

#### 2dr Auto EX-L w/Navi

Starting at | Starting at 25 MPG City - 36 MPG Highway

会之意法言 Avg. consumer rating

#### Benefits of Driving a 2010 Honda Civic Coupe

With coupe and sedan body styles, available in basic, luxurious, or high-performance Si guise-plus green-focused Hybrid and natural-gas GX sedans--the Honda Civic is offered in a very wide range of models to suit the wants of small-car shoppers looking for anything from simple, cost-conscious transportation to full-featured touring. In its most basic form, the Honda Civic DX feels more sophisticated and refined than most vehicles in its price range, with perky engines, quick handling, and good ride comfort. The Civic is also one of the few small cars that offers--at the top of the range--leather upholstery and a full-featured in-dash navigation system. Meanwhile, green shoppers will be delighted that the natural gas Civic GX will quality for a a federal tax credit. Finally, the Civic's longstanding reputation for resale value and reliability remain among the best among small cars.

#### What's new for 2010?

After getting a number of interior and exterior changes to help refresh its appearance, along with an expanded lineup of tech features in 2009, the Honda Civic returns unchanged for 2010.

#### **Model Strengths**

- Sporty driving feel
- · hybrid availability
- · reputation for reliability
- strong resale value

#### Model Review

The 2010 Honda Civic lineup starts with the frugal Civic DX, then builds up to LX, EX, and EX-L models. Each of those models come with a 1.8-liter 4-cylinder engine, making 140-horspower and hooked up to either a 5-speed manual transmission or 5-speed automatic. Si models get, in addition to a range of performance upgrades, a 197-horsepower, 2.0-liter 4-cylinder with a 6-speed manual transmission. Hybrid models get a version of Honda's Integrated Motor Assist (IMA) mildhybrid system, altogether producing 110 horsepower

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#### 4dr Sdn LTZ 1LZ

Starting at | Starting at 26 MPG City - 35 MPG Highway

#### Benefits of Driving a 2012 Chevrolet Sonic Sedan

The subcompact segment seems to get larger by the year, and the 2012 Sonic faces stiff competition from established players like the Ford Fiesta and Honda Fit. With its nimble chassis and turbocharged 1.4L engine--the only turbo in its class--the Sonic offers a spirited driving experience its rivals can't match. Sedan or hatchback body styles also give it the edge, and with a low entry price and plenty of convenience options just a click away, the Sonic stands out as a real bargain for shoppers on a budget.

#### What's new for 2012?

The 2012 Chevrolet Sonic is a front-wheel-drive 5-door hatchback or 4-door sedan in the growing subcompact segment. This successor to the Aveo benefits from GM's all-new global small vehicle architecture and comes powered by either a 1.8L 4-cylinder churning out 138 hp, or a 1.4L turbocharged four with the same amount of power, but an impressive 148 ft-lb of torque. They are the same engines available in the larger Chevrolet Cruze; the 1.8 is mated to either a 5-speed manual or 6-speed auto, while the 1.4 is paired with either a 6-speed manual or the 6-speed auto.

#### **Model Strengths**

- · Aggressive styling
- fuel efficiency
- · available turbocharged engine
- · sedan or hatchback design to suit several needs
- nimble handling

#### Model Review

The Chevrolet Sonic is all-new for 2012. The new subcompact comes loaded with personality, and is available in enough configurations to suit most buyers.

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#### 2013 Hyundai Elantra Sedan

#### 4dr Sdn Man GLS (Alabama Plant)

Starting at | Starting at 28 MPG City - 38 MPG Highway

Avg. consumer rating

#### Benefits of Driving a 2013 Hyundai Elantra Sedan

The Elantra is Hyundai's entry into the compact car market, competing with household names such as the Honda Civic and the Toyota Corolla. It is a competitive segment, but Hyundai hopes its standout styling, high level of equipment and outstanding warranty are enough to convince buyers that the Elantra is the car to have. Starting at \$16,695, the Elantra has plenty of standard features and even manages to top 38 mpg on the highway, while offering much more than just basic transportation.

#### What's new for 2013?

The Hyundai Elantra was given a complete redesign in 2011 and reintroduced to the American market as a 4-door sedan. For 2013 Hyundai has expanded the Elantra lineup to include a coupe and a hatchback. The hatchback, dubbed Elantra GT, has five doors, while the coupe is a 2-door with a traditional trunk. The sedan also receives minor trim updates, bumping up equipment levels on the more economical trims.

#### **Model Strengths**

- Economic
- · practical
- · well-equipped and available in a variety of body styles.

#### Model Review

The sedan version of the 2013 Elantra continues to offer premium style and features at an economy car price point. Available in two trims, GLS and Limited, the Elantra packs a lot of car into a relatively small package. The GLS is the more basic of the two trims but still includes many uncommon features for a car at this price point, such as an iPod-ready 6-speaker stereo, heated mirrors and a tilting and telescoping steering column. Adding the Preferred Package to an automaticequipped GLS Elantra will further increase equipment levels by adding steering wheel-mounted audio controls, heated front seats, fog lights, 16-inch alloy wheels and Bluetooth connectivity.

