

## LOAN AGREEMENT

This Loan Agreement ("Agreement") is made on this date between the Lender and Borrower.

### VEHICLE DETAILS:

- Make: Porsche
- Model: Cayenne
- Mileage: 88,200
- VIN: WP1AA2A29ELA03917
- Title Status: Clean (DE)
- Location: Rehoboth Beach, DE 19971
- Seller: reamyphoto
- Engine: 3.6L V6
- Drivetrain: 4WD/AWD
- Transmission: Manual (6-Speed)
- Body Style: SUV/Crossover
- Exterior Color: Jet Green Metallic
- Interior Color: Luxor Beige
- Auction Ending: December 16th at 2:54 AM
- High Bid: \$14,469
- Bids: 9
- Comments: 81

### LOAN TERMS:

Loan Amount: \$14,469

Down Payment: \$2,000

Interest Rate: 7.2% per annum

Loan Start Date: January 20, 2026

Loan End Date: January 20, 2031

Repayment Schedule: Monthly EMI of \$285 for 60 months

Residual Value: Not found

Mileage Allowance & Overage: 12,000 miles/year, \$0.25 per mile over limit

Borrower Name: Michael Turner

Lender Name: Infosys Auto Finance Division

## SERVICE LEVEL AGREEMENT (SLA)

### SLA Coverage:

The lender agrees to offer full loan account management, EMI processing, customer support, digital portal access, and annual financial documentation.

### Response Times:

- General Support: Within 24 hours (business days)
- Statement Delivery: Within 48 hours
- EMI-related issues: Resolved within 72 hours
- Portal Downtime: Backup portal activated within 2 hours

### Resolution Commitments:

- Payment Failures: 48–72 hours
- Contract Clarification: 4–6 business days
- Personal Details/Address Update: Completed within 48 hours

### Escalation Matrix:

Level 1 → Support Desk

Level 2 → Loan Operations Lead

Level 3 → Finance Manager

Level 4 → Director – Auto Finance & Compliance

### System Performance:

- Customer Portal Uptime: 99.7% yearly target
- Maintenance Alerts: 48-hour prior notice
- Emergency Maintenance: Notified within 2 hours of activation

## ADDITIONAL SLA CLAUSES

### Late Payment Policy:

- Grace Period: 5 days
- Late Fee: \$40 per missed EMI
- Additional Penalty: 2% per EMI beyond 30 days overdue

### Early Loan Closure:

- Permitted after 6 months
- Foreclosure Fee: 1.25% of remaining principal amount

### Insurance Requirements:

- Borrower must maintain comprehensive insurance coverage
- Annual proof of insurance mandatory for loan continuity

### Maintenance & Usage:

- Borrower must maintain the vehicle under manufacturer standards
- Neglect-based failures exempt from SLA servicing

### Termination & Default:

- EMI non-payment for 75 consecutive days results in loan default
- Vehicle repossession may begin according to Delaware state laws

### Data Privacy:

Infosys Auto Finance ensures secure data handling under U.S. federal data protection laws.

## AGREEMENT ACCEPTANCE

### SIGNATURES:

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Lender (Infosys Auto Finance Division)

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Borrower (Michael Turner)