

*This contract contains important information regarding your rights and obligations. Including limitations that apply to you. Please read carefully the front and back of this contract before signing.*

# **RETAIL INSTALLMENT SALE CONTRACT (DEALER — SIMPLE INTEREST)**

Contract Number		Contract Date (Mo. Day, Yr.)		Buyer's Personal Photo		Buyer's Business Photo	
Buyer(s)-Buyer (also referred to as "you, your, yours")'s Name, Address, Zip Code of each				Seller/Creditor (also referred to as "we, us, our")'s Name, Address, Zip Code of each			
<input type="checkbox"/> New <input type="checkbox"/> Used		Year	Make and Model	Vehicle Identification Number		Primary Use: Personal, select otherwise indicated below. <input type="checkbox"/> Business <input type="checkbox"/> Agricultural	
Your trade-in is as: Year		Make	Model				

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 \$
%	\$	\$	\$	\$

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due

**Security:** You are giving us a security interest in the vehicle being purchased.

**Late Charge:** If payment is not received in full within 10 days after it is due, you will pay a late charge of \$15.

**Prepayment:** If you pay off early, you may have to pay a minimum finance charge.

**Additional Information:** See this contract for more information about a prepayment penalty, nonpayment penalty, default, and required repayment in full before the scheduled date, and security interests.

This contract will be assigned to:  
 \_\_\_\_\_

## **ITEMIZATION OF AMOUNT FINANCED**

1. Cash price (including accessories, service, and handling charge, and \$_____ taken tax)	\$_____	(1)
2. Total down payment (if negative enter "0" and see line 4d below)	\$_____	
Gross trade-in \$_____	— paid by Seller \$_____	
— net trade-in \$_____	— cash \$_____	
a. other \$_____	\$_____	
b. other \$_____	\$_____	
3. Unpaid balance of cash price (1 minus 2)	\$_____	(2)
4. Other charges including amounts paid to others on your behalf (this may reflect portions of these amounts)	\$_____	(3)
a. Fees to public officials (describe)	\$_____	
Government certificate of title fees (includes security interest recording fee of \$_____)	\$_____	
b. To insurance companies (describe)	\$_____	
c. Other (describe when 5d paid and purchase)	\$_____	
to \$_____ for \$_____	\$_____	
to \$_____ for \$_____	\$_____	
to \$_____ for \$_____	\$_____	
to \$_____ for \$_____	\$_____	
d. Net trade-in payoff to \$_____	\$_____	
5. Amount Financed (3 + 4)	\$_____	(4)
6. The down and handling charge payments, cash, and additional profit to the Seller/Creditor	\$_____	(5)

## **CONTRACT AND AGREEMENT TO PAY**

You, the Buyer and any Co-Buyer, agree to purchase the vehicle described above on the terms in this contract.

You agree to pay us (or our assignee named in this contract) the amount financed, the finance charge, and all other amounts owed to us under this contract, according to the payment schedule above and the terms of this contract. We calculate the finance charge, total of payments, and total sale price on the assumption that you will make every payment on the day it is due. Because the finance charge is calculated on a daily basis on the unpaid part of the amount financed, your finance charge, total of payments, and total sale price will be more if you pay late and less if you pay early. These changes may take the form of a larger or smaller final payment, or, at our option, more or fewer payments of the same amount as your scheduled payment, with a smaller final payment.

If payment is not received in full within 10 days after it is due, you agree to pay a late charge of \$15.

If you pay off early, we are entitled to a minimum finance charge of \$\_\_\_\_\_.

If you pay with a check or other instrument that is dishonored or returned, you will pay us a fee of \$25 (if the amount financed is \$75,000 or less) or \$20 (if the amount financed exceeds \$75,000 or is not for personal use).

**The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a portion of the finance charge.**

## **SECURITY AGREEMENT**

You give us a security interest in the vehicle described in this contract and all parts or goods installed in it, all money or goods received (proceeds) for the vehicle, all insurance, maintenance, service, or other contracts we are financing for you as part of this purchase, and all proceeds from insurance, maintenance, service, or other contracts we are financing for you as part of this purchase. This includes any refunds of premiums or charges from the contracts.

This interest secures payment of all you owe on this contract. It also secures your other agreements in this contract.

