



Changes to the Illinois Retail Installment Contract

- **03/17 Revision Date** (Actually released on 03/20/2017)

The changes are listed below, and then are highlighted on the actual contracts on the pages to follow. Any items highlighted in **YELLOW** are new in this revision. Any items highlighted in **GREEN** can be changed using settings in the software or by dealer request. Three contracts are shown: 1) Simple Interest, 2) Simple Interest with a Prepaid Finance Charge, and 3) Precomputed Interest.

- Changes to all pages

- Revision date changed to "03/17" and copyright date changed to "2017"

- Changes to Page 1

- Changed formatting of the Buyer/Seller Name and Address sections at the top of the page.
 - The new format has a spot for co-buyer address.
 - The new format allows us more freedom to accommodate dealer requests (eg. printing both buyer's residence and mailing address).
 - The new format no longer has a section for "Location of Vehicle if other than Buyer's Residence"
- **SIPP Version Only** – Changed the last sentence of the first paragraph regarding the Base Rate so it now reads like this (italics added for emphasis):
 - *Except for any prepaid finance charge, we calculate finance charges on a daily basis by applying the Base Rate of _____% per year to the Principal Balance.*
- Vehicle Description
 - Changed the wording of the checkbox for "Personal, Family or Household Use"
 - It used to read: "Personal/Household Use"
- **"Federal Truth In Lending Disclosures"** section:
 - Reduced the font size of "Your Payment Schedule Will Be:" and only capitalized the first letter of each word
- If the dealer chooses to include the optional arbitration agreement page, the following will print:
 - **THIS CONTRACT CONTAINS AN ARBITRATION CLAUSE ON PAGE 6.**
- Removed the following language because it restates similar language required in the "Notice to the Buyer" disclosure:
 - **"CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT."**
- Changed the "Signed, sealed, and delivered..." line so it now reads like this (italics added for emphasis):
 - **Signed, sealed and delivered by the Buyer, who hereby acknowledges receipt of a completed copy of this contract and agrees to its terms.**

- Changes to Page 2

- **"VENDOR'S SINGLE INTEREST ("VSI") INSURANCE"** section:
 - Added this disclosure.
- **"OPTIONAL DEBT CANCELLATION AGREEMENT ("GAP")"** section:
 - Added this disclosure.
- **"ITEMIZATION OF AMOUNT FINANCED"** section:
 - Added 2 new blank lines to this section: 4(p) and 4(q)
 - Updated the line item references accordingly
 - Changed the following language **"*Seller May Retain A Portion of These Amounts"**
 - It used to read: **"*Dealer May Retain A Portion of These Amounts"**

- Changes to Page 3

- Rearranged the disclosures on this page
- **"INSURANCE YOU MUST HAVE ON THE VEHICLE"** section:
 - Added additional language to this section. The meaning and rights conferred upon the seller haven't changed (the contract still requires physical damage insurance and allows repossession if not covered), but the new contract more thoroughly explains the rights and responsibilities of each party.
 - Removed the maximum deductible amount from the pdf
 - This amount will be hardcoded at \$500 but can be changed at dealer's request

- Changes to Page 4
 - Rearranged the disclosures on this page
 - **SIPP Version Only – “FINANCE CHARGE AND PAYMENTS”** section:
 - Changed the last word of the third sentence from “agreement” to “contract” so the contract now reads as follows (italics added for emphasis):
 - “Your Principal Balance is the sum of the Amount Financed and any Prepaid Finance Charge imposed in connection with this *contract*.”
 - **SI and SIPP Versions Only – “PREPAYMENT”** section:
 - Added the phrase “or any part of the debt” to the first sentence to better reflect language in the Federal Truth In Lending Disclosures. The sentence now reads as follows (italics added for emphasis):
 - “You may prepay all *or any part of the debt that you owe* under this contract at any time without penalty.”
 - **“TRANSFER OF RIGHTS”** section:
 - Added this disclosure.
 - **“CHANGE OF ADDRESS”** section:
 - Added this disclosure.
 - **“SECURITY INTEREST”** section:
 - Added the following language:
 - “any money or goods (proceeds) for the vehicle;”
 - Changed the last sentence to read as follows:
 - “This security interest secures all amounts you owe, and all of your other obligations, under this contract, as it may be amended from time to time.”
 - It used to read: “This security interest covers all amounts you owe, and any transfers, changes, or other agreements to this contract.”
 - **“LATE CHARGE”** section:
 - Added this disclosure.
 - **“REPOSSESSION”** section:
 - Reworded the section regarding personal property found in a repossessed vehicle to read as follows:
 - “Personal property found in the vehicle will be stored at your expense and will be returned to you if you identify it within a reasonable amount of time, as may be prescribed by applicable law. We will dispose of such property after we have given you any notice and time to recover it that the law requires.”
 - It used to read: “Notice to dispose of personal property found in the vehicle will be sent to you by a licensed repossession agency. Personal property found in the vehicle may be returned to you provided you claim such property within 45 days of the notification of intent to dispose and pay any reasonable expenses for inventory and storage of the property.”
 - **“RETURN OF THE VEHICLE TO YOU”** section:
 - Replaced the second sentence with the following language:
 - “Unless the law gives you the right to reinstate the contract, in order to get the vehicle back, you must pay all amounts owed, not just past due amounts. We will tell you how much you have to pay to redeem the vehicle.”
 - It used to read: “Unless the law gives you the right to reinstate the contract, you must pay the entire remaining amount owed on the contract, plus any late charges, costs of repossession we incurred, reasonable expenses and attorney’s fees.”
 - **Page 4 of PC and Page 5 of SI and SIPP Versions – “TELEPHONE MONITORING AND CALLING”** section:
 - Removed the phrase “or that we obtain from another source” from the last sentence so it reads as follows:
 - “We may do so using any telephone number you provide to us, including a cellular phone, which may result in charges to you.”
 - It used to read: “We may do so using any telephone number you provide to us, *or that we obtain from another source*, including a cellular phone, which may result in charges to you.”
- Changes to Page 5
 - Page 5 is a new page in this revision of the Retail Installment Contract and all disclosures (unless otherwise noted below) previously printed on Page 4
 - **PC and SI versions only – “COLLECTION COSTS”** section:
 - In the first sentence, changed “rate” to “Annual Percentage Rate” so the sentence now reads as follows (italics added for emphasis):
 - “If you are in default and we demand full payment, you agree to pay us interest on the amount you owe at the *Annual Percentage Rate* shown in this contract.”
 - **“WARRANTIES SELLER DISCLAIMS”** section:
 - Added a comma in the following sentence to increase clarity and readability
 - “Unless we make a written warranty, or enter into a service contract within 90 days...”
 - **“OPTIONAL EXTENDED SERVICE CONTRACTS”** section:
 - Added this disclosure.
 - **“ASSIGNMENT”** section:

- Moved from Page 2 to Page 5
- NEW Page 6 (optional)
 - Prints the optional arbitration agreement
 - If the dealer chooses to print the optional arbitration agreement page, the form code, footers, and page count will be adjusted automatically on all pages of the contract to accommodate this
 - For example, if the dealer chooses to print the simple interest contract WITH the arbitration agreement, the form code will be FZ-IL-RIC-SIA and the total page count will be 6
 - If the dealer chooses to print the simple interest contract WITHOUT the arbitration agreement, the form code will be FZ-IL-RIC-SI and the total page count will be 5

ACCOUNT #: _____
CONTRACT DATE: _____

RETAIL INSTALLMENT CONTRACT
SIMPLE INTEREST

FZ-IL-RIC-SI **A**

Buyer Name and Address	Seller Name and Address
Co-Buyer Name and Address	

In this contract, "you" and "your" refer to the Buyer or Buyers signing below. "Seller," "we" and "us" refer to the seller shown above. "Holder" is the Seller, or, if this contract has been assigned, the party who has been assigned this contract. "Vehicle" refers to the vehicle described below. "Buyer," "you" and "your" shall include the plural. You promise to pay to the order of the Holder (at its office or at such other place as the Holder may designate and instruct you) the Amount Financed and the Finance Charge (see below) as outlined in the schedule of payments below and as described in this contract.

New/Used	Year	Make	Model	Vehicle Identification Number	Mileage	<input type="checkbox"/> Personal, Family or Household Use	<input type="checkbox"/> Business Use

Description of Trade-In(s): _____

FEDERAL TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE THE COST OF YOUR CREDIT AS A YEARLY RATE.	FINANCE CHARGE THE DOLLAR AMOUNT THE CREDIT WILL COST YOU.	AMOUNT FINANCED THE AMOUNT OF CREDIT PROVIDED TO YOU OR ON YOUR BEHALF.	TOTAL OF PAYMENTS THE AMOUNT YOU WILL HAVE PAID AFTER YOU HAVE MADE ALL PAYMENTS AS SCHEDULED.	TOTAL SALE PRICE THE TOTAL COST OF YOUR PURCHASE ON CREDIT, INCLUDING YOUR DOWN PAYMENT OF
_____ %	\$ _____	\$ _____	\$ _____	\$ _____ IS

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments are Due

Late Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the payment for installments in excess of \$200 or \$10 for installments less than \$200.

Prepayment: If you pay off all or any part of your debt early, you will not have to pay a penalty.

