the vehicle or credit insurance doesn't pay all you owe, you must pay what is still owed. Once all amounts owed under this contract are paid, any remaining proceeds will be paid to you.
- g. **RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES.** If we get a refund on insurance or service contracts, or other contracts included in the cash price, we will subtract it from what you owe. Once all amounts owed under this contract are paid, any remaining refunds will be paid to you.
- h. **APPLICATION OF CREDITS.** Any credit that reduces your debt will apply to your payments in the reverse order of when they are due, unless we decide to apply it to another part of your debt. The amount of the credit and all finance charge or interest on the credit will be applied to your payments in the reverse order of your payments.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **LATE CHARGE.** You will pay us a late charge as agreed to in this contract when it accrues.
- b. **DEFAULT.** You will be in default if:
1. You do not pay any amount when it is due;
 2. You give false, incomplete, or misleading information during credit application;
 3. You file bankruptcy, bankruptcy is filed against you, or the vehicle becomes involved in a bankruptcy.
 4. You allow a judgment to be entered against you or the collateral; or
 5. You break any of your promises in this agreement.
- If you default, we can exercise our rights under this contract and our other rights under the law.
- c. **OUR RIGHT TO DEMAND PAYMENT IN FULL.** If you default, or we believe in good faith that you are not going to keep any of your promises, we can demand that you immediately pay all that you owe. We don't have to give you notice that we are demanding or intend to demand immediate payment of all that you owe.
- d. **REPOSSESSION.** If you default, we may repossess the vehicle from you if we do so peacefully. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If any personal items are in the vehicle, we can store them for you and give you written notice at your last known address shown on our records within 15 days of discovering that we have your personal items. If you do not ask for these items back within 31 days from the day we mail or deliver the notice to you, we may dispose of them as applicable law allows. Any accessory, equipment, or replacement part stays with the vehicle.
- e. **YOUR RIGHT TO REDEEM.** If we take your vehicle, we will tell you how much you have to pay to get it back. If you do not pay us to get the vehicle back, we can sell it or take other action allowed by law. Your right to redeem ends when the vehicle is sold or we have entered into a contract for sale or accepted the collateral as full or partial satisfaction of a contract.

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

- f. DISPOSITION OF THE VEHICLE.** If you don't pay us to get the vehicle back, we can sell it or take other action allowed by law. If we sell the motor vehicle in a public or private sale, we will send you notice at least 10 days before we sell it. We can use the money we get from selling it to pay allowed expenses and to reduce the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. If any money is left, we will pay it to you unless we must pay it to someone else. If the money from the sale is not enough to pay all you owe, you must pay the rest of what you owe us plus interest. If we take or sell the vehicle, you will give us the certificate of title and any other document required by state law to record transfer of title.
- g. COLLECTION COSTS.** If we hire an attorney who is not our employee to enforce this contract, you will pay reasonable attorney's fees and court costs as the applicable law allows. You will also pay our reasonable out-of-pocket expenses incurred in connection with retaking, holding, and selling the vehicle as the applicable law allows.
- h. CANCELLATION OF OPTIONAL INSURANCE AND SERVICE CONTRACTS.** This contract may contain charges for insurance or service contracts or for services included in the cash price. If you default, you agree that we can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is 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. INTEGRATION AND SEVERABILITY CLAUSE**
This contract contains the entire agreement between you and us relating to the sale and financing of the vehicle. If any part of this contract is not valid, all other parts stay valid.
- Electronic Contracting and Signature Acknowledgment.** You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

ARBITRATION PROVISION

PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

- EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.**
- IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.**
- DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.**

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association (www.adr.org) or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

OCCC NOTICE. For questions or complaints about this contract, contact Toyota Motor Credit Corporation at 800-874-8822. The Office of Consumer Credit Commissioner (OCCC) is a state agency, and it enforces certain laws that apply to this contract. If a complaint or question cannot be resolved by contacting the creditor, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

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.

Any change to this contract must be in writing. Both you and we must sign it. No oral changes to this contract are enforceable.

Buyer **x**D Logan Douglas Graham Co-Buyer **x**D N/A

See the rest of this contract for other important agreements.

CONSUMER WARNING: Notice to the buyer--Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to a copy of the contract you sign. Under the law, you have the right to pay off in advance all that you owe and under certain conditions may save a portion of the finance charge. You will keep this contract to protect your legal rights.

BUYER'S ACKNOWLEDGEMENT OF CONTRACT RECEIPT: YOU AGREE TO THE TERMS OF THIS CONTRACT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF IT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON PAGE 5, BEFORE SIGNING BELOW.

Buyer Signs **x**E Logan Douglas Graham Date 02/26/2025 Co-Buyer Signs **x**E N/A Date N/A
Buyer Printed Name LOGAN DOUGLAS GRAHAM Co-Buyer Printed Name N/A

If the "business or commercial" use box is checked in "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 Date N/A Address N/A
Seller signs Saxet Equity Holdings Rodeo, LLC Date N/A By **x**F [REDACTED] Title N/A

THIS CONTRACT IS NOT VALID UNTIL YOU AND WE SIGN IT.

Seller assigns its interest in this contract to Toyota Motor Credit Corporation (Assignee) under the terms of Seller's agreement(s) with Assignee.

