

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

**1. Total Cash Price**

A. Cash Price of Motor Vehicle and Accessories \$ **44620.95** (A)

1. Cash Price Vehicle \$ **44546.00**

2. Cash Price Accessories \$ **74.95**

3. Other (Nontaxable)

Describe N/A \$ N/A

Describe N/A \$ N/A

B. Document Processing Charge (not a governmental fee) \$ **85.00** (B)

C. Emissions Testing Charge (not a governmental fee) \$ **N/A** (C)

D. (Optional) Theft Deterrent Device(s)

1. (paid to) **KARR WITH REPLACEM** \$ **895.00** (D1)

2. (paid to) **VTR** \$ **249.00** (D2)

3. (paid to) **N/A** \$ **N/A** (D3)

E. (Optional) Surface Protection Product(s)

1. (paid to) **N/A** \$ **N/A** (E1)

2. (paid to) **N/A** \$ **N/A** (E2)

F. EV Charging Station (paid to) **N/A** \$ **N/A** (F)

G. Sales Tax (on taxable items in A through F) \$ **4011.87** (G)

H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) **AVRS FEE** \$ **30.00** (H)

I. (Optional) Service Contract(s)

1. (paid to) **SAS GOLD** \$ **2879.00** (I1)

2. (paid to) **MAINTENANCE PLAN** \$ **1279.00** (I2)

3. (paid to) **N/A** \$ **N/A** (I3)

4. (paid to) **N/A** \$ **N/A** (I4)

5. (paid to) **N/A** \$ **N/A** (I5)

J. Prior Credit or Lease Balance (e) paid by Seller to

Vehicle 1 **N/A** Vehicle 2 **N/A** \$ **N/A** (J)

(see downpayment and trade-in calculation)

K. (Optional) Debt Cancellation Agreement \$ **895.00** (K)

L. (Optional) Used Vehicle Contract Cancellation Option Agreement \$ **N/A** (L)

M. Other (paid to) **N/A** \$ **N/A** (M)

For **N/A**

N. Other (paid to) **N/A** \$ **N/A** (N)

For **N/A**

**Total Cash Price (A through N)** \$ **54944.82** (1)

**2. Amounts Paid to Public Officials**

A. Vehicle License Fees **ESTIMATE** \$ **297.00** (A)

B. Registration/Transfer/Titling Fees \$ **274.00** (B)

C. California Tire Fees \$ **8.75** (C)

D. Other **SMOG ABATEMENT FEE** \$ **20.00** (D)

**Total Official Fees (A through D)** \$ **599.75** (2)

**3. Amount Paid to Insurance Companies**  
(Total premiums from Statement of Insurance)

\$ **N/A** (3)

4.  State Emissions Certification Fee or  State Emissions Exemption Fee \$ **N/A** (4)

**5. Subtotal (1 through 4)** \$ **55544.57** (5)

**6. Total Downpayment**

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)):

Vehicle 1 \$ **N/A** Vehicle 2 \$ **N/A**

B. Total Less Prior Credit or Lease Balance (e)

Vehicle 1 \$ **N/A** Vehicle 2 \$ **N/A**

C. Total Net Trade-In (A-B) (indicate if negative number)

Vehicle 1 \$ **N/A** Vehicle 2 \$ **N/A**

D. Deferred Downpayment Payable to Seller \$ **N/A** (D)

E. Manufacturer's Rebate \$ **N/A** (E)

F. Other **N/A** \$ **N/A** (F)

G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card \$ **N/A** (G)

**Total Downpayment (C through G)** \$ **0.00** (6)

(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1j above)

**7. Amount Financed (5 less 6)** \$ **55544.57** (7)

**OPTIONAL SERVICE CONTRACT(S)** You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 11.

I1 Company **SAS GOLD**

Term **84** Mos. or **70000** Miles

I2 Company **MAINTENANCE PLAN**

Term **36** Mos. or **36000** Miles

I3 Company **N/A**

Term **N/A** Mos. or **N/A** Miles

I4 Company **N/A**

Term **N/A** Mos. or **N/A** Miles

I5 Company **N/A**

Term **N/A** Mos. or **N/A** Miles

Buyer *[Signature]*

**OPTIONAL DEBT CANCELLATION AGREEMENT.** A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt cancellation, the charge is shown in item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term **48** Mos. **CNA GAP**

Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs *[Signature]*

**Trade-In Vehicle(s)**

**1. Vehicle 1**

Year **N/A** Make **N/A**

Model **N/A** Odometer **N/A**

VIN **N/A**

a. Agreed Value of Property \$ **N/A**

b. Buyer/Co-Buyer Retained Trade Equity \$ **N/A**

c. Agreed Value of Property Being Traded-In (a-b) \$ **N/A**

d. Prior Credit or Lease Balance \$ **N/A**

e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ **N/A**

**2. Vehicle 2**

Year **N/A** Make **N/A**

Model **N/A** Odometer **N/A**

VIN **N/A**

a. Agreed Value of Property \$ **N/A**

b. Buyer/Co-Buyer Retained Trade Equity \$ **N/A**

c. Agreed Value of Property Being Traded-In (a-b) \$ **N/A**

d. Prior Credit or Lease Balance \$ **N/A**

e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ **N/A**

**Total Agreed Value of Property Being Traded-In (1c+2c)** \$ **N/A\***

**Total Prior Credit or Lease Balance (1d+2d)** \$ **N/A\***

**Total Net Trade-In (1e+2e)** \$ **N/A\***

(\*See Item 6A-6C in the Itemization of Amount Financed)

**OPTION:**  You pay no finance charge if the Amount Financed, item 7, is paid in full on or before **N/A**, Year **N/A**.

SELLER'S INITIALS **N/A**

**Trade-In Payoff Agreement:** Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 4 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

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

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

**WARNING:**

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

FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X *[Signature]* X **N/A**