Security Interest: You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, our right to accelerate the maturity of this obligation, any required repayment in full before the scheduled date, prepayment refunds and penalties, and our security interest.

HOW THIS CONTRACT CAN BE CHANGED. This contract and the related documents that you sign contemporaneously with this contract contain the entire agreement between you and us relating to the sale and financing of the motor vehicle. Any change to this contract must be in writing and we must sign it. If any part of this contract is not valid, all other parts stay valid.

Buyer Signs _____ Co-Buyer Signs _____

NOTICE TO THE BUYER.

1. Do not sign this agreement before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge.

This contract consists of **6** pages. Be sure to initial pages **2 through 6** as indicated.

THIS CONTRACT CONTAINS AN ARBITRATION CLAUSE ON PAGE 6.

Signed, sealed and delivered by the Buyer, who hereby acknowledges receipt of a completed copy of this contract and agrees to its terms.

THIS VEHICLE IS SOLD AS IS WITH NO WARRANTY AS TO MECHANICAL CONDITION.

RETAIL INSTALLMENT CONTRACT

Buyer Signs **X** _____ Date _____ Co-Buyer Signs **X** _____ Date _____

Buyers, Co-Buyers, Other Owners and Guarantors - A buyer is a person who is primarily responsible for paying the entire debt. A co-buyer is a person who receives the vehicle, is listed as an owner on the Certificate of Title, or is a parent or spouse of the buyer. A co-buyer is primarily 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. A guarantor is a person who may be responsible for paying the entire debt if we cannot collect the amount owed from you.

Other owner signs here **X** _____ Date _____ Address _____

Guarantor signs here **X** _____ Date _____ Address _____
I hereby guarantee the collection of the above described amount upon failure of the seller named herein to collect said amount from the buyer named herein.

Seller Signs **X** _____ Date _____ Printed Name _____ Title _____

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.

INSURANCE: CREDIT LIFE INSURANCE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST. WE MAY RETAIN OR RECEIVE A PORTION OF THIS AMOUNT.

TYPE OF CREDIT INSURANCE	ORIGINAL TERM	COST FOR THE ORIGINAL TERM
<input type="checkbox"/> CREDIT LIFE		
<input type="checkbox"/> CREDIT DISABILITY		

CHOICE OF COVERAGE AS SPECIFIED IS ACKNOWLEDGED BY BUYER'S SIGNATURE

Buyer Signs x _____ Date _____
 Date of Birth _____
 Co-Buyer Signs x _____ Date _____
 Date of Birth _____

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT PROVIDED UNDER THIS CONTRACT.

Seller or its affiliates, or any holder of the contract or its affiliates, may receive consideration or something of value in connection with the sale of insurance, debt cancellation contract, or other such product purchased with this retail installment contract.

VENDOR'S SINGLE INTEREST (VSI) INSURANCE. If the preceding box is checked, you are required to purchase VSI insurance as part of this sale. VSI insurance is for the sole protection of the Holder against loss of or damage to the vehicle. You may purchase VSI insurance through any insurance company or agency you choose who is reasonably acceptable to us. If you choose to finance the insurance as part of this contract, you will pay \$ _____. The coverage is for the initial term of the contract. Any insurer issuing VSI insurance waives its rights of subrogation against the Buyer.

OPTIONAL DEBT CANCELLATION AGREEMENT ("GAP"). A Debt Cancellation or "GAP" Agreement is optional. A Debt Cancellation Agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the additional cost. If you agree to buy a Debt Cancellation Agreement, the charge is shown below and in item 4m of the Itemization of Amount Financed. Your Debt Cancellation Agreement is a part of this contract. See your Debt Cancellation Agreement for details on the protection it provides.

 Name of Debt Cancellation Agreement
 Price: \$ _____ Term: _____
 You want to purchase the Optional Debt Cancellation Agreement:

 Signature of Buyer Requesting Coverage _____ Date _____

 Signature of Co-Buyer Requesting Coverage _____ Date _____

ITEMIZATION OF AMOUNT FINANCED

- (1) **CASH PRICE** (including \$ _____ sales tax) _____ (1)
- (2) **DOWN PAYMENT**
 - a. Cash Down payment _____
 - b. Deferred Down payment _____
 - Net Trade-In Allowance _____
 - Gross Trade-In _____
 - Less Payoff _____
 - c. Net Trade-In _____
- TOTAL DOWN PAYMENT [(a)+(b)+(c)]** _____ (2)
 If Total Down Payment is negative enter \$0.00 and insert that amount on (4)q below
- (3) **UNPAID BALANCE OF CASH PRICE [(1)-(2)]** _____ (3)
- (4) **OTHER CHARGES INCLUDING AMOUNTS PAID TO OTHERS ON YOUR BEHALF**
 - d. Government License and/or Registration Fees _____
 - e. Government Certificate of Title Fees _____
 - f. To ERT Service Provider for **Optional ERT Fee*** _____
 - g. To Insurance Company for Credit Life Premium* _____
 - h. To Insurance Company for Credit Disability Premium* _____
 - i. To _____
for Extended Service Contract* _____
 - j. To Seller for Documentary Fee** _____
 - k. _____
 - l. _____
 - m. _____
 - n. _____
 - o. _____
 - p. _____
 - q. _____
- TOTAL OTHER CHARGES AND AMOUNTS PAID TO OTHERS ON YOUR BEHALF** _____ (4)
 [(d)+(e)+(f)+(g)+(h)+(i)+(j)+(k)+(l)+(m)+(n)+(o)+(p)+(q)]
- (5) **AMOUNT FINANCED** (Principal Balance) [(3)+(4)] _____ (5)

*Seller May Retain A Portion of These Amounts

**DOCUMENTARY FEE. 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 AND PERFORMING SERVICES RELATED TO CLOSING OF A SALE. THE BASE DOCUMENTARY FEE BEGINNING JANUARY 1, 2008, WAS \$150. THE MAXIMUM AMOUNT THAT MAY BE CHARGED FOR A DOCUMENTARY FEE IS THE BASE DOCUMENTARY FEE OF \$150 WHICH SHALL BE SUBJECT TO AN ANNUAL RATE ADJUSTMENT EQUAL TO THE PERCENTAGE OF CHANGE IN THE BUREAU OF LABOR STATISTICS CONSUMER PRICE INDEX. THIS NOTICE IS REQUIRED BY LAW.

ADDITIONAL TERMS AND CONDITIONS

INSURANCE YOU MUST HAVE ON THE VEHICLE. You must keep the vehicle insured against damage or loss until you have paid all that you owe under this contract. **YOU MAY PURCHASE, OR PROVIDE THROUGH AN EXISTING POLICY, THE INSURANCE THROUGH ANYONE YOU CHOOSE WHO IS REASONABLY ACCEPTABLE TO US.** You will provide coverage in the amount of the vehicle's actual cash value less a maximum deductible of \$500. Each policy you get will provide that the insurance company will give us at least 10 days' written notice before the policy is canceled. You must name us as the person to be paid under the policy in the event of damage or loss. If the vehicle is damaged or lost, at our option, we can use the insurance proceeds to replace or repair it or to repay any amounts you owe under this contract.

If you do not obtain and maintain the insurance required by this contract and do not continue to provide satisfactory proof of insurance, we will consider this contract in default. We may, at our option, repossess the vehicle, purchase insurance at your expense, or pursue any other remedy provided for in this contract. Any coverage we buy will not include insurance on liability for bodily injury or property damage, except with respect to the vehicle, and will not meet the requirement for proof of financial responsibility under Illinois law. The charge for the insurance will be the premium of the insurance and a finance charge equal to the Annual Percentage Rate shown in this contract or, at our option, the highest rate the law permits.

If any insurance for which an amount is included in the contract is cancelled, any unearned insurance refund exceeding \$1.00 received or receivable by us shall be credited on the final maturing installments of the contract except to the extent those amounts are applied toward payment for similar insurance protecting the interests of you or us or both.

You will deliver to us an insurance policy meeting the requirements listed above to be issued by

Insurance Company

Agent

If we finance such insurance, the following applies:

Name of Insurer: _____

Term of Insurance: _____

Premium: _____

You may choose the person through which insurance we finance may be obtained.

X _____ (Buyer)

X _____ (Co-Buyer)

WE MAY BUY COLLATERAL PROTECTION INSURANCE AT YOUR EXPENSE. Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

NOTICE OF POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM. (1) IF YOU HAVE PURCHASED EITHER CREDIT LIFE OR CREDIT DISABILITY INSURANCE, OR BOTH, TO GUARANTEE PAYMENTS BEING MADE IN CASE OF YOUR DEATH OR DISABILITY, ON YOUR VEHICLE PURCHASED UNDER AN INSTALLMENT SALES CONTRACT, YOU MAY BE ENTITLED TO A PARTIAL REFUND OF YOUR PREMIUM IF YOU PAY OFF YOUR INSTALLMENT LOAN EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR LOAN, YOU SHOULD CONTACT THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE TO SEE IF A REFUND IS DUE. IF YOUR VEHICLE DEALER FINANCED YOUR LOAN, THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.

NO PUBLIC LIABILITY INSURANCE ISSUED WITH THIS TRANSACTION.

