

RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) YNOT6 I LLC 1271 S AUTO CENTER DR Anaheim, CA 92806
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
Used	2019	Honda Civic Sedan	109272		Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of \$500.00 is
24.76 %	\$ 17,246.89 (e)	\$ 22,384.31 (e)	\$ 39,631.20 (e)	\$ 40,131.20 (e)

(e) means an estimate

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	\$ N/A	N/A
One Payment of	\$ N/A	N/A
One Payment of	\$ N/A	N/A
60 Payments	\$ 660.52	Monthly beginning 09/28/2022
N/A	\$ N/A	N/A
One final payment	\$ N/A	N/A

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 part of the payment that is late.
Prepayment. If you pay early, you may be charged a minimum 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, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

Vehicle Insurance

	Term	Premium
\$ N/A Ded. Comp., Fire & Theft	N/A Mos.	\$ N/A
\$ N/A Ded. Collision	N/A Mos.	\$ N/A
Bodily Injury \$ N/A Limits	N/A Mos.	\$ N/A
Property Damage \$ N/A Limits	N/A Mos.	\$ N/A
Medical N/A	N/A Mos.	\$ N/A
N/A	N/A Mos.	\$ N/A
Total Vehicle Insurance Premiums		\$ N/A

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X _____

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

Seller X _____

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

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 5 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

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

AUTO BROKER FEE DISCLOSURE

If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

Name of autobroker receiving fee, if applicable: N/A

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

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

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

1. Total Cash Price

A. Cash Price of Motor Vehicle and Accessories	\$	16,990.00 (A)
1. Cash Price Vehicle	\$	16,990.00
2. Cash Price Accessories	\$	N/A
3. Other (Nontaxable) Describe <u>N/A</u>	\$	N/A
4. Other (Nontaxable) Describe <u>N/A</u>	\$	N/A
B. Document Processing Charge (not a governmental fee)	\$	85.00 (B)
C. Emissions Testing Charge (not a governmental fee)	\$	N/A (C)
D. (Optional) Theft Deterrent Device(s)		
1. (paid to) <u>CDS ELO GPS</u>	\$	1,995.00 (D1)
2. (paid to) <u>N/A</u>	\$	N/A (D2)
3. (paid to) <u>N/A</u>	\$	N/A (D3)
E. (Optional) Surface Protection Product(s)		
1. (paid to) <u>N/A</u>	\$	N/A (E1)
2. (paid to) <u>N/A</u>	\$	N/A (E2)
F. EV Charging Station (paid to) <u>N/A</u>	\$	N/A (F)
G. Sales Tax (on taxable items in A through F)	\$	1,323.31 (G)
H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) <u>AVRS</u>	\$	31.00 (H)
I. (Optional) Service Contract(s)		
1. (paid to) <u>JM&A MAINTENANCE</u>	\$	1,200.00 (I1)
2. (paid to) <u>N/A</u>	\$	N/A (I2)
3. (paid to) <u>N/A</u>	\$	N/A (I3)
4. (paid to) <u>N/A</u>	\$	N/A (I4)
5. (paid to) <u>N/A</u>	\$	N/A (I5)
J. Prior Credit or Lease Balance (e) paid by Seller to <u>N/A</u> (see downpayment and trade-in calculation)	\$	N/A (J)
K. Prior Credit or Lease Balance (e) paid by Seller to <u>N/A</u> (see downpayment and trade-in calculation)	\$	N/A (K)
L. (Optional) Debt Cancellation Agreement	\$	1,000.00 (L)
M. (Optional) Used Vehicle Contract Cancellation Option Agreement	\$	N/A (M)
N. Other paid to <u>NITROFIL</u> For <u>NITRO</u>	\$	245.00 (N)
O. Other paid to <u>N/A</u> For <u>N/A</u>	\$	N/A (O)
Total Cash Price (A through O)	\$	22,869.31 (1)

2. Amounts Paid to Public Officials

A. Vehicle License Fees	\$	N/A (A)
B. Registration/Transfer/Titling Fees	\$	15.00 (B)
C. California Tire Fees	\$	N/A (C)
D. Other <u>N/A</u>	\$	N/A (D)
Total Official Fees (A through D)	\$	15.00 (2)

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

	\$	N/A (3)
4. <input type="checkbox"/> State Emissions Certification Fee or <input type="checkbox"/> State Emissions Exemption Fee	\$	N/A (4)
5. Subtotal (1 through 4)	\$	22,884.31 (5)

6. Total Downpayment

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ <u>0.00</u> Vehicle 2 \$ <u>0.00</u>	\$	N/A (A)
B. Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ <u>N/A</u> Vehicle 2 \$ <u>N/A</u>	\$	N/A (B)
C. Total Net Trade-In (A-B) Vehicle 1 \$ <u>0.00</u> Vehicle 2 \$ <u>N/A</u>	\$	N/A (C)
D. Deferred Downpayment Payable to Seller	\$	N/A (D)
E. Manufacturer's Rebate	\$	N/A (E)
F. Other <u>N/A</u>	\$	N/A (F)
G. Other <u>N/A</u>	\$	N/A (G)
H. Other <u>N/A</u>	\$	N/A (H)
I. Cash, Cash Equivalent, Check, Credit Card, or Debit Card	\$	500.00 (I)
Total Downpayment (C through I)	\$	500.00 (6)

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

7. Amount Financed (5 less 6)	\$	22,384.31 (7)
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OPTIONAL DEBT CANCELLATION AGREEMENT. A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt cancellation, the charge is shown in item 1L of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term 60 Mos. JM&A GAP
Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs X [Signature]

OPTIONAL SERVICE CONTRACT(S) You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1I.

I1 Company <u>JM&A MAINTENANCE</u>	Term	<u>60</u> Mos. or	<u>60000</u> Miles
I2 Company <u>N/A</u>	Term	<u>N/A</u> Mos. or	<u>N/A</u> Miles
I3 Company <u>N/A</u>	Term	<u>N/A</u> Mos. or	<u>N/A</u> Miles
I4 Company <u>N/A</u>	Term	<u>N/A</u> Mos. or	<u>N/A</u> Miles
I5 Company <u>N/A</u>	Term	<u>N/A</u> Mos. or	<u>N/A</u> Miles

Buyer X E [Signature]

Trade-In Vehicle(s)

1. **Vehicle 1**
Year N/A Make N/A
Model N/A Odometer N/A
VIN N/A

a. Agreed Value of Property	\$	N/A
b. Buyer/Co-Buyer Retained Trade Equity	\$	N/A
c. Agreed Value of Property Being Traded-In (a-b)	\$	0.00
d. Prior Credit or Lease Balance	\$	N/A
e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity)	\$	0.00

2. **Vehicle 2**
Year N/A Make N/A
Model N/A Odometer N/A
VIN N/A

a. Agreed Value of Property	\$	N/A
b. Buyer/Co-Buyer Retained Trade Equity	\$	N/A
c. Agreed Value of Property Being Traded-In (a-b)	\$	0.00
d. Prior Credit or Lease Balance	\$	N/A
e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity)	\$	N/A

Total Agreed Value of Property Being Traded-In (1c+2c)	\$	N/A*
Total Prior Credit or Lease Balance (1d+2d)	\$	N/A*
Total Net Trade-In (1e+2e)	\$	N/A*

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

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

SELLER'S INITIALS N/A

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

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