You agree to make sure that the title shows our security interest (leg in the vehicle).

By signing this contract, you agree to all of the terms on each page of this contract, and you agree that you have been given a copy of it with all of the applicable blanks filled in. If you sign as a Co-Buyer, you are responsible for paying the entire debt. If you sign as a Co-Owner, your name will be on the title to the vehicle, but you will not be responsible for paying the debt. If you sign here as a Co-Owner or Co-Buyer, you agree that you know about our security interest in the vehicle and you give your consent to that interest.

Signatures of	Buyer	Date	Seller/Creditor	By: _____	Date
Signatures of	<input type="checkbox"/> Co-Buyer <input type="checkbox"/> Co-Owner	Date	Party	By: _____	Date

You agree that this contract contains our entire agreement regarding the financing of the vehicle, and that the terms of this contract cannot be modified except in a writing signed by all the parties.

Buyer Signs X

Co-Buyer Signs X

# Motor Vehicle Installment Sales Contracts

**L Towne**



## **Motor Vehicle Installment Sales Contracts:**

**Truth in Lending, 1963-64** United States. Congress. Senate. Committee on Banking and Currency, 1964      **Truth in Lending--1963-64** United States. Congress. Senate. Committee on Banking and Currency. Subcommittee on Production and Stabilization, 1964      *The Code of Federal Regulations of the United States of America* , 1968 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government      **Code of Iowa** Iowa, 1997      **Truth in Lending Bill, Hearings Before a Subcommittee of ..., 87-1 on S.1740 ..., July 17 ... 27, 1961** United States. Congress. Senate. Bankig and Currency Committee, 1961      **Truth in Lending Bill. Hearings Before a Subcommittee of the Committee on Banking and Currency, United States Senate, Eighty-seventh Congress, First Session, on S. 1740, a Bill to Assist in the Promotion of Economic Stabilization by Requiring the Disclosure of Finance Charges in Connection with Extensions of Credit ...** United States. Congress. Senate. Committee on Banking and Currency, 1961      **Wisconsin Motor Vehicle Laws** Wisconsin, 1981      **Laws of the State of New York** New York (State), 1959      **Truth in Lending, 1963-64: August 16 and 17, 1963, New York, N.Y. ; August 23, 1963, Pittsburgh, PA** United States. Congress. Senate. Committee on Banking and Currency, United States. Congress. Senate. Committee on Banking and Currency. Subcommittee on Production and Stabilization, 1964 Considers S 750 the Truth in Lending Act to require the full disclosure of finance charges on credit by lenders and credit sellers Aug 16 and 17 hearings were held in NYC and Aug 23 hearing was held in Pittsburgh Pa and August 24 hearing was held in Louisville KY and November 22 1963 and January 11 1964 hearings were held in Boston Mass      *Automobile Marketing Practices - Finance and Insurance* United States. Congress. Senate. Interstate and Foreign Commerce, 1957      *State of Wisconsin Motor Vehicle Laws* Wisconsin, 1946 Includes 1957 Wisconsin vehicle code effective July 1 1957      Automobile Marketing Practices: Finance and Insurance: August 7, 1958. pp. 441-662 United States. Congress. Senate. Committee on Interstate and Foreign Commerce. Subcommittee on Automobile Marketing Practices, 1958      Automobile Marketing Practices: Finance and Insurance United States. Congress. Senate. Committee on Interstate and Foreign Commerce. Subcommittee on Automobile Marketing Practices, 1957      **Fairness and Voluntary Arbitration Act** United States. Congress. House. Committee on the Judiciary. Subcommittee on Commercial and Administrative Law, 2000      Automobile Marketing Practices: Finance and Insurance United States. Congress. Senate. Committee on Interstate and Foreign Commerce, 1958      *General Laws of the State of Texas* Texas, 1966      **Town & Country Dodge, Inc. v. Department of Treasury; Star Lincoln-Mercury, Inc. v. Department of Treasury; McInerney, Inc. v. Department of Treasury, 420 MICH 226 (1984)** , 1984 70437 70438 70554      Toy v. Griffith Oldsmobile Company, 342 MICH 533 (1955) , 1955 14      **Lee V. Nationwide Cassel, L.P.** , 1996      **Auto Financing Legislation** United States. Congress. House. Committee on the Judiciary, 1961

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