Initials _____ / _____ / _____ Page 3 of 6
Buyer Co-Buyer Seller

ADDITIONAL TERMS AND CONDITIONS

FINANCE CHARGE AND PAYMENTS. We will compute your Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed. We based the Finance Charge, Total of Payments and the Total Sale Price shown in this contract on the assumption that you will make each payment in the amount due and on the date due. These amounts will be more if you pay late and less if you pay early. These changes may take the form of a larger or smaller last payment or, if we choose, additional payments of the same amount as your scheduled payments with a smaller final payment. We will notify you about these changes before your final scheduled payment is due.

PREPAYMENT. You may prepay all or any part of the debt that you owe under this contract at any time without penalty. If you do, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the prepayment date.

APPLYING PAYMENTS. We may apply your payments to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe us in any order we choose, as permitted by applicable law.

TRANSFER OF RIGHTS. We may transfer this contract to another person. That person will then have all of our rights, privileges, and remedies.

OWNERSHIP AND RISK OF LOSS. You agree to pay us all amounts owed under this contract, regardless of whether the vehicle is damaged, destroyed or missing. You agree not to transfer any interest in the vehicle or this contract without our written permission. You agree to keep the vehicle in good order and repair, allowing for ordinary wear and tear. You will make sure our security interest on the vehicle is shown on the title. If we pay any repairs, storage, taxes, fines or other charges, you agree to repay us.

CHANGE OF ADDRESS. You agree to notify us immediately of a permanent change of address.

SECURITY INTEREST. You give us a security interest in the vehicle; any money or goods (proceeds) for the vehicle; any accessories, equipment, modifications, or replacement parts installed in the vehicle; any insurance premiums and charges for service contracts returned to us; and any proceeds of service contracts or insurance policies on your life or health which are financed in this contract. This security interest secures all amounts you owe, and all of your other obligations, under this contract, as it may be amended from time to time.

LATE CHARGE. You will pay a late charge on each late payment as shown in the Federal Truth in Lending Disclosures on the first page.

DEFAULT. Any of the following events will be considered a default: your failure to pay any installment when due; your failure to perform or breach of any section of this contract; your failure to obtain and maintain the insurance required by this contract; any misstatement or misrepresentation by you relied on by us; you become insolvent; any judgment is entered against you; the vehicle is transferred without our written consent, or seized under any legal process. If you default, we can demand that you immediately pay all that you owe subject to any right the law gives you to reinstate this contract. We do not have to give you notice that we are demanding or intend to demand immediate payment of all that you owe. We may repossess the vehicle; take any reasonable measures to correct the default, or save us from loss; or pursue any other remedy permitted by law in recovering the full remaining amount due. You will pay the reasonable costs and expenses of these measures, to the extent the law allows.

REPOSSESSION. If you are in default, we may take the vehicle from you if we may do so without a breach of the peace. We may repossess the vehicle by any means including entering your property, or the property where it is stored. Personal property found in the vehicle will be stored at your expense and will be returned to you if you identify it within a reasonable amount of time, as may be prescribed by applicable law. We will dispose of such property after we have given you any notice and time to recover it that the law requires. However, we will keep any vehicle accessories, equipment, modifications, or replacement parts.

REINSTATEMENT OF CONTRACT. If you have paid an amount equal to 30% or more of the deferred payment price or total of payments due at the time of repossession, you may, within 21 days of the date of repossession, reinstate the contract and recover the vehicle from us by tendering in a lump sum: (1) all unpaid amounts, including unpaid delinquency or deferral charges due at the date of reinstatement, without acceleration; (2) performance necessary to cure any default other than nonpayment of the amounts due; and (3) reasonable costs of repossession and costs incurred in arranging the vehicle for sale. Reasonable costs include repossession and storage expenses, and if authorized by the contract, reasonable attorney fees and collection agency charges. Tendering payment and performance pursuant to this limited right of reinstatement restores your rights under the contract as though no default had occurred. You may reinstate the contract and recover the vehicle only once during the life of the contract.

RETURN OF THE VEHICLE TO YOU. If we repossess the vehicle you have the right to get it back (redeem). Unless the law gives you the right to reinstate the contract, in order to get the vehicle back, you must pay all amounts owed, not just past due amounts. We will tell you how much you have to pay to redeem the vehicle. Your right to redeem ends when the vehicle is sold, or we have entered into a contract for sale, or accepted the vehicle as full or partial satisfaction of the contract, as the law allows.

RE-SALE OF VEHICLE. Once your vehicle has been repossessed, we will send you notice of the re-sale at least 10 days in advance. Once your vehicle is sold, the proceeds will be credited to your account after reasonable expenses for retaking, holding, preparing for sale, processing and selling the vehicle, plus attorney's fees and court costs the law permits, are paid. Any surplus after applying the proceeds to your account will be returned to you unless we are required by law to pay the proceeds to another person. You must pay any deficiency in your account after the proceeds of sale are applied. Any deficiency that you do not satisfy upon our demand will bear interest at the maximum rate allowed by law.

JOINT LIABILITY. All persons who sign this contract as Buyers are jointly and severally liable. We may enforce or release our rights entirely with respect to one Buyer without affecting our rights as to any other Buyer.

WHO IS BOUND. This contract is binding upon the parties, their heirs, executors, personal representatives, and/or successors and assigns.

GOVERNING LAW. Federal and Illinois law apply to this contract.

NO WAIVER. We can delay or refrain from enforcing any of our rights under this contract without losing them.

INTERPRETATION. If for any reason any section of this contract is deemed invalid, all other sections will remain enforceable.

Initials _____ / _____ / _____ Page 4 of 6
Buyer Co-Buyer Seller

ADDITIONAL TERMS AND CONDITIONS

TELEPHONE MONITORING AND CALLING. You agree that we may monitor and record telephone calls regarding your account to assure the quality of our service. In addition and subject to applicable law, in connection with servicing your account and/or collecting amounts you may owe, you expressly consent that we may call you and send text messages to you using prerecorded/artificial voice messages or an automatic dialing device. We may do so using any telephone number you provide to us, including a cellular phone, which may result in charges to you.

COLLECTION COSTS. If you are in default and we demand full payment, you agree to pay us interest on the amount you owe at the Annual Percentage Rate shown in this contract. If we hire an attorney to enforce this contract, you will pay reasonable attorney's fees. You will also pay all collection costs that are permitted by law and all court costs associated with the collection.

RETURNED CHECK CHARGE. You agree to pay a charge of twenty-five dollars (\$25) for the return of unpaid or dishonored checks. At our option, we may charge an amount greater than twenty-five dollars (\$25) for all costs and expenses, including reasonable attorney's fees, we incurred in the collection of the check amount. We will make a written demand if we decide to undertake a nonlitigated collection against you to collect our costs and expenses in excess of twenty-five dollars (\$25). "Check" includes a bank check, credit union share draft or any other instrument that you use to make any payment under this contract.

ACKNOWLEDGEMENT OF PURCHASE OF VEHICLE CONTAINING PAST DUE STARTER INTERRUPT AS CONDITION OF SALE. You understand that there may be a payment guarantee device installed on the vehicle as a condition of sale. You understand that if you do not make all payments as required under this contract, THIS DEVICE WILL PREVENT THE VEHICLE FROM BEING STARTED. You agree to sign all disclosure forms describing the device, and further understand and agree that these forms are a part of this Contract and are incorporated herein as though fully set forth in this Contract.

ACKNOWLEDGEMENT OF PURCHASE OF VEHICLE CONTAINING ELECTRONIC TRACKING DEVICE. If your vehicle has an electronic tracking device, you agree that we may use this device to find the vehicle.

WARRANTIES SELLER DISCLAIMS. Unless we make a written warranty, or enter into a service contract within 90 days from the date of this contract, we make 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 manufacturer may offer.

OPTIONAL EXTENDED SERVICE CONTRACTS. An Extended Service Contract is optional. An Extended Service Contract is not required to obtain credit and will not be provided unless you agree to pay the additional cost.

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.

Note: If the primary use of the vehicle is non-consumer, this is not a consumer contract, and the following notice does not apply.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The retail buyer hereunder has been informed by the retail seller that his contract will be sold and assigned by the retail seller to _____, (a licensed Sales Finance Agency) and that the said Sales Finance Agency has a substantial interest in the business of the retail seller and that pursuant to law the retail buyer may assert all defenses equally against the retail seller and said _____, Sales Finance Agency.

ASSIGNMENT: By signing below, Seller hereby sells and assigns all right, title and interest in this contract to _____ ("Assignee") in accordance with and under the terms and conditions of a separate agreement between Seller and Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller _____ By _____ Title _____

ARBITRATION AGREEMENT

This Arbitration Agreement is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. This Arbitration Agreement uses certain defined terms. A "Dispute" is any contract, tort, statutory or other claim or dispute between you and Seller arising out of or relating to your credit application, this contract, or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Arbitration Agreement). "Seller" includes seller's assignee and also includes Seller's and such assignee's employees, agents, successors or assigns. "Dispute" includes any disagreement over the interpretation and scope of this clause, or the arbitrability of the Dispute.

Any Dispute shall, at your or Seller's request, be resolved by binding arbitration and not in court. Arbitration will be by one arbitrator on an individual basis and not as a class action. You waive any right you may have to arbitrate a Dispute as a class action (this is referred to below as the "class action waiver"). Arbitration will be conducted by and under the rules of the American Arbitration Association, 1633 Broadway, 10th Floor, New York, NY 10019 (www.adr.org), or any other arbitration organization you select, subject to Seller's approval. You may get the rules of the organization by contacting it or visiting its website.

