



FORD CREDIT

P.O. Box 64400
Colorado Springs, CO 80962-4400
1-800-727-7000

Account Number: 0000054044466

Vehicle: 2016 FORD MUSTG 1FATP8UH3G5222381
Originating Dealer: PALM SPRINGS MOTORS
69-200 HWY 111 CATHEDRAL CITY, CA 92234

904000



P6634900200373 782629707

JEFFREY COWAN
26105-F FRAMPTON AVE
HARBOR CITY CA 90710-3465

10/06/2016
063-S002

Dear JEFFREY COWAN:

Congratulations! Your account has been paid-in-full. Please note the following in reference to your contract and title:

Contract Handling

- If a copy of your contract is enclosed, please accept this letter as authentication that the copy is an unaltered optically imaged reproduction of the contract and security agreement.
- If your original contract is *not* enclosed, please accept this letter as notice the contract is paid.

Title/Lien Handling

We have released our lien and forwarded your title or lien statement to either you or the party who paid off the vehicle or to an alternate lien holder as you have directed.

- If your state issues a "paper" title and permits us to send the title directly to you, we have released our lien and have included your title or lien statement with this letter. If you have received a paper title with our lien released upon it, you must submit the title to the state for them to release our lien in their records.
- If your title is not enclosed, it is due to one of the following:
 - Your state may require we forward the "paper" title or lien statement to them in order to have our lien released. This letter is confirmation that we have already done this.
 - Several states use an electronic filing system in which a "paper" title is not issued. If your state uses an electronic titling system this letter is confirmation that we have released our lien electronically and requested the state forward your title to you.
 - You have transferred ownership to another party.
- Some states provide additional disclosures. Those states are AZ, CA, FL, GA, IA, ID, LA, MA, MT, NC, NE, NY, OH, PA, SD, TX, VA, WA and WI. We have provided those disclosures on the back of this document.

Credit Life and/or Disability Insurance and/or GAP

- If you purchased Credit Life and/or Disability Insurance and/or GAP, you may be entitled to a refund of the unused Credit Life and/or Disability Insurance and/or GAP premiums if your contract was paid-in-full prior to its original maturity date. If a refund is due, your dealer will apply for the refund at your request. You may also contact the insurance company directly to apply for your refund.
- State specific disclosures for AL, CO, IN, IA, KS, MD, MA, NY, OK, UT, VT, WI and WY are provided on the back of this document.

Automated Payments

If your financial institution remits payments on your behalf, please instruct them to cancel this option. This will eliminate future payments being made on your paid-in-full account.

Questions

Please retain this information for your records. As described above, we have processed your title/lien as required by your state. Any questions you may have regarding the status of your title should be directed to the appropriate titling entity in your state.

We appreciate your business. Thank you for allowing us to service your account!

Sincerely,

Ford Credit