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#### 2014 FIAT 500 Hatchback

#### 2dr HB Pop

Starting at \$16,445 | Starting at 31 MPG City - 40 MPG Highway

Avg. consumer rating

#### Benefits of Driving a 2014 FIAT 500 Hatchback

The FIAT 500 is a small 4-seater with cutesy good looks and great fuel economy. It's relatively inexpensive, but does have some upscale pretentions, some trims competing directly with rivals like the Mini Cooper S.

#### What's new for 2014?

The FIAT 500L is new for 2014. The 500L adds two more doors and lot more practicality to the successful FIAT 500 formula. With much more interior space, getting five people comfortably into a 500L is a breeze. At the same time 500L remains light and nimble, still boasting extremely good mileage numbers.

#### **Model Strengths**

- · Nimble, responsive driving feel
- · good gas mileage
- · Abarth model's track-ready performance
- · flamboyant exterior
- · practical, stylish interior

#### Model Review

The FIAT 500 is now offered in two body styles, as well as with several different powertrains. Base models get a 101-horsepower, 1.4L MultiAir 4-cylinder engine, and a choice between a 5-speed manual and a 6-speed automatic. Turbo models get a 135 hp turbocharged version of the 1.4 while Abarth and 500L models get a 160 hp version of the turbocharged 1.4. The 500e is powered by a 111hp electric motor. Turbo and Abarth models are only available with a manual transmission and all 500s are front wheel-drive.

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#### 2011 Jeep Wrangler Sport Utility

#### 4WD 2dr Sport

Starting at | Starting at 15 MPG City - 19 MPG Highway

★ ★ ★ ★ ★
Avg. consumer rating

#### Benefits of Driving a 2011 Jeep Wrangler Sport Utility

With prices starting at a little over \$20,000 and standard 4-wheel drive, the classic Wrangler is one of the best SUVs for the money in its class. The 6-speed manual transmission helps the Wrangler achieve a not-too-shabby 15 mpg city and 19 mpg highway rating. Inside, the multi-function steering wheel and 6-speaker sound system are standard across the board. With a rugged rock-crawler like this, it's important to note for new shoppers that even at its least expensive, the Wrangler's doors are still all metal with roll-up windows ? and they can still be taken off completely.

#### What's new for 2011?

The changes for the 2011 Wrangler are almost entirely in the passenger compartment. The rough-and-ready Jeep gets nicer materials and sound-deadening measures for a more comfortable ride. The sound system also got an upgrade, now including USB connectivity and controls on the steering wheel. There are also five new colors for the Wrangler, though engines and transmissions remain the same for all trim levels.

#### **Model Strengths**

- Iconic exterior remains
- · interior gets needed upgrade
- new technology in a simple SUV

#### Model Review

There are four trim levels for the Wrangler and Wrangler Unlimited this year, and they all have a 3.8-liter V6 engine, which is plenty for getting the lightweight body of this Jeep wherever it needs to go. The engine makes 202 hp at 5200 rpm and 237 lb-ft of torque at 4000 rpm. All Wrangler models have a 6-speed manual transmission as standard equipment

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#### 2011 Ford Mustang Convertible

#### 2dr Conv Shelby GT500

Starting at | Starting at 15 MPG City - 23 MPG Highway

A A A A A A Avg. consumer rating

#### Benefits of Driving a 2011 Ford Mustang Convertible

The Mustang has always been one of the strongest performance values for the money. With new engines across the line, plus a number of improvements that make the Mustang more comfortable and enjoyable to drive, it's a better value than ever. Meanwhile, the GT500 appeals to those who want a more exclusive performance Mustang because it adds additional exotic design cues, a high-power supercharged engine as well as numerous performance tweaks.

#### What's new for 2011?

For 2011, Ford's Mustang sees few exterior upgrades to supplement the major facelift given in 2010, but all new powerplants are offered, including a 3.7L Duratec V6 making 305 horsepower and 280 lb-ft of torque and the 5.0L V8--a name well known to Mustang lovers--which makes its debut in the GT and features 412 horsepower and 390 lb-ft of torque. The new Mustang also features a redesigned power steering system and a few suspension changes, and the GT gains three new colors: Yellow Blaze Tri-Coat, Race Red and Ingot Silver. Additional soundproofing and updated instrumentation round out the package. The GT500 now is powered by an all-new 5.4L supercharged aluminum V8 making 550 horsepower--10 more than the 2010 model. Ford's MyKey system, which can be set up to limit top speed and stereo volume levels for new drivers, is also now standard.