Arbitrators shall be attorneys or retired judges selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law in making an award. The arbitration hearing shall be conducted in the federal district in which you reside, or at some other location convenient to you, or as otherwise required by law. Seller will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$1,500, unless applicable law or the rules of the chosen arbitration organization require Seller to pay more. Each party shall be responsible for its own attorney, expert and other fees, unless otherwise awarded by the arbitrator under applicable law.

The arbitrator's award is final and binding on all parties. Any arbitration shall be governed by the Federal Arbitration Act and not by any state arbitration law.

You and Seller retain the right to sue in small claims court for a Dispute within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor Seller waive the right to arbitrate by filing suit. Any court with jurisdiction may enter judgment on the arbitrator's award. This Arbitration Agreement shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Agreement, other than the class action waiver, is deemed or found to be unenforceable for any reason, the remainder is enforceable. If the class action waiver is deemed or found to be unenforceable, then this entire Arbitration Agreement shall be unenforceable.

This Arbitration Agreement is incorporated into and becomes a part of this contract or any other credit obligation that you enter into with Seller on the contract date shown on Page 1.

You may opt out of this Arbitration Agreement by doing so in writing to the Seller's address on Page 1 of this contract, or a different address the Holder may provide you, sent by registered mail, postmarked no later than 10 days from the contract date.

It is important that you thoroughly read the above Arbitration Agreement before you sign this Contract. It affects your legal rights. By signing this Contract, you acknowledge that you have read and understand this Arbitration Agreement.

By signing this Contract on Page 1, you agree to the terms of this Arbitration Agreement.

ACCOUNT #: _____
CONTRACT DATE: _____

RETAIL INSTALLMENT CONTRACT
SIMPLE INTEREST

FZ-IL-RIC-SI-PPA

Buyer Name and Address	Seller Name and Address
Co-Buyer Name and Address	

In this contract, "you" and "your" refer to the Buyer or Buyers signing below. "Seller," "we" and "us" refer to the seller shown above. "Holder" is the Seller, or, if this contract has been assigned, the party who has been assigned this contract. "Vehicle" refers to the vehicle described below. "Buyer," "you" and "your" shall include the plural. You promise to pay to the order of the Holder (at its office or at such other place as the Holder may designate and instruct you) the Amount Financed and the Finance Charge (see below) as outlined in the schedule of payments below and as described in this contract. **Except for any prepaid finance charge**, we calculate finance charges on a daily basis by applying the Base Rate of _____ % per year to the Principal Balance.

New/Used	Year	Make	Model	Vehicle Identification Number	Mileage	<input type="checkbox"/> Personal, Family or Household Use
						<input type="checkbox"/> Business Use

Description of Trade-In(s): _____

FEDERAL TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE THE COST OF YOUR CREDIT AS A YEARLY RATE. _____ %	FINANCE CHARGE THE DOLLAR AMOUNT THE CREDIT WILL COST YOU. \$ _____	AMOUNT FINANCED THE AMOUNT OF CREDIT PROVIDED TO YOU OR ON YOUR BEHALF. \$ _____	TOTAL OF PAYMENTS THE AMOUNT YOU WILL HAVE PAID AFTER YOU HAVE MADE ALL PAYMENTS AS SCHEDULED. \$ _____	TOTAL SALE PRICE THE TOTAL COST OF YOUR PURCHASE ON CREDIT, INCLUDING YOUR DOWN PAYMENT OF \$ _____ IS \$ _____
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Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments are Due

Late Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the payment for installments in excess of \$200 or \$10 for installments less than \$200.
Prepayment: If you pay off all or any part of your debt early, you will not have to pay a penalty.
Security Interest: You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information including information about nonpayment, default, our right to accelerate the maturity of this obligation, any required repayment in full before the scheduled date, prepayment refunds and penalties, and our security interest.

HOW THIS CONTRACT CAN BE CHANGED. This contract and the related documents that you sign contemporaneously with this contract contain the entire agreement between you and us relating to the sale and financing of the motor vehicle. Any change to this contract must be in writing and we must sign it. If any part of this contract is not valid, all other parts stay valid.

Buyer Signs _____ Co-Buyer Signs _____

NOTICE TO THE BUYER.

1. Do not sign this agreement before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge.

This contract consists of **6** pages. Be sure to initial pages **2 through 6** as indicated.

THIS CONTRACT CONTAINS AN ARBITRATION CLAUSE ON PAGE 6.

Signed, sealed and delivered by the Buyer, who hereby acknowledges receipt of a completed copy of this contract and agrees to its terms.

RETAIL INSTALLMENT CONTRACT

THIS VEHICLE IS SOLD AS IS WITH NO WARRANTY AS TO MECHANICAL CONDITION.

Buyer Signs **X** _____ Date _____ Co-Buyer Signs **X** _____ Date _____

Buyers, Co-Buyers, Other Owners and Guarantors - A buyer is a person who is primarily responsible for paying the entire debt. A co-buyer is a person who receives the vehicle, is listed as an owner on the Certificate of Title, or is a parent or spouse of the buyer. A co-buyer is primarily 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. A guarantor is a person who may be responsible for paying the entire debt if we cannot collect the amount owed from you.

Other owner signs here **X** _____ Date _____ Address _____

Guarantor signs here **X** _____ Date _____ Address _____
I hereby guarantee the collection of the above described amount upon failure of the seller named herein to collect said amount from the buyer named herein.

Seller Signs **X** _____ Date _____ Printed Name _____ Title _____

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.

INSURANCE: CREDIT LIFE INSURANCE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST. WE MAY RETAIN OR RECEIVE A PORTION OF THIS AMOUNT.

TYPE OF CREDIT INSURANCE	ORIGINAL TERM	COST FOR THE ORIGINAL TERM
<input type="checkbox"/> CREDIT LIFE		
<input type="checkbox"/> CREDIT DISABILITY		

CHOICE OF COVERAGE AS SPECIFIED IS ACKNOWLEDGED BY BUYER'S SIGNATURE

Buyer Signs x _____ Date _____
 Date of Birth _____
 Co-Buyer Signs x _____ Date _____
 Date of Birth _____

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT PROVIDED UNDER THIS CONTRACT.

Seller or its affiliates, or any holder of the contract or its affiliates, may receive consideration or something of value in connection with the sale of insurance, debt cancellation contract, or other such product purchased with this retail installment contract.

VENDOR'S SINGLE INTEREST (VSI) INSURANCE. If the preceding box is checked, you are required to purchase VSI insurance as part of this sale. VSI insurance is for the sole protection of the Holder against loss of or damage to the vehicle. You may purchase VSI insurance through any insurance company or agency you choose who is reasonably acceptable to us. If you choose to finance the insurance as part of this contract, you will pay \$ _____. The coverage is for the initial term of the contract. Any insurer issuing VSI insurance waives its rights of subrogation against the Buyer.

OPTIONAL DEBT CANCELLATION AGREEMENT ("GAP"). A Debt Cancellation or "GAP" Agreement is optional. A Debt Cancellation Agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the additional cost. If you agree to buy a Debt Cancellation Agreement, the charge is shown below and in item 4m of the Itemization of Amount Financed. Your Debt Cancellation Agreement is a part of this contract. See your Debt Cancellation Agreement for details on the protection it provides.

 Name of Debt Cancellation Agreement
 Price: \$ _____ Term: _____
 You want to purchase the Optional Debt Cancellation Agreement:

 Signature of Buyer Requesting Coverage _____ Date _____

 Signature of Co-Buyer Requesting Coverage _____ Date _____

ITEMIZATION OF AMOUNT FINANCED

- (1) **CASH PRICE** (including \$ _____ sales tax) _____ (1)
- (2) **DOWN PAYMENT**
 - a. Cash Down payment _____
 - b. Deferred Down payment _____
 - Net Trade-In Allowance _____
 - Gross Trade-In _____
 - Less Payoff _____
 - c. Net Trade-In _____
- TOTAL DOWN PAYMENT [(a)+(b)+(c)]** _____ (2)
 If Total Down Payment is negative enter \$0.00 and insert that amount on (4)q below
- (3) **UNPAID BALANCE OF CASH PRICE [(1)-(2)]** _____ (3)
- (4) **OTHER CHARGES INCLUDING AMOUNTS PAID TO OTHERS ON YOUR BEHALF**
 - d. Government License and/or Registration Fees _____
 - e. Government Certificate of Title Fees _____
 - f. To ERT Service Provider for **Optional ERT Fee*** _____
 - g. To Insurance Company for Credit Life Premium* _____
 - h. To Insurance Company for Credit Disability Premium* _____
 - i. To _____
for Extended Service Contract* _____
 - j. To Seller for Documentary Fee** _____
 - k. _____
 - l. _____
 - m. _____
 - n. **To LIEN HOLDER for Bank Fee** _____
 - o. _____
 - p. _____
 - q. _____

- TOTAL OTHER CHARGES AND AMOUNTS PAID TO OTHERS ON YOUR BEHALF** [(d)+(e)+(f)+(g)+(h)+(i)+(j)+(k)+(l)+(m)+(n)+(o)+(p)+(q)] _____ (4)
- (5) **LESS: Bank Fee (Prepaid Finance Charge)** _____ (5)
- (6) **AMOUNT FINANCED [(3)+(4)-(5)]** _____ (6)

*Seller May Retain A Portion of These Amounts
 **DOCUMENTARY FEE. 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 AND PERFORMING SERVICES RELATED TO CLOSING OF A SALE. THE BASE DOCUMENTARY FEE BEGINNING JANUARY 1, 2008, WAS \$150. THE MAXIMUM AMOUNT THAT MAY BE CHARGED FOR A DOCUMENTARY FEE IS THE BASE DOCUMENTARY FEE OF \$150 WHICH SHALL BE SUBJECT TO AN ANNUAL RATE ADJUSTMENT EQUAL TO THE PERCENTAGE OF CHANGE IN THE BUREAU OF LABOR STATISTICS CONSUMER PRICE INDEX. THIS NOTICE IS REQUIRED BY LAW.

