

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 to be: 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 discounts, services, and handling charge, " and \$_____ taken tax)	\$_____	(1)
2. Total down payment (if negative enter "0" and see line 4d below)	\$_____	
3. Gross trade-in \$_____	— paid by Seller \$_____	
4. Net trade-in \$_____	— cash \$_____	
5. Other	\$_____	
6. Other	\$_____	
7. Unpaid balance of cash price (1 minus 2)	\$_____	(2)
8. Other charges including amounts paid to others on your behalf (this may reflect portions of these amounts)	\$_____	(3)
9. Fees to public officials (describe)	\$_____	
10. Government certificate of title fees (includes security interest recording fee of \$_____)	\$_____	
11. To insurance companies (describe)	\$_____	
12. Other (describe when 12 paid and purchase)	\$_____	
13. To _____ for _____	\$_____	
14. To _____ for _____	\$_____	
15. To _____ for _____	\$_____	
16. To _____ for _____	\$_____	
17. Net trade-in payoff to _____	\$_____	
18. Total other charges and amounts paid to others on your behalf	\$_____	(4)
19. Amount Financed (7 + 8)	\$_____	(5)

The above and handling charge payments, costs, and additional profit to the Seller/Creditor.

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

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

**United States. Congress. Senate.
Committee on Interstate and Foreign
Commerce. Subcommittee on
Automobile Marketing Practices**

Motor Vehicle Installment Sales Contracts:

Laws of the State of New York New York (State),1959 **Sales Contracts and Forms** Prentice-Hall, inc,1928 *Truth in Lending, 1963-64* United States. Congress. Senate. Committee on Banking and Currency,1964 **Competition and Conditions in the Financial System** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1981 *Auto Financing Legislation* United States. Congress. House. Committee on the Judiciary,1961 **Truth in Lending--1963-64** United States. Congress. Senate. Committee on Banking and Currency. Subcommittee on Production and Stabilization,1964 *Automobile Marketing Practices - Finance and Insurance* United States. Congress. Senate. Interstate and Foreign Commerce,1957 **Federal Register** ,1951 *Automobile Marketing Practices: Finance and Insurance* United States. Congress. Senate. Committee on Interstate and Foreign Commerce. Subcommittee on Automobile Marketing Practices,1957 *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 **Journal of the Senate, Legislature of the State of California** California. Legislature. Senate,1950 *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 *Sales Finance Agency Act, Motor Vehicle Retail Installment Sales Act, Retail Installment Sales Act* Illinois. Dept. of Financial Institutions,1970 **State of Wisconsin Motor Vehicle Laws** Wisconsin,1946 Includes 1957 Wisconsin vehicle code effective July 1 1957 *The Financing of Automobile Installment Sales* Harold Emerson Wright,1927 **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,United States. Congress. Senate. Committee on Banking and Currency. Subcommittee on Production and Stabilization,1961 **The Corporate Directory of US Public Companies 1995** Elizabeth Walsh,2016-06-11 This valuable and accessible work provides comprehensive information on America s top public companies listing over 10 000 publicly traded companies from the New York NASDAQ and OTC exchanges All companies have assets of more than 5 million and are filed with the SEC Each entry describes business activity 5 year sales income earnings per share assets and liabilities Senior employees major shareholders and directors are also named The seven indices give an unrivalled access to the information **Trade**

Practice Rules United States. Federal Trade Commission,1946 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,1957

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Motor Vehicle Installment Sales Contracts Introduction

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