

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

DEAL# 2196939

Buyer Number _____ Contract Number _____ R.O.S. Number _____ Stock Number P49579

Buyer Name and Address (Including County and Zip Code) JEFFREY COWAN 200 EAST RACQUET CLUB RD UNIT PALM SPRINGS CA 92262 RIVERSIDE COUNTY	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) PALM SPRINGS MOTORS INC. 69-200 HIGHWAY 111 CATHEDRAL CITY, CA 92234
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I, 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 on the front and back of 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	2016	FORD MUSTANG	17477	1FATP8UH3G5222381	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
1.49 %	\$ 911.13 (e)	\$ 29058.15 (e)	\$ 29969.28 (e)	\$ 5000.00 is \$ 34969.28 (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
47	624.40	Monthly beginning 11/07/2016
N/A	N/A	N/A
One final payment	624.36	10/07/2020

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.

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

1. Total Cash Price		\$ 27585.00(A)
A. Cash Price of Motor Vehicle and Accessories		\$ 27585.00
1. Cash Price Vehicle		\$ N/A
2. Cash Price Accessories		\$ N/A
3. Other (Nontaxable)		\$ N/A
Describe		\$ N/A
Describe		\$ N/A
B. Document Processing Charge (not a governmental fee)		\$ 80.00(B)
C. Emissions Testing Charge (not a governmental fee)		\$ 50.00(C)
D. (Optional) Theft Deterrent Device(s)		
1. (paid to) SECURITY SYSTEM		\$ 495.00(D1)
2. (paid to) N/A		\$ N/A(D2)
3. (paid to) N/A		\$ N/A(D3)
E. (Optional) Surface Protection Product(s)		
1. (paid to) N/A		\$ N/A(E1)
2. (paid to) N/A		\$ N/A(E2)
F. EV Charging Station (paid to) N/A		\$ N/A(F)
G. Sales Tax (on taxable items in A through F)		\$ 2538.90(G)
H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) AVRS		\$ 26.00(H)
I. (Optional) Service Contract(s)		
1. (paid to) FORD MAINT		\$ 2995.00(I1)
2. (paid to) N/A		\$ N/A(I2)
		\$ N/A(I3)

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/Mos.	\$ N/A
\$ N/A Ded. Collision	N/Mos.	\$ N/A
Bodily Injury \$ N/A Limits	N/Mos.	\$ N/A
Property Damage \$ N/A Limits	N/Mos.	\$ N/A
Medical N/A	N/Mos.	\$ N/A
N/A	N/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 (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X Jeffrey R. Cowan
 Co-Buyer X N/A
 Seller X _____

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

Term N/A Mos. N/A
 Debt Cancellation Agreement
 I want to buy a debt cancellation agreement.
 Buyer Signs X N/A

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 FORD MAINT
 Term 72 Mos. or 75000 Miles
 I2 Company N/A
 Term N/A Mos. or N/A Miles
 I3 Company N/A
 Term N/A Mos. or N/A Miles
 I4 Company N/A
 Term N/A Mos. or N/A Miles
 I5 Company N/A
 Term N/A Mos. or N/A Miles
 Buyer X Jeffrey R. Cowan

Trade-In Vehicle(s)

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