ADDITIONAL TERMS AND CONDITIONS

INSURANCE YOU MUST HAVE ON THE VEHICLE. You must keep the vehicle insured against damage or loss until you have paid all that you owe under this contract. **YOU MAY PURCHASE, OR PROVIDE THROUGH AN EXISTING POLICY, THE INSURANCE THROUGH ANYONE YOU CHOOSE WHO IS REASONABLY ACCEPTABLE TO US.** You will provide coverage in the amount of the vehicle's actual cash value less a maximum deductible of \$500. Each policy you get will provide that the insurance company will give us at least 10 days' written notice before the policy is canceled. You must name us as the person to be paid under the policy in the event of damage or loss. If the vehicle is damaged or lost, at our option, we can use the insurance proceeds to replace or repair it or to repay any amounts you owe under this contract.

If you do not obtain and maintain the insurance required by this contract and do not continue to provide satisfactory proof of insurance, we will consider this contract in default. We may, at our option, repossess the vehicle, purchase insurance at your expense, or pursue any other remedy provided for in this contract. Any coverage we buy will not include insurance on liability for bodily injury or property damage, except with respect to the vehicle, and will not meet the requirement for proof of financial responsibility under Illinois law. The charge for the insurance will be the premium of the insurance and a finance charge equal to the Base Rate shown in this contract or, at our option, the highest rate the law permits.

If any insurance for which an amount is included in the contract is cancelled, any unearned insurance refund exceeding \$1.00 received or receivable by us shall be credited on the final maturing installments of the contract except to the extent those amounts are applied toward payment for similar insurance protecting the interests of you or us or both.

You will deliver to us an insurance policy meeting the requirements listed above to be issued by

Insurance Company

Agent

If we finance such insurance, the following applies:

Name of Insurer: _____

Term of Insurance: _____

Premium: _____

You may choose the person through which insurance we finance may be obtained.

X _____ (Buyer)

X _____ (Co-Buyer)

WE MAY BUY COLLATERAL PROTECTION INSURANCE AT YOUR EXPENSE. Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

NOTICE OF POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM. (1) IF YOU HAVE PURCHASED EITHER CREDIT LIFE OR CREDIT DISABILITY INSURANCE, OR BOTH, TO GUARANTEE PAYMENTS BEING MADE IN CASE OF YOUR DEATH OR DISABILITY, ON YOUR VEHICLE PURCHASED UNDER AN INSTALLMENT SALES CONTRACT, YOU MAY BE ENTITLED TO A PARTIAL REFUND OF YOUR PREMIUM IF YOU PAY OFF YOUR INSTALLMENT LOAN EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR LOAN, YOU SHOULD CONTACT THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE TO SEE IF A REFUND IS DUE. IF YOUR VEHICLE DEALER FINANCED YOUR LOAN, THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.

NO PUBLIC LIABILITY INSURANCE ISSUED WITH THIS TRANSACTION.

Initials _____ / _____ / _____ Page 3 of 6
Buyer Co-Buyer Seller

ADDITIONAL TERMS AND CONDITIONS

FINANCE CHARGE AND PAYMENTS. Any Prepaid Finance Charge (see Itemization of Amount Financed) is treated as fully earned on the date of this contract. We will compute the rest of the finance charge on a daily basis at the Base Rate on the unpaid part of your Principal Balance. Your Principal Balance is the sum of the Amount Financed and any Prepaid Finance Charge imposed in connection with this contract. We based the Finance Charge, Total of Payments and the Total Sale Price shown in this contract on the assumption that you will make each payment in the amount due and on the date due. These amounts will be more if you pay late and less if you pay early. These changes may take the form of a larger or smaller last payment or, if we choose, additional payments of the same amount as your scheduled payments with a smaller final payment. We will notify you about these changes before your final scheduled payment is due.

PREPAYMENT. You may prepay all or any part of the debt that you owe under this contract at any time without penalty. If you do, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the prepayment date.

APPLYING PAYMENTS. We may apply your payments to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe us in any order we choose, as permitted by applicable law.

TRANSFER OF RIGHTS. We may transfer this contract to another person. That person will then have all of our rights, privileges, and remedies.

OWNERSHIP AND RISK OF LOSS. You agree to pay us all amounts owed under this contract, regardless of whether the vehicle is damaged, destroyed or missing. You agree not to transfer any interest in the vehicle or this contract without our written permission. You agree to keep the vehicle in good order and repair, allowing for ordinary wear and tear. You will make sure our security interest on the vehicle is shown on the title. If we pay any repairs, storage, taxes, fines or other charges, you agree to repay us.

CHANGE OF ADDRESS. You agree to notify us immediately of a permanent change of address.

SECURITY INTEREST. You give us a security interest in the vehicle; any money or goods (proceeds) for the vehicle; any accessories, equipment, modifications, or replacement parts installed in the vehicle; any insurance premiums and charges for service contracts returned to us; and any proceeds of service contracts or insurance policies on your life or health which are financed in this contract. This security interest secures all amounts you owe, and all of your other obligations, under this contract, as it may be amended from time to time.

LATE CHARGE. You will pay a late charge on each late payment as shown in the Federal Truth in Lending Disclosures on the first page.

DEFAULT. Any of the following events will be considered a default: your failure to pay any installment when due; your failure to perform or breach of any section of this contract; your failure to obtain and maintain the insurance required by this contract; any misstatement or misrepresentation by you relied on by us; you become insolvent; any judgment is entered against you; the vehicle is transferred without our written consent, or seized under any legal process. If you default, we can demand that you immediately pay all that you owe subject to any right the law gives you to reinstate this contract. We do not have to give you notice that we are demanding or intend to demand immediate payment of all that you owe. We may repossess the vehicle; take any reasonable measures to correct the default, or save us from loss; or pursue any other remedy permitted by law in recovering the full remaining amount due. You will pay the reasonable costs and expenses of these measures, to the extent the law allows.

REPOSSESSION. If you are in default, we may take the vehicle from you if we may do so without a breach of the peace. We may repossess the vehicle by any means including entering your property, or the property where it is stored. Personal property found in the vehicle will be stored at your expense and will be returned to you if you identify it within a reasonable amount of time, as may be prescribed by applicable law. We will dispose of such property after we have given you any notice and time to recover it that the law requires. However, we will keep any vehicle accessories, equipment, modifications, or replacement parts.

REINSTATEMENT OF CONTRACT. If you have paid an amount equal to 30% or more of the deferred payment price or total of payments due at the time of repossession, you may, within 21 days of the date of repossession, reinstate the contract and recover the vehicle from us by tendering in a lump sum: (1) all unpaid amounts, including unpaid delinquency or deferral charges due at the date of reinstatement, without acceleration; (2) performance necessary to cure any default other than nonpayment of the amounts due; and (3) reasonable costs of repossession and costs incurred in arranging the vehicle for sale. Reasonable costs include repossession and storage expenses, and if authorized by the contract, reasonable attorney fees and collection agency charges. Tendering payment and performance pursuant to this limited right of reinstatement restores your rights under the contract as though no default had occurred. You may reinstate the contract and recover the vehicle only once during the life of the contract.

RETURN OF THE VEHICLE TO YOU. If we repossess the vehicle you have the right to get it back (redeem). Unless the law gives you the right to reinstate the contract, in order to get the vehicle back, you must pay all amounts owed, not just past due amounts. We will tell you how much you have to pay to redeem the vehicle. Your right to redeem ends when the vehicle is sold, or we have entered into a contract for sale, or accepted the vehicle as full or partial satisfaction of the contract, as the law allows.

RE-SALE OF VEHICLE. Once your vehicle has been repossessed, we will send you notice of the re-sale at least 10 days in advance. Once your vehicle is sold, the proceeds will be credited to your account after reasonable expenses for retaking, holding, preparing for sale, processing and selling the vehicle, plus attorney's fees and court costs the law permits, are paid. Any surplus after applying the proceeds to your account will be returned to you unless we are required by law to pay the proceeds to another person. You must pay any deficiency in your account after the proceeds of sale are applied. Any deficiency that you do not satisfy upon our demand will bear interest at the maximum rate allowed by law.

JOINT LIABILITY. All persons who sign this contract as Buyers are jointly and severally liable. We may enforce or release our rights entirely with respect to one Buyer without affecting our rights as to any other Buyer.