#### **Model Strengths**

- Classic pony-car styling
- uncluttered interior design
- ride

strong V8 performance value

#### Model Review

Just as Mustangs of years past, the 2011 model is available as a 4-passenger coupe or convertible, with a choice of a V6 or V8 engine. The base model receives an all-new 3.7L Duratec V6 making 305 horsepower and 280 lb-ft of torque in place of last year's 210-horsepower, 4.0L V6. The Mustang GT models see the return of a 5.0L V8, a displacement all too familiar to Mustang fans. It has been completely redesigned however, and features 32 valves, variable camshaft timing and an output of 412 horsepower. Both models now offer either a standard 6-speed manual or a 6-speed automatic transmission.

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### **Role Play – Script 1**

Salesperson:	Welcome to Allen's Auto Mall! We will make you a deal on your "hot" dream car! How may I help you today?
Consumer:	Yea, uhm, I would like to buy a really cool car. I'm not sure what I want or how much I can afford.
Salesperson:	Well, I have just the car for you! It is the 2010 Ford Mustang Convertible. Let me show it to you.
Consumer:	WOW, that's great. May I sit in it? How do I look in it?
Salesperson:	You look great! Would you like to test drive it?
Consumer:	Really? You will let me do that? Sure, let's go!
Back at the de	ealership, after the test drive
Consumer:	I really want this car. How much is it?
Salesperson:	Well, it is only \$465 per month or \$25,000.
Consumer:	Oh, I didn't realize that it was that expensive. I don't know if I can afford that.
Salesperson:	Are you going to co-sign with anyone on the loan?
Consumer:	Well, I guess I could call my dad to see if he will.
Salesperson:	I tell you what; I will knock \$3,000 off the price of the car if you get your dad to co-sign the loan with you.
Consumer:	Ok, I'll call my dad. Hello dad? I just found my dream car, and I really have to have it today. The guy said he would knock \$3,000 off the price of the car if you come in to co-sign the loan. What's that? When pigs fly? I will take that as a no.
Consumer:	Sorry man, I can't afford that car and my dad said no to co-signing the loan. See you later.

#### **Role Play – Script 2:**

The consumer has done his homework. He knows what he wants and what he can afford. He has been pre-approved for a loan cosigned with his father for a used car up to \$13,000. He's ready to negotiate.

Salesperson: Welcome to Allen's Auto Mall! We will make you a deal on your "hot" dream

Salesperson:	car! How may I help you today?						
Consumer:	I would like more information on the 2012 Chevy Sonic.						
Salesperson:	Sure! Would you like to test drive it?						
Consumer:	Yes, I would like to test drive it.						
Back at the de	ealership, after the test drive						
Salesperson:	We're selling this car for \$13,500. We can also finance this car for you, at an interest rate of 9.9% for 63 months at a cost of \$275.64.						
Consumer:	(The consumer knows that the Blue Book suggested retail value of the car is \$12,570. He also has his \$13,000 pre-approval from his credit union at the rate of 6.9% at a cost of \$250.90 per month with GAP coverage.) I already have my own financing and can offer \$12,000 for the car.						
Salesperson:	I can't let this car go for under \$13,000, but I'll check with my Sales Manager and see what he says. ( <i>Salesperson leaves and comes back</i> ). How about \$12,800?						
Consumer:	How about \$12,500?						
Salesperson:	How about \$12,700?						
Consumer:	You have a deal! Let's get started on the paperwork.						
12,700.00 = Cost of the car + $381.00 = Sales tax is 3\% of the cost of the car$							

- + 80.00 = Title and fees
- \$13,161.00 = Total cost of car
- <u>- 1,000.00</u> = Down payment
- 12,161.00 =Total amount of the loan

The total monthly payment (which includes Guaranteed Asset Protection) is \$234.95.

The consumer has saved \$1,000 for a down payment on the car.

Tax on the car is: \$381 (3% of the cost of the car). Add an additional \$80 title and fees the total cost of the car is \$13,161. Once you subtract the \$1,000 down payment, the total amount of the loan will be \$12,161. The total monthly payment (which includes Guaranteed Asset Protection coverage) is \$234.95. If the consumer is obtaining a loan from a credit union or bank, he would sign a buyer's order and fax it to the financial institution. The credit union or bank would then pay the car dealership the amount borrowed.