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

Seller Saxet Equity Holdings Rodeo, LLC

By **x**G [REDACTED] Title N/A

RouteOne® Credit Application: Applicant

Title (optional)	Last Name	First	Middle	Suffix	Date of Birth	Soc. Sec. #		
	Graham	Logan			03/04/1994	498-08-7340		
Present Address Line 1			Time at Present Address		Driver's License # / State			
4122 Peaceful Pines Ln			0 years 4 months		171973553/CO			
Present Address Line 2		City	County	State	ZIP			
		Houston	HARRIS	TX	77080-2123			
Previous Address Line 1		Time at Previous Address		Present Address Urbanization Code				
405 Atlantic St Unit 14T		2 years 4 months						
Previous Address Line 2		City	State	ZIP				
		Stamford	CT	09601				
Home Phone		Cellular Phone						
(314) 623-3403		(314) 623-3403						
Education								
4 yr college/university grad								
No. of Dependents		Preferred Email						
		logangrahamphd@gmail.com						
Current Employment Title			Employment Status		Employment Type			
FTR Analyst			Full Time		Professional			
Current Employer								
Roscommon Analytics								
Current Employer Address Line 1								
5120 Woodway Dr								
Current Employer Address Line 2		City	State	ZIP				
		Houston	TX	77056				
Current Employer Phone Number		Business Ph. Ext.#	Time at Current Job		Business Email Address			
(314) 623-3403			0 years 9 months					
Previous Employer		Previous Occupation		Previous Employer Phone Number		Time at Previous Job		
Previous Employer Address Line 1								
Previous Employer Address Line 2		City	State	ZIP				
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.								
Gross Income		Income Received	Other Income Source	Other Income	Other Income Received	Monthly Support/Alimony Received		
\$300,000.00		Yearly						
Residence Type								
Renting/Leasing								
Landlord Name / Mortgage Co.			Landlord / Mortgage Phone Number		Monthly Rent / Mortgage Payment			
2900					\$2,900.00			
Bank Name					Bank Account Type Code			
Creditor Reference #1 - Name / Address				Creditor Balance #1		Creditor Monthly Payment #1		
Creditor Reference #2 - Name / Address				Creditor Balance #2		Creditor Monthly Payment #2		
Company Financing Auto Loan		Previous Auto Loan Acct #		Previous Auto Loan Balance		Previous Auto Loan Monthly Payment		
Nearest Relative Last Name		First	Nearest Relative Address Line 1		Relationship	Phone #		
Nearest Relative Address Line 2		City	State	ZIP				
Additional Reference #1 - Last Name		First Name	Address		City	State	ZIP	Phone
Additional Reference #2 - Last Name		First Name	Address		City	State	ZIP	Phone
Bankruptcy Indicator			Bankruptcy Date		Repossession Indicator		Repossession Date	

Credit Application

[X] You are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT -

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all 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, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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, verify my income, obtain credit reports, and release information about your credit experience with me as the law permits.

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 for the purpose of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

Authorization for the Social Security Administration to Disclose Your Social Security Number Verification

I authorize the Social Security Administration (SSA) to verify and disclose to Toyota Financial Services through SentiLink, their service provider, for the purpose of applying for a vehicle loan whether the name, Social Security Number (SSN) and date of birth I have submitted matches information in SSA records. My consent is for a one-time validation within the next 364 days.

If you sign this credit application electronically, you intend that process to be your electronic signature on an electronic application, acknowledge receipt of all disclosures provided on the credit application, and give your authorization and consent to the recipient(s) of this application to take the actions identified in the credit application, including for SSA to disclose your SSN Verification to Toyota Financial Services and SentiLink.


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, now or in the future, 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 you sign this credit application electronically, you intend that process to be your electronic signature on an electronic application, acknowledge receipt of all disclosures provided on the credit application, and give your authorization and consent to the recipient(s) of this application to take the actions identified in the credit application.

Credit Application Signature

Applicant: By  Date 02/26/2025

Credit Application: TFS Federal FCRA

TFS Federal FCRA

This credit application may be submitted to Toyota Financial Services, PO Box 30203 ,College Station, TX 77842-3203; (TFS) for purchase or consideration as to whether it meets purchase guidelines.

Toyota Financial Services is a service mark of Toyota Motor Credit Corporation(TMCC). TMCC is the authorized attorney-in-fact and servicer for Toyota Lease Trust. The following will only apply if your application is submitted to TFS.

[X] Check this box if you do not want Toyota Financial Services to share personally identifiable information from your credit application or credit report with affiliates (including automotive, insurance and financial services affiliates), except as otherwise permitted by law.

Credit Application: CapitalOne Disclosure

I authorize dealer and any finance company, bank or other financial institution to which the Dealer submits my application ("you") to investigate my credit, income, and employment history, obtain credit reports, and release information about your credit experience with me as the law permits.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR CREDIT:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who applies for credit.

What this means to you: When you apply for credit, we will ask for your name, address, date of birth and other information that will allow us to identify you.

Optional Consent

Applicant:

By signing below, you agree to receive advertisements or telemarketing messages using an automatic telephone dialing system or an artificial or prerecorded voice, on behalf of the dealer, finance source that purchases your retail installment sales contract or lease agreement, or both, at the following telephone number(s): 314-623-3403, 314-623-3403, 314-623-3403. You further acknowledge that your consent is not required as a condition of applying for or receiving an extension of credit.

Applicant: By _____ Date _____