WHO IS BOUND. This contract is binding upon the parties, their heirs, executors, personal representatives, and/or successors and assigns.

GOVERNING LAW. Federal and Illinois law apply to this contract.

NO WAIVER. We can delay or refrain from enforcing any of our rights under this contract without losing them.

INTERPRETATION. If for any reason any section of this contract is deemed invalid, all other sections will remain enforceable.

ADDITIONAL TERMS AND CONDITIONS

TELEPHONE MONITORING AND CALLING. You agree that we may monitor and record telephone calls regarding your account to assure the quality of our service. In addition and subject to applicable law, in connection with servicing your account and/or collecting amounts you may owe, you expressly consent that we may call you and send text messages to you using prerecorded/artificial voice messages or an automatic dialing device. We may do so using any telephone number you provide to us, including a cellular phone, which may result in charges to you.

COLLECTION COSTS. If you are in default and we demand full payment, you agree to pay us interest on the amount you owe at the Base Rate shown in this contract. If we hire an attorney to enforce this contract, you will pay reasonable attorney's fees. You will also pay all collection costs that are permitted by law and all court costs associated with the collection.

RETURNED CHECK CHARGE. You agree to pay a charge of twenty-five dollars (\$25) for the return of unpaid or dishonored checks. At our option, we may charge an amount greater than twenty-five dollars (\$25) for all costs and expenses, including reasonable attorney's fees, we incurred in the collection of the check amount. We will make a written demand if we decide to undertake a nonlitigated collection against you to collect our costs and expenses in excess of twenty-five dollars (\$25). "Check" includes a bank check, credit union share draft or any other instrument that you use to make any payment under this contract.

ACKNOWLEDGEMENT OF PURCHASE OF VEHICLE CONTAINING PAST DUE STARTER INTERRUPT AS CONDITION OF SALE. You understand that there may be a payment guarantee device installed on the vehicle as a condition of sale. You understand that if you do not make all payments as required under this contract, **THIS DEVICE WILL PREVENT THE VEHICLE FROM BEING STARTED.** You agree to sign all disclosure forms describing the device, and further understand and agree that these forms are a part of this Contract and are incorporated herein as though fully set forth in this Contract.

ACKNOWLEDGEMENT OF PURCHASE OF VEHICLE CONTAINING ELECTRONIC TRACKING DEVICE. If your vehicle has an electronic tracking device, you agree that we may use this device to find the vehicle.

WARRANTIES SELLER DISCLAIMS. Unless we make a written warranty, or enter into a service contract within 90 days from the date of this contract, we make 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 manufacturer may offer.

OPTIONAL EXTENDED SERVICE CONTRACTS. An Extended Service Contract is optional. An Extended Service Contract is not required to obtain credit and will not be provided unless you agree to pay the additional cost.

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.

Note: If the primary use of the vehicle is non-consumer, this is not a consumer contract, and the following notice does not apply.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The retail buyer hereunder has been informed by the retail seller that his contract will be sold and assigned by the retail seller to _____, (a licensed Sales Finance Agency) and that the said Sales Finance Agency has a substantial interest in the business of the retail seller and that pursuant to law the retail buyer may assert all defenses equally against the retail seller and said _____, Sales Finance Agency.

ASSIGNMENT: By signing below, Seller hereby sells and assigns all right, title and interest in this contract to _____ ("Assignee") in accordance with and under the terms and conditions of a separate agreement between Seller and Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller _____ By _____ Title _____

ARBITRATION AGREEMENT

This Arbitration Agreement is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. This Arbitration Agreement uses certain defined terms. A "Dispute" is any contract, tort, statutory or other claim or dispute between you and Seller arising out of or relating to your credit application, this contract, or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Arbitration Agreement). "Seller" includes seller's assignee and also includes Seller's and such assignee's employees, agents, successors or assigns. "Dispute" includes any disagreement over the interpretation and scope of this clause, or the arbitrability of the Dispute.

Any Dispute shall, at your or Seller's request, be resolved by binding arbitration and not in court. Arbitration will be by one arbitrator on an individual basis and not as a class action. You waive any right you may have to arbitrate a Dispute as a class action (this is referred to below as the "class action waiver"). Arbitration will be conducted by and under the rules of the American Arbitration Association, 1633 Broadway, 10th Floor, New York, NY 10019 (www.adr.org), or any other arbitration organization you select, subject to Seller's approval. You may get the rules of the organization by contacting it or visiting its website.

Arbitrators shall be attorneys or retired judges selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law in making an award. The arbitration hearing shall be conducted in the federal district in which you reside, or at some other location convenient to you, or as otherwise required by law. Seller will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$1,500, unless applicable law or the rules of the chosen arbitration organization require Seller to pay more. Each party shall be responsible for its own attorney, expert and other fees, unless otherwise awarded by the arbitrator under applicable law.

The arbitrator's award is final and binding on all parties. Any arbitration shall be governed by the Federal Arbitration Act and not by any state arbitration law.

You and Seller retain the right to sue in small claims court for a Dispute within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor Seller waive the right to arbitrate by filing suit. Any court with jurisdiction may enter judgment on the arbitrator's award. This Arbitration Agreement shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Agreement, other than the class action waiver, is deemed or found to be unenforceable for any reason, the remainder is enforceable. If the class action waiver is deemed or found to be unenforceable, then this entire Arbitration Agreement shall be unenforceable.

This Arbitration Agreement is incorporated into and becomes a part of this contract or any other credit obligation that you enter into with Seller on the contract date shown on Page 1.

You may opt out of this Arbitration Agreement by doing so in writing to the Seller's address on Page 1 of this contract, or a different address the Holder may provide you, sent by registered mail, postmarked no later than 10 days from the contract date.

It is important that you thoroughly read the above Arbitration Agreement before you sign this Contract. It affects your legal rights. By signing this Contract, you acknowledge that you have read and understand this Arbitration Agreement.

By signing this Contract on Page 1, you agree to the terms of this Arbitration Agreement.

ACCOUNT #: _____
CONTRACT DATE: _____

RETAIL INSTALLMENT CONTRACT
PRECOMPUTED INTEREST

FZ-IL-RIC-PC A

Buyer Name and Address	Seller Name and Address
Co-Buyer Name and Address	

In this contract, "you" and "your" refer to the Buyer or Buyers signing below. "Seller," "we" and "us" refer to the seller shown above. "Holder" is the Seller, or, if this contract has been assigned, the party who has been assigned this contract. "Vehicle" refers to the vehicle described below. "Buyer," "you" and "your" shall include the plural. You promise to pay to the order of the Holder (at its office or at such other place as the Holder may designate and instruct you) the TOTAL OF PAYMENTS (see below) as outlined in the schedule of payments below.

New/Used	Year	Make	Model	Vehicle Identification Number	Mileage	<input type="checkbox"/> Personal, Family or Household Use
						<input type="checkbox"/> Business Use

Description of Trade-In(s): _____

FEDERAL TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE THE COST OF YOUR CREDIT AS A YEARLY RATE. _____ %	FINANCE CHARGE THE DOLLAR AMOUNT THE CREDIT WILL COST YOU. \$ _____	AMOUNT FINANCED THE AMOUNT OF CREDIT PROVIDED TO YOU OR ON YOUR BEHALF. \$ _____	TOTAL OF PAYMENTS THE AMOUNT YOU WILL HAVE PAID AFTER YOU HAVE MADE ALL PAYMENTS AS SCHEDULED. \$ _____	TOTAL SALE PRICE THE TOTAL COST OF YOUR PURCHASE ON CREDIT, INCLUDING YOUR DOWN PAYMENT OF \$ _____ IS \$ _____
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Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments are Due

Late Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the payment for installments in excess of \$200 or \$10 for installments less than \$200.

Prepayment: If you pay off all or any part of your debt early, you may be entitled to a refund of part of the finance charge.

Security Interest: You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, our right to accelerate the maturity of this obligation, any required repayment in full before the scheduled date, prepayment refunds and penalties, and our security interest.

HOW THIS CONTRACT CAN BE CHANGED. This contract and the related documents that you sign contemporaneously with this contract contain the entire agreement between you and us relating to the sale and financing of the motor vehicle. Any change to this contract must be in writing and we must sign it. If any part of this contract is not valid, all other parts stay valid.

Buyer Signs _____ Co-Buyer Signs _____

NOTICE TO THE BUYER.

1. Do not sign this agreement before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge.

This contract consists of **6** pages. Be sure to initial pages **2 through 6** as indicated.

THIS CONTRACT CONTAINS AN ARBITRATION CLAUSE ON PAGE 6.

Signed, sealed and delivered by the Buyer, who hereby acknowledges receipt of a completed copy of this contract and agrees to its terms.

THIS VEHICLE IS SOLD AS IS WITH NO WARRANTY AS TO MECHANICAL CONDITION.

RETAIL INSTALLMENT CONTRACT

Buyer Signs X _____ Date _____ Co-Buyer Signs X _____ Date _____

Buyers, Co-Buyers, Other Owners and Guarantors - A buyer is a person who is primarily responsible for paying the entire debt. A co-buyer is a person who receives the vehicle, is listed as an owner on the Certificate of Title, or is a parent or spouse of the buyer. A co-buyer is primarily 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. A guarantor is a person who may be responsible for paying the entire debt if we cannot collect the amount owed from you.