## Choice

## Scarcity

## Opportunity Cost

## Price

# The inability to satisfy everyone's wants at the same time

# Selecting from a set of possible alternatives

## The amount of money exchanged for a good or service

# What is given up when a choice is made

## **ABC SAMPLE CREDIT UNION**

Loan & Credit Card Application

Complete the requested Information about your loan or credit card request

	Loan Amount Requested: \$ \$	# Monthly payments desired	_ Purchase price
	Make	Model Year	Mileage
CAR LOAN	Your Insurance Company.:		
	Policy #:	Telephone	9 #
	Seller's name:		
	Seller's mailing address:		
	U VISA® D MASTERCARI	D® Amount of Credit Limit Re	quested: \$

	ANNUAL PERCENTAGE RATE for Purchases	12.99%				
	APR for Cash Advances and Balance Transfers	Same as for Purchases				
CREDIT	Grace Period for Repayment of Balances for Purchases	25 Days (no grace period for Cash Advances)				
CARD	Method of Computing the Balances for Purchases	Average Daily Balance (including new purchases)				
	Annual Fee	NONE				
	Minimum Finance Charge	NONE				
	Transaction Fee for Purchases	NONE				
	Transaction Fee for Cash Advances	NONE				
	Late Payment Fee	\$30.00				
	Over-the-Credit-Limit Fee	\$30.00				

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Name of Employer		Business Phone	Name of Employer		Business Phone	
Position Hire Date		Annual Income	Position	Hire Date	Annual Income	
Previous Employer Time Employed		Position	Previous Employer	Time Employed	Position	

All statements are submitted for the purpose of obtaining credit and are certified to be true, complete and correct. You authorize us to obtain consumer reports in connection with this application for credit and for any update, renewal or extension of credit received. **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW LOAN ACCOUNT:** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a loan account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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### NO LIABILITY INSURANCE INCLUDED UNLESS SPECIFICALLY INDICATED

SECURITY AGREEMENT: Purchaser hereby grants Seller, its successors and assigns, a security int and such security interest shall remain in effect until all sums due hereunder have been paid in full. FOR SALES INVOLVING DEALER ARRANGED FINANCING ONLY: THIS SALE IS CONDITIONED UPON APPROVAL OF YOUR PRO-POSED RETAIL INSTALLMENT SALE CONTRACT AS SUBMITTED TO OR THROUGH THE DEALER. IF THAT PROPOSED RETAIL INSTALLMENT SALE CONTRACT IS NOT APPROVED UNDER THE TERMS AGREED TO WITH THE DEALER, YOU MAY CANCEL THIS SALE AND ANY DOWN PAYMENT AND/OR TRADE-IN YOU SUBMITTED WILL BE RETURNED TO YOU, PROVIDED THAT ANY VEHICLE DELIVERED TO YOU BY THE DEALER PURSUANT TO THIS AGREEMENT IS RETURNED TO THE DEALER PURSUANT TO THIS AGREEMENT IS RETURNED TO THE DEALER AND TEAR EXCEPTED, WITHIN TWENTY-FOUR HOURS OF WRITTEN' OR ORAL NOTICE TO YOU OF THE CREDIT DENIAL.

FOR SALES INVOLVING DEALER ARRANGED FINANCING/ LEASING ONLY: IF THE DEALER DOES NOT RECEIVE APPROVAL FROM A FINANCIAL SOURCE FOR YOUR PROPOSED RETAIL INSTALLMENT CONTRACT OR LEASE ("CONTRACT") ON TERMS ACCEPTABLE TO DEALER, DEALER MAY CANCEL THE SALE AND THE CONTRACT, AND YOU WILL RETURN THE VEHICLE IN GOOD CONDITION WITHOUT EXCESS MILEAGE. IF YOU FAIL TO RETURN THE VEHICLE DEALER SHALL BE ENTITLED TO REPOSSESS THE VEHICLE AND SHALL HAVE ALL OTHER STATUTES AND COMMON LAW BUY (s) Casses(s) acknowledges and represents that he/she possesses a valid driver's license, current motor vehicle liability insurance and assumes risk of loss of the vehicle while in his/her possession.

AGREEMENT TO ARBITRATE DISPUTES: Purchaser(s) and dealer agree that if any Dispute (as defined below) arises, the Dispute will be resolved by binding arbitration by a single arbitrator under the applicable rules of the alternative dispute resolution agency named below, with that arbitrator rendering a written decision with separate findings of fact and conclusions of law. An award by the arbitrator shall be final and binding on all parties to the proceeding. The arbitrator shall apply the substantive law of the Commonwealth of Virginia and the arbitrator shall take place in the locality in which Dealer is located. All arbitration costs and expenses shall be borne as determined by the arbitrator. Judgment on an award may be entered by either party in the highest local, state, or federal court, or before any administrative body. If any portion of this agreement is found to be unenforceable, the remainder of the agreement shall remain effective. This Arbitration Agreement will survive payment of Purchaser(s) obligations in connection with this transaction and any termination, cancellation or performance of the transaction between Purchaser(s) and Dealer.

the transaction between Purchaser(s) and Dealer. DISPUTE DEFINED: A Dispute is any question as to whether something must be arbitrated, as well as any allegation concerning a violation of state or federal statute that may be the subject of binding arbitration, any purely monetary claim greater than \$1,000.00 in the aggregate whether contract, tort, or other, arising from the negotiation of and terms of the Buyer's Order, any service contract or insurance product, or any retail installment sale contract or lease (but this arbitration provision does not apply to and shall not be binding on any assignee thereof); provided, however, that you/failure to provide\_consideration to be paid by you (including your failure to pay a note, a dishonored check, failure to provide a trade title, or failure to pay deficiency resulting from additional payoff on trade) as well as our right to retake possession of the vehicle pursuant to this Buyer's Order shall not be considered a Dispute and shall not be subject to arbitration.

THE PARTIES UNDERSTAND THAT THEY ARE WAIVING THEIR RIGHTS TO JURY TRIAL OF ALL DISPUTES BETWEEN THEM NOT SPECIFICALLY EXEMPTED FROM ARBITRATION IN THE ARBITRATION AGREEMENT.

### RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

Bayer (and Co-Burgel, Merce 2: gol Address (Including County and Zp Code).         Creditor - Seller (Nerme anvi Address):           You, the Buyer (and Co-Burger, II 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 Creditor - Seller (sometimes were changed on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.           NewlUsedDemo         Year         and Model         Vehicle Identification Number         Primary Use-For Which Purchased           USED         2007         TOYDTA         CORDLLA         Primary Use-For Which Purchased           FEDERAL TRUTH-IN-LENDING DISCLOSURES         Core of the payment is the daily may be you have made to allow of the payment is the daily may be you have made to allow of the payment is the daily may be you have made to allow of the payment is the daily may be you have made to allow of the payment is the daily may be you have made to allow of the payment is the daily may be you have made to allow of the payment is the daily may be you have made to allow of the payment is the daily may be you have made to allow of the payment is the daily server constraints in and colors.           You are worked in payment is not received in fall within	13579	Dealer	Number	Contract Number	
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ar tug fi nils contract) the Amount Finance Charge according to the payment schedule below. We will Stum-your Amen charge on a day basis. The Turk-heading Discourses below as part of the contract. NewUsedDomo Visar and Model Vehicle Identification Number USED 2007 TOYOTA COROLLA DISCLOSURES TOYOTA COROLLA FINANCE Amount Total of Transced Transformer Corollar and the payment of the Amount Total of Transced Transformer Corollar and the payment of the Amount Total of Transced Transformer Corollar and the payment of the Amount Total of Transced Transformer Corollar and the payment of the Amount Total of Transced Transformer Corollar and the payment of the Amount Total of Transced Transformer Corollar and the payment of the Amount Total of Transformer Corollar and the payment of the Amount Total of Transced Transformer Corollar and the payment of the Amount Total of Transced Transformer Corollar and the payment of the Amount Total of Transformer Corollar and the payment of the Amount Total of Transformer Corollar and the payment of the Amount Total of Transformer Corollar and the payment of the Amount Total of Transformer Corollar and the payment of the Amount Total of Transformer Corollar and the payment of the Amount Total of Transformer Corollar and the payment of the Amount Total of Transformer Corollar and the payment of the Amount Total Corollar and the payment of the Amount Total of Transformer Corollar and the Amount Total of Transformer of the Amount Total Corollar and the Amount Total of Transformer of the Amount Total of Transformer of the Amount Total Corollar and the Amount Total of Transformer of the Amount Total Corollar and the Amount Corollar and the Amount Corollar and the Amount Total Corollar and the Amount Corollar and the Amount Corollar and the Amount Corollar and the Amount Coroll	You, the Buyer (a	and Co-Buyer, if any)	, may buy the vehicle below.	for cash or on credit. B	ly signing this contract; you choose to buy the
New/Leed/Demo         Year         Amakode         Vehicle identification Number         Primary Use-For Which Purchased           USED         2007         TOYOTA COROLLA         COROLLA         Corollogical	or "us" in this cor	stract) the Amount Fi	nanced and Finance Charge	according to the payme	to pay the Creditor - Seller (sometimes we
New/JeedDomo         Year         and Model         Vehicle identification Number         Primary Use-For Which Pytichaed           USED         2007         T0Y0TA         Description         Description           PERCENTAGE         TOYOTA         Toyota of the second s	charge on a daily		Inding Disclosures below are p	part of this contract.	+
COROLL         Construction         Construction           FEDERAL TRUTH-IN-LENDING DISCLOSURES         Image: the image of	New/Used/Demo		el Vehicle Identific	ation Number	
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The All of the intervence of th	ANNUAL		Amount Total of		contract requires (see back) from anyone you choose. You are not required to buy any other insurance to obtain cradit unless the
Your credit as granty fails         Credit four grants         Credit four grants         Credit four grants         Credit four grants           9.24 %         \$ 5151.53         \$ 1903.54 \$ 2,4195.07         \$ 0.00         Is           70ur Payment Scheduled Will Be:         \$ 0.00         S 0.00         Is           70ur Payment Scheduled Will Be:         The payment is         Credit Is a statistic the mest and statistic grant for the payment is         Credit Is a statistic the mest and statistic grant for the payment is           70ur Payment Scheduled Will Be:         Credit Is a statistic the mest and statistic grant for the payment is         Credit Is a statistic the mest and statistic grant for the payment is         Credit Is a statistic the mest and statistic grant for the payment is           1 Late Charge. If payment is not received in full within _Free payment. If you pay of all your debt early, you will not have to pay a panalty, scheduled date and security interest.         Credit Is a statistic the mest and statistic for matching a statistic the mest in the which is for the original prove is a statistic the mest and statistic for matching a statistic the mest and statistic for the payment is not received in full within _To a schedule date and security interest.           TIBMEZATION OF AMOUNT FINANCED         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1 <td>RATE</td> <td>The dollar</td> <td>he amount of The amount y</td> <td>You I The total cost of I</td> <td>checkad below.</td>	RATE	The dollar	he amount of The amount y	You I The total cost of I	checkad below.
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9.24 % s       5.51.53.       3.19033.64 (s       2.4135.07         Your Payments Schedule Will Bet       Cred Disability (Byer City)         Payments       Are Quee         63       363.89       Monthly beginning       03/17/2008         Cred Disability (Byer City)       Cred Disability (Byer City)         Puriants       Cred Disability (Byer City)         Cred Disability (Byer City)       Etate Charge. If payment is not received in full within			scheduled.	payment of	Check the insurance you want and sign below: Ontional Credit insurance
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Bit Rectured Cate and security interest.         ITEMIZATION OF AMOUNT FINANCED         1: Cash Price (including \$ _443_97_ sales tax)         1: Cash Price (including \$ _443_97_ sales tax)         1: Cash Price (including \$ _443_97_ sales tax)         2: Table Dwapsyment **         Table Price (including \$ _443_97_ sales tax)         2: Table Dwapsyment **         Table Price (including \$ _443_97_ sales tax)         2: Table Dwapsyment **         Costs Trade-In Allowance         Gross Trade-In Allowance         Cash Price (including \$ _443_97_ sales tax)         3: Unpaid Balance & Cash Price (including \$ _443_97_ sales tax)         4: Other         - Cash Price (including \$ _443_97_ sales tax)         5: _14953_97         3: Unpaid Balance & Cash Price (including \$ _443_97_ sales tax)         4: Other         1: Unaid Company of Campany of Sale may keep and of these amounts);         A Cot of Optional Credit Insurance Campany of Campany of Campany of Sale may keep and of these amounts);       \$ _1/A         Disbility       \$ _1/A         Disbility       \$ _1/A         Disbility       \$ _1/A         Disbility       \$ _1/A         Dista fees Paid to Insurance Company of Campany of	Additional In	formation: See th	his contract for more info	ormation including	<ul> <li>insurance and credit clisability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree</li> </ul>
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1. Cash Price (including \$443.92_ sales Jax)       \$14963.97.10         2. Total Downpayment =		HOUNT ENANCED			based on your original payment schedule. This insurance may not pay
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Inde-In       Utility       High ANDER         Gross Tinde-In Jowance       \$_10200_0_0_         Less Pay Off Made By Seller       \$_13250_0_0_         Equals Net Tinde In       \$_3250_0_0_         + Cash       \$_N/A         - (Dther	2 Total Downpaym	ent =		*-14363-97 (1)	disability insurance ends on the original due date for the last payment
Gross Trade-In Allowance       \$10000_00_         Less Pay Off Made By Seller       \$32520_00_         Equals Net Trade In       \$32750_00_         + Cash       \$4/A	Trade-In	(Make)	HIGHLANDER (Model)		
Equals Net Trade in       \$_3750.00         + Cash       \$_M/A         + Cash       \$_M/A         - (If total downpayment is negative, enter '0' and see 4H below)       \$_0.00         2 Unpaid Balance of Cash Price (I minus 2)       \$_14953.377 (3)         4 Other Charges including Amounts Paid to Others on Your Behalf       Iwant the insurance Company Maine         (Jobie I could insurance Company or Companies.       Iwant the insurance Company or Companies.         Life       \$ N/A         Disability       \$ N/A         Paid to insurance Company (iss.)       \$ N/A         Disability       \$ N/A         D Official Fees Paid to Government Agencies.       \$ N/A         1) to 51       0 F VA for GR REC TAX       \$ 8.57         2) to       for       \$ N/A         C Other Insurance Agencies.       \$ N/A         1) to 51       0 F VA for GR REC TAX       \$ 8.57         2) to       for       \$ N/A         Government Cartificate of Title Fees       \$ 12-00         3) to       for       \$ 11/A         10 SELLER.       for       \$ 23750.00         3) to       for       \$ 12-00         S H/A       S 12-00         S H/A       \$ 10.0 <td< td=""><td>Gross Trade</td><td>e-In Allowance</td><td>\$_10000_</td><td></td><td>Other Insurance</td></td<>	Gross Trade	e-In Allowance	\$_10000_		Other Insurance
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(if total downpayment is negative, enter '0' and see 4H below)       \$_0.00       (2)         3 Unpaid Balance of Cash Price (1 minus 2)       \$_14953.97       (3)         4 Other Charges Including Amounts Paid to Others on Your Behall       (Seler may keep part of these amounts):       I want the insurance checked above.         A Cost of Optional Credit Insurance       N/A       S. N/A       I want the insurance checked above.         A Disability       \$ N/A       S. N/A       Buyer Signature       Date         Y       S. N/A       S. N/A       Co-Buyer Signature       Date         Y       S. N/A       S. N/A       Co-Buyer Signature       Date         Y       Conter Insurance Paid to Insurance Company files)       S. N/A       Co-Buyer Signature       Date         Y       Corter Insurance Paid to Insurance Company files)       S. N/A       S. N/A       Co-Buyer Signature       Date         Y       Corter Insurance Paid to Insurance Company files)       S. N/A       S. Some check Charge: I any check you give us dischored, we may, at our option, charge you \$	+ Cash		\$_N/A	_	Premium \$N/A
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seler may keep part of these amounts):       I want the insurance checked above.         A Cost of Optional Credit Insurance Paid to Insurance Company or Companies. Life       I want the insurance checked above.         B Vendor's Single Interest Insurance Paid to Insurance Company(les).       N/A         C Other Insurance Company(les).       N/A         Paid to Insurance Paid to Government Agencies.       N/A         10 Official Fees Paid to Government Agencies.       N/A         11 b ST UP VA for GR REC TAX       S 9.57         2 to       for         2 to       for         3 to       for         4 Other Charges Isoler must identify who is paid and describe purpose.)       S 12-00         1 USELLER for 2 to       for         3 to       for         3 to       for         3 to       for         4 to SELLER for 1 to       for         3 to       for         4 to SELLER for 1 to       for         5 to       ft/A         6 to       ft/A         8 to       for         9 to       ft/A         1 b SELLER for 7 to       ft/A         6 to       ft/A         9 to       ft/A <t< td=""><td></td><td>mpayment is negative, en</td><td></td><td>\$_0.00(2)</td><td>Insurance Company Name</td></t<>		mpayment is negative, en		\$_0.00(2)	Insurance Company Name
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Life       S       N/A         Disability       S       N/A       S       N/A         B       Vendor's Single Interst Insurance       S       N/A       Co-Buyer Signature       Date         Paid to Insurance Companylies)       S       N/A       N/A       Your User User Signature       Date         D       Official Fees Paid to Government Agencies       S       N/A       Your User User Signature       Date         D       Official Fees Paid to Government Agencies       S       N/A       Your User User Signature       Date         This J UF VA       S       S.T       S       N/A       Your User User Signature       Date         This J UF VA       S       S.T       S       N/A       Your User User Signature       Date         This J UF VA       S       S.T       S       N/A       Your User User Signature       Date         G Government Taxes Not Included in Cash Price       S       N/A       Your User User Signature       Detee Signature         G       Government Cartificate of Title Fees       S       N/A       So ode Signature       The Signature       So ode S			ion		X Buver Signature Date
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1) to S1 OF VA for GR REC TAX       \$ 8.57         2) to for       \$ N/A         2) to for       \$ N/A         3) to for       \$ N/A         E Government Taxes Not Included in Cash Price       \$ N/A         F Government Cartificate of Title Fees       \$ N/A         G Government Cartificate of Title Fees       \$ 12-00         H Other Charges (Seller must identify who is paid and describe purpose.)       \$ 10-00         1) hoy A CREDIT User Prior Credit or Lease Balance       \$ 3750-00         3) to for       \$ H/A         2) to for       \$ H/A         3) to for       \$ H/A         3) to for       \$ H/A         4) to SELLER for PROCESS FEE       \$ 2750-00         \$ H/A       \$ 299-00         \$ H/A       and is also shown in them so the contract. So insurance is obtained. If you elect to purchase you interest in the which the VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtained. If you elect to purchase VSI insurance is obtain the initial term of the contract. See Section 7 on	D Official Fees P	aid to Government Agen	cies. s N/A		DAMAGE.
3) to       for       \$ N/A         B       Government Taxes Not Included in Cash Price       \$ N/A         F       Government Taxes Not Included in Cash Price       \$ N/A         F       Government Cartificate of Title Fees       \$ N/A         G       Government Cartificate of Title Fees       \$ 12-00         H       Other Charges (Seller must identify who is paid and describe purpose.)       10:000         1) 10/A CREDIT User Prior Credit or Lease Balance       \$ 3750-00         3) to       for       \$ #/A         1) to       for       \$ #/A         3) to       for       \$ #/A         3) to       for       \$ #/A         5) to       for       \$ #/A         6) to       for			TAX \$ 8.57	-	Returned Check Charge: If any check you give
E Government Taxes Not Included in Cash Price       \$ N/A         F Government Cause and/or Registration Fees       \$ 12-00         G Government Cartificate of Title Fees       \$ 12-00         H Other Charges (Seiler must identify who is paid and describe purpose.)       \$ 12-00         1) lov A CREDIT Use Prior Credit or Lease Balance       \$ 2750-00         1) lov A CREDIT Use Prior Credit or Lease Balance       \$ 2750-00         3) to       for         3) to       for         4) to SELLER for       \$ N/A         5) to       for         5) to       for         6) to       for         7) to       for         8) to       for         9) to       for <td< td=""><td>3) to</td><td>for</td><td>\$ N/A</td><td>_</td><td></td></td<>	3) to	for	\$ N/A	_	
G Government Cartificate of Title Fees       \$ 12.00         H Government Cartificate of Title Fees       \$ 10.00         H Government Cartificate of Title Fees       \$ 10.00         H Government Cartificate of Title Fees       \$ 10.00         Item of the contract to protect the Creditor Y olds of the sentract to protect the Creditor Y olds of the contract to protect the Creditor Y olds of the sentract to the sentra				_	
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observe purpose.)       insurance is for the Creditor's sole protection. This insurance is for the Creditor's sole protect. your interest in the vehicle. You may choose the insurance is for the Creditor's sole protect. your interest in the vehicle. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's the cost of this insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's the cost of this insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's the cost of this insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the Creditor's sole protect. You may choose the insurance is for the initial term of the contract. See Section 7 on the back for more information.         5 Amount Financed (3 + 4)       \$ 4079 - 57 (4)			510.00	-	term of the contract to protect the Creditor for loss
2) to       for       \$ #/A         3) to       for       \$ #/A         3) to       for       \$ #/A         4) to       SELLER       for       PROCESS FEE         5) to       for       \$ 299.00         6) to       for       \$ #/A         7) to       for       \$ #/A         8) to       for       \$ #/A         Total Other Charges and Amounts-Paid to Others on Your Bill AA       \$ 4029.57         5       Amount Financed (3 + 4)       \$ 19033-54	describe purpo	sa.)	Lassa Balanna		insurance is for the Creditor's sole protection. This
No.     PROCESS FEE     \$ 299:00       5) to     for     \$ 1/A       6) to     for     \$ 1/A       7) to     for     \$ 1/A       8) to     for     \$ 1/A       10 to     for     \$ 1/A       10 to     for     \$ 1/A       10 to     \$ 1/A     48 of the ITEMIZATION OF AMOUNT FINANCED.       10 to     for     \$ 1/A       10 to     \$ 1/A     \$ 299:00       10 to     \$ 1/A     \$ 4029:57       5 Amount Financed (3 + 4)     \$ 19933-54	2) to	for		-	vehicle. You may choose the insurance
No.     PROCESS FEE     \$ 299:00       5) to     for     \$ 1/A       6) to     for     \$ 1/A       7) to     for     \$ 1/A       8) to     for     \$ 1/A       10 to     for     \$ 1/A       10 to     for     \$ 1/A       10 to     \$ 1/A     48 of the ITEMIZATION OF AMOUNT FINANCED.       10 to     for     \$ 1/A       10 to     \$ 1/A     \$ 299:00       10 to     \$ 1/A     \$ 4029:57       5 Amount Financed (3 + 4)     \$ 19933-54		la c	\$ N/A	-	obtained. If you elect to purchase VSI insurance is
6) to     for     \$ 17.4       7) to     for     \$ 17.4       8) to     for     \$ 17.4       Total Other Charges and Amounts-Paid to Others on Your Billion     \$ 4079_57_(4)       5 Amount Financed (3 + 4)     \$ 19033-54_(5)	5) to	TOP		-	is \$_N/A and is also shown in Item
8) to for \$N/A Total Other Charges and Amounts Paid to Others on Your Binds \$4079_57_(4) 5 Amount Financed (3 + 4) \$19033.54_(5)				-	48 of the ITEMIZATION OF AMOUNT FINANCED.
5 Amount Financed (3 + 4) \$ 19033-54 (5)	8) to	for	The second	=	See Section 7 on the back for more information.
*13033.54-(%)			to Others on Your Bahan		J
PTION: Vou pay no finance charge if the amount financed, item 5, is paid in full on or before <u>N/A</u> , Yeall/A. SELLERS INITIALS					
	PTION: You pay no	finance charge if the amo		- MA	, YeaN (A, SELLERS INITIALS
NO COOLING OFF PERIOD State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract,	State law door	not provide for a	NO COOLING	OFF PERIOD	a sale After you size this contract
State law does not provide for a "cooling off" of cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.	you may only	cancel it if the se	lier agrees or for legal c	ause. You cannot c	ancel this contract simply because
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.	The Annual P and retain its	Percentage Rate right to receive	may be negotiable wi a part of the Finance	ith the Seller. The Charge.	Seller may assign this contract