

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT No. _____ Date _____	Seller	Buyer
	"We," "us," and "our" mean the Seller above, its successors and assigns.	"You" and "your" mean each Buyer above, and guarantor, jointly and individually.

SALE: You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement (Contract), the Motor Vehicle (Vehicle) and services described below. The Vehicle is sold in its present condition, together with the usual accessories and attachments.

Description of Motor Vehicle Purchased	Year Make Model	VIN Lic. No./Year <input type="checkbox"/> New <input type="checkbox"/> Used	Other:
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Description of Trade-In

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessions, attachments, accessories, and equipment placed in or on the Vehicle, together called Property, and proceeds of the Property. Our interest will not extend to consumer goods unless you acquire rights to them within 10 days after we enter into this Contract, or they are installed in or affixed to the Vehicle. You also assign to us and give us a security interest in the following collateral security: proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ _____, plus finance charges accruing on the unpaid balance at the rate of _____ % per year from today's date until paid in full. Finance charges accrue on a _____ day basis. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

MINIMUM FINANCE CHARGE: You agree to pay a minimum finance charge of \$ _____ if you pay this Contract in full before we have earned that much in finance charges.

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the ITEMIZATION OF AMOUNT FINANCED. You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

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 when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
%	\$	\$	\$	\$

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due

Security: You are giving a security interest in the Motor Vehicle purchased.

Late Charge: If a payment is more than _____ days late, you will be charged _____.

Prepayment: If you pay off this Contract early, you may will not have to pay a Minimum Finance Charge.

Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

CREDIT INSURANCE: Credit life, credit disability (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life: Insured _____
 Single Joint Prem. \$ _____ Term _____

Credit Disability: Insured _____
 Single Joint Prem. \$ _____ Term _____

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offered.

Buyer _____ d/o/b _____ Buyer _____ d/o/b _____

PROPERTY INSURANCE: You must insure the Property securing this Contract. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ _____. If you get insurance from or through us you will pay \$ _____ for _____ of coverage.

This premium is calculated as follows:

- \$ _____ Deductible, Collision Coverage \$ _____
- \$ _____ Deductible, Comprehensive Cov. \$ _____
- Fire-Theft and Combined Additional Coverage \$ _____
- _____ \$ _____

SERVICE CONTRACT: You agree to purchase an optional Service Contract to cover _____

_____. This Service Contract will be in effect for _____.

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ _____)	\$ _____
Service Contract, Paid to: _____	* \$ _____
Documentary Preparation Fee	\$ _____
Cash Price	\$ _____
Manufacturer's Rebate	\$ _____
Cash Down Payment	\$ _____
Deferred Down Payment	\$ _____
a. Total Cash/Rebate Down	\$ _____
b. Trade-In Allowance	\$ _____
Trade-In Description	_____
c. Less: Amount owing	\$ _____
Paid to:	_____
d. Net Trade-In (b. minus c.)	\$ _____
e. Net Cash/Trade-In (a. plus d.)	\$ _____
Down Payment (e.; disclose as \$0 if negative)	\$ _____
Unpaid Balance of Cash Price	\$ _____
Amount to Finance line e. (if e. is negative)	\$ _____
Paid to Public Officials - Filing Fees	\$ _____
Insurance Premiums	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
Total Other Charges/Amounts Pd. to Others	\$ _____
Less: Prepaid Finance Charges	\$ _____
Amount Financed	\$ _____

*We may retain or receive a portion of this amount.

Warning: The insurance afforded hereunder does not cover liability for injury to persons or damage to property of others unless so indicated hereon.

Notice to buyer