Other owner signs here X _____ Date _____ Address _____

Guarantor signs here X _____ Date _____ Address _____

I hereby guarantee the collection of the above described amount upon failure of the seller named herein to collect said amount from the buyer named herein.

Seller Signs X _____ Date _____ Printed Name _____ Title _____

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.

INSURANCE: CREDIT LIFE INSURANCE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST. WE MAY RETAIN OR RECEIVE A PORTION OF THIS AMOUNT.

TYPE OF CREDIT INSURANCE	ORIGINAL TERM	COST FOR THE ORIGINAL TERM
<input type="checkbox"/> CREDIT LIFE		
<input type="checkbox"/> CREDIT DISABILITY		

CHOICE OF COVERAGE AS SPECIFIED IS ACKNOWLEDGED BY BUYER'S SIGNATURE

Buyer Signs x _____ Date _____
 Date of Birth _____
 Co-Buyer Signs x _____ Date _____
 Date of Birth _____

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT PROVIDED UNDER THIS CONTRACT.

Seller or its affiliates, or any holder of the contract or its affiliates, may receive consideration or something of value in connection with the sale of insurance, debt cancellation contract, or other such product purchased with this retail installment contract.

VENDOR'S SINGLE INTEREST (VSI) INSURANCE. If the preceding box is checked, you are required to purchase VSI insurance as part of this sale. VSI insurance is for the sole protection of the Holder against loss of or damage to the vehicle. You may purchase VSI insurance through any insurance company or agency you choose who is reasonably acceptable to us. If you choose to finance the insurance as part of this contract, you will pay \$ _____. The coverage is for the initial term of the contract. Any insurer issuing VSI insurance waives its rights of subrogation against the Buyer.

OPTIONAL DEBT CANCELLATION AGREEMENT ("GAP"). A Debt Cancellation or "GAP" Agreement is optional. A Debt Cancellation Agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the additional cost. If you agree to buy a Debt Cancellation Agreement, the charge is shown below and in item 4m of the Itemization of Amount Financed. Your Debt Cancellation Agreement is a part of this contract. See your Debt Cancellation Agreement for details on the protection it provides.

 Name of Debt Cancellation Agreement
 Price: \$ _____ Term: _____
 You want to purchase the Optional Debt Cancellation Agreement:

 Signature of Buyer Requesting Coverage _____ Date _____

 Signature of Co-Buyer Requesting Coverage _____ Date _____

ITEMIZATION OF AMOUNT FINANCED

- (1) CASH PRICE (including \$ _____ sales tax) _____ (1)
- (2) DOWN PAYMENT
 - a. Cash Down payment _____
 - b. Deferred Down payment _____
 Net Trade-In Allowance _____
 Gross Trade-In _____
 Less Payoff _____
 c. Net Trade-In _____

TOTAL DOWN PAYMENT [(a)+(b)+(c)] _____ (2)
 If Total Down Payment is negative enter \$0.00 and insert that amount on (4)q below

(3) UNPAID BALANCE OF CASH PRICE [(1)-(2)] _____ (3)

- (4) OTHER CHARGES INCLUDING AMOUNTS PAID TO OTHERS ON YOUR BEHALF
 - d. Government License and/or Registration Fees _____
 - e. Government Certificate of Title Fees _____
 - f. To ERT Service Provider for **Optional ERT Fee*** _____
 - g. To Insurance Company for Credit Life Premium* _____
 - h. To Insurance Company for Credit Disability Premium* _____
 - i. To _____
for Extended Service Contract* _____
 - j. To Seller for Documentary Fee** _____
 - k. _____
 - l. _____
 - m. _____
 - n. _____
 - o. _____
 - p. _____
 - q. _____

TOTAL OTHER CHARGES AND AMOUNTS PAID TO OTHERS ON YOUR BEHALF _____ (4)
 [(d)+(e)+(f)+(g)+(h)+(i)+(j)+(k)+(l)+(m)+(n)+(o)+(p)+(q)]

(5) AMOUNT FINANCED (Principal Balance) [(3)+(4)] _____ (5)

*Seller May Retain A Portion of These Amounts

**DOCUMENTARY FEE. 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 AND PERFORMING SERVICES RELATED TO CLOSING OF A SALE. THE BASE DOCUMENTARY FEE BEGINNING JANUARY 1, 2008, WAS \$150. THE MAXIMUM AMOUNT THAT MAY BE CHARGED FOR A DOCUMENTARY FEE IS THE BASE DOCUMENTARY FEE OF \$150 WHICH SHALL BE SUBJECT TO AN ANNUAL RATE ADJUSTMENT EQUAL TO THE PERCENTAGE OF CHANGE IN THE BUREAU OF LABOR STATISTICS CONSUMER PRICE INDEX. THIS NOTICE IS REQUIRED BY LAW.

ADDITIONAL TERMS AND CONDITIONS

INSURANCE YOU MUST HAVE ON THE VEHICLE. You must keep the vehicle insured against damage or loss until you have paid all that you owe under this contract. **YOU MAY PURCHASE, OR PROVIDE THROUGH AN EXISTING POLICY, THE INSURANCE THROUGH ANYONE YOU CHOOSE WHO IS REASONABLY ACCEPTABLE TO US.** You will provide coverage in the amount of the vehicle's actual cash value less a maximum deductible of \$500. Each policy you get will provide that the insurance company will give us at least 10 days' written notice before the policy is canceled. You must name us as the person to be paid under the policy in the event of damage or loss. If the vehicle is damaged or lost, at our option, we can use the insurance proceeds to replace or repair it or to repay any amounts you owe under this contract.

If you do not obtain and maintain the insurance required by this contract and do not continue to provide satisfactory proof of insurance, we will consider this contract in default. We may, at our option, repossess the vehicle, purchase insurance at your expense, or pursue any other remedy provided for in this contract. Any coverage we buy will not include insurance on liability for bodily injury or property damage, except with respect to the vehicle, and will not meet the requirement for proof of financial responsibility under Illinois law. The charge for the insurance will be the premium of the insurance and a finance charge equal to the Annual Percentage Rate shown in this contract or, at our option, the highest rate the law permits.

If any insurance for which an amount is included in the contract is cancelled, any unearned insurance refund exceeding \$1.00 received or receivable by us shall be credited on the final maturing installments of the contract except to the extent those amounts are applied toward payment for similar insurance protecting the interests of you or us or both.

You will deliver to us an insurance policy meeting the requirements listed above to be issued by

Insurance Company

Agent

If we finance such insurance, the following applies:

Name of Insurer: _____

Term of Insurance: _____

Premium: _____

You may choose the person through which insurance we finance may be obtained.

X _____ (Buyer)

X _____ (Co-Buyer)

WE MAY BUY COLLATERAL PROTECTION INSURANCE AT YOUR EXPENSE. Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

NOTICE OF POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM. (1) IF YOU HAVE PURCHASED EITHER CREDIT LIFE OR CREDIT DISABILITY INSURANCE, OR BOTH, TO GUARANTEE PAYMENTS BEING MADE IN CASE OF YOUR DEATH OR DISABILITY, ON YOUR VEHICLE PURCHASED UNDER AN INSTALLMENT SALES CONTRACT, YOU MAY BE ENTITLED TO A PARTIAL REFUND OF YOUR PREMIUM IF YOU PAY OFF YOUR INSTALLMENT LOAN EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR LOAN, YOU SHOULD CONTACT THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE TO SEE IF A REFUND IS DUE. IF YOUR VEHICLE DEALER FINANCED YOUR LOAN, THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.

NO PUBLIC LIABILITY INSURANCE ISSUED WITH THIS TRANSACTION.

Initials _____ / _____ / _____ Page 3 of 6
Buyer Co-Buyer Seller

ADDITIONAL TERMS AND CONDITIONS

PREPAYMENT OF THE WHOLE CONTRACT. If you prepay in full or if you default and we demand payment of the unpaid balance, you may be entitled to a refund credit of part of the precomputed finance charge. We will determine the credit using the method. We will apply the credit to the amount you owe us or refund it to you. We will not refund amounts less than \$1.00.

TRANSFER OF RIGHTS. We may transfer this contract to another person. That person will then have all of our rights, privileges, and remedies.

OWNERSHIP AND RISK OF LOSS. You agree to pay us all amounts owed under this contract, regardless of whether the vehicle is damaged, destroyed or missing. You agree not to transfer any interest in the vehicle or this contract without our written permission. You agree to keep the vehicle in good order and repair, allowing for ordinary wear and tear. You will make sure our security interest on the vehicle is shown on the title. If we pay any repairs, storage, taxes, fines or other charges, you agree to repay us.

CHANGE OF ADDRESS. You agree to notify us immediately of a permanent change of address.

SECURITY INTEREST. You give us a security interest in the vehicle; any money or goods (proceeds) for the vehicle; any accessories, equipment, modifications, or replacement parts installed in the vehicle; any insurance premiums and charges for service contracts returned to us; and any proceeds of service contracts or insurance policies on your life or health which are financed in this contract. This security interest secures all amounts you owe, and all of your other obligations, under this contract, as it may be amended from time to time.

LATE CHARGE. You will pay a late charge on each late payment as shown in the Federal Truth in Lending Disclosures on the first page.

DEFAULT. Any of the following events will be considered a default: your failure to pay any installment when due; your failure to perform or breach of any section of this contract; your failure to obtain and maintain the insurance required by this contract; any misstatement or misrepresentation by you relied on by us; you become insolvent; any judgment is entered against you; the vehicle is transferred without our written consent, or seized under any legal process. If you default, we can demand that you immediately pay all that you owe subject to any right the law gives you to reinstate this contract. We do not have to give you notice that we are demanding or intend to demand immediate payment of all that you owe. We may repossess the vehicle; take any reasonable measures to correct the default, or save us from loss; or pursue any other remedy permitted by law in recovering the full remaining amount due. You will pay the reasonable costs and expenses of these measures, to the extent the law allows.

REPOSSESSION. If you are in default, we may take the vehicle from you if we may do so without a breach of the peace. We may repossess the vehicle by any means including entering your property, or the property where it is stored. Personal property found in the vehicle will be stored at your expense and will be returned to you if you identify it within a reasonable amount of time, as may be prescribed by applicable law. We will dispose of such property after we have given you any notice and time to recover it that the law requires. However, we will keep any vehicle accessories, equipment, modifications, or replacement parts.

REINSTATEMENT OF CONTRACT. If you have paid an amount equal to 30% or more of the deferred payment price or total of payments due at the time of repossession, you may, within 21 days of the date of repossession, reinstate the contract and recover the vehicle from us by tendering in a lump sum: (1) all unpaid amounts, including unpaid delinquency or deferral charges due at the date of reinstatement, without acceleration; (2) performance necessary to cure any default other than nonpayment of the amounts due; and (3) reasonable costs of repossession and costs incurred in arranging the vehicle for sale. Reasonable costs include repossession and storage expenses, and if authorized by the contract, reasonable attorney fees and collection agency charges. Tendering payment and performance pursuant to this limited right of reinstatement restores your rights under the contract as though no default had occurred. You may reinstate the contract and recover the vehicle only once during the life of the contract.

RETURN OF THE VEHICLE TO YOU. If we repossess the vehicle you have the right to get it back (redeem). Unless the law gives you the right to reinstate the contract, in order to get the vehicle back, you must pay all amounts owed, not just past due amounts. We will tell you how much you have to pay to redeem the vehicle. Your right to redeem ends when the vehicle is sold, or we have entered into a contract for sale, or accepted the vehicle as full or partial satisfaction of the contract, as the law allows.

RE-SALE OF VEHICLE. Once your vehicle has been repossessed, we will send you notice of the re-sale at least 10 days in advance. Once your vehicle is sold, the proceeds will be credited to your account after reasonable expenses for retaking, holding, preparing for sale, processing and selling the vehicle, plus attorney's fees and court costs the law permits, are paid. Any surplus after applying the proceeds to your account will be returned to you unless we are required by law to pay the proceeds to another person. You must pay any deficiency in your account after the proceeds of sale are applied. Any deficiency that you do not satisfy upon our demand will bear interest at the maximum rate allowed by law.

JOINT LIABILITY. All persons who sign this contract as Buyers are jointly and severally liable. We may enforce or release our rights entirely with respect to one Buyer without affecting our rights as to any other Buyer.

WHO IS BOUND. This contract is binding upon the parties, their heirs, executors, personal representatives, and/or successors and assigns.

GOVERNING LAW. Federal and Illinois law apply to this contract.

NO WAIVER. We can delay or refrain from enforcing any of our rights under this contract without losing them.

INTERPRETATION. If for any reason any section of this contract is deemed invalid, all other sections will remain enforceable.

TELEPHONE MONITORING AND CALLING. You agree that we may monitor and record telephone calls regarding your account to assure the quality of our service. In addition and subject to applicable law, in connection with servicing your account and/or collecting amounts you may owe, you expressly consent that we may call you and send text messages to you using prerecorded/artificial voice messages or an automatic dialing device. We may do so using any telephone number you provide to us, including a cellular phone, which may result in charges to you.

Initials _____ / _____ / _____ Page 4 of 6
Buyer Co-Buyer Seller

ADDITIONAL TERMS AND CONDITIONS

COLLECTION COSTS. If you are in default and we demand full payment, you agree to pay us interest on the amount you owe at the **Annual Percentage Rate** shown in this contract. If we hire an attorney to enforce this contract, you will pay reasonable attorney's fees. You will also pay all collection costs that are permitted by law and all court costs associated with the collection.

RETURNED CHECK CHARGE. You agree to pay a charge of twenty-five dollars (\$25) for the return of unpaid or dishonored checks. At our option, we may charge an amount greater than twenty-five dollars (\$25) for all costs and expenses, including reasonable attorney's fees, we incurred in the collection of the check amount. We will make a written demand if we decide to undertake a nonlitigated collection against you to collect our costs and expenses in excess of twenty-five dollars (\$25). "Check" includes a bank check, credit union share draft or any other instrument that you use to make any payment under this contract.

ACKNOWLEDGEMENT OF PURCHASE OF VEHICLE CONTAINING PAST DUE STARTER INTERRUPT AS CONDITION OF SALE. You understand that there may be a payment guarantee device installed on the vehicle as a condition of sale. You understand that if you do not make all payments as required under this contract, **THIS DEVICE WILL PREVENT THE VEHICLE FROM BEING STARTED.** You agree to sign all disclosure forms describing the device, and further understand and agree that these forms are a part of this Contract and are incorporated herein as though fully set forth in this Contract.

ACKNOWLEDGEMENT OF PURCHASE OF VEHICLE CONTAINING ELECTRONIC TRACKING DEVICE. If your vehicle has an electronic tracking device, you agree that we may use this device to find the vehicle.

WARRANTIES SELLER DISCLAIMS. Unless we make a written **warranty, or** enter into a service contract within 90 days from the date of this contract, we make 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 manufacturer may offer.

OPTIONAL EXTENDED SERVICE CONTRACTS. An Extended Service Contract is optional. An Extended Service Contract is not required to obtain credit and will not be provided unless you agree to pay the additional cost.

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.

Note: If the primary use of the vehicle is non-consumer, this is not a consumer contract, and the following notice does not apply.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The retail buyer hereunder has been informed by the retail seller that his contract will be sold and assigned by the retail seller to _____, (a licensed Sales Finance Agency) and that the said Sales Finance Agency has a substantial interest in the business of the retail seller and that pursuant to law the retail buyer may assert all defenses equally against the retail seller and said _____, Sales Finance Agency.

ASSIGNMENT: By signing below, Seller hereby sells and assigns all right, title and interest in this contract to _____ ("Assignee") in accordance with and under the terms and conditions of a separate agreement between Seller and Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller _____ By _____ Title _____

ARBITRATION AGREEMENT

This Arbitration Agreement is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. This Arbitration Agreement uses certain defined terms. A "Dispute" is any contract, tort, statutory or other claim or dispute between you and Seller arising out of or relating to your credit application, this contract, or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Arbitration Agreement). "Seller" includes seller's assignee and also includes Seller's and such assignee's employees, agents, successors or assigns. "Dispute" includes any disagreement over the interpretation and scope of this clause, or the arbitrability of the Dispute.

Any Dispute shall, at your or Seller's request, be resolved by binding arbitration and not in court. Arbitration will be by one arbitrator on an individual basis and not as a class action. You waive any right you may have to arbitrate a Dispute as a class action (this is referred to below as the "class action waiver"). Arbitration will be conducted by and under the rules of the American Arbitration Association, 1633 Broadway, 10th Floor, New York, NY 10019 (www.adr.org), or any other arbitration organization you select, subject to Seller's approval. You may get the rules of the organization by contacting it or visiting its website.

Arbitrators shall be attorneys or retired judges selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law in making an award. The arbitration hearing shall be conducted in the federal district in which you reside, or at some other location convenient to you, or as otherwise required by law. Seller will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$1,500, unless applicable law or the rules of the chosen arbitration organization require Seller to pay more. Each party shall be responsible for its own attorney, expert and other fees, unless otherwise awarded by the arbitrator under applicable law.

The arbitrator's award is final and binding on all parties. Any arbitration shall be governed by the Federal Arbitration Act and not by any state arbitration law.

You and Seller retain the right to sue in small claims court for a Dispute within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor Seller waive the right to arbitrate by filing suit. Any court with jurisdiction may enter judgment on the arbitrator's award. This Arbitration Agreement shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Agreement, other than the class action waiver, is deemed or found to be unenforceable for any reason, the remainder is enforceable. If the class action waiver is deemed or found to be unenforceable, then this entire Arbitration Agreement shall be unenforceable.

This Arbitration Agreement is incorporated into and becomes a part of this contract or any other credit obligation that you enter into with Seller on the contract date shown on Page 1.

You may opt out of this Arbitration Agreement by doing so in writing to the Seller's address on Page 1 of this contract, or a different address the Holder may provide you, sent by registered mail, postmarked no later than 10 days from the contract date.

It is important that you thoroughly read the above Arbitration Agreement before you sign this Contract. It affects your legal rights. By signing this Contract, you acknowledge that you have read and understand this Arbitration Agreement.

By signing this Contract on Page 1, you agree to the terms of this Arbitration Agreement.