

CONTRACT DATE: SIMPLE INTEREST RETAIL INSTALLMENT CONTRACT

Buyer(s)				Seller			
Street (Residence)				Street (Business)			
City	County	State	Zip Code	City	County	State	Zip Code
Location of vehicle if other than Buyer's residence		Street	City	County	State	Zip Code	

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 and/or Description	Model No. and/or Type of Body	Serial No. and/or Motor No.	Mileage

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 \$50 or 5% of the payment, whichever is less.
Prepayment: If you pay off all 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.

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 <input type="checkbox"/> CREDIT LIFE <input type="checkbox"/> CREDIT DISABILITY	COST FOR THE ORIGINAL TERM \$ _____	CHOICE OF COVERAGE AS SPECIFIED IS ACKNOWLEDGED BY BUYER'S SIGNATURE SIGNATURE _____ DATE OF BIRTH _____
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COMPREHENSIVE AND COLLISION INSURANCE IS REQUIRED: You may obtain or provide through an existing policy, or a policy you independently obtain and pay for, the required insurance through any duly licensed agent or broker, subject to our right to refuse to accept an insurer you offer for reasonable cause.
 LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED BY OTHERS IS NOT PROVIDED UNDER THIS CONTRACT.

HOW THIS CONTRACT CAN BE CHANGED. This contract and the other documents you signed in connection with this contract contain the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it.

Buyer Signs _____ Buyer Signs _____

NOTICE TO BUYER

Do not sign this before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign. This contract consists of three pages, be sure to initial pages two and three as indicated. Signed, sealed and delivered by the Buyer, who hereby acknowledges receipt of a completed copy of this contract.

Buyer Signs X _____ Date _____ Buyer Signs X _____ Date _____
 Buyers and Other Owners - A buyer is a person who is 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.
 Other owner signs here X _____ Date _____ Address _____

Seller Signs _____ Date _____ By X _____ Title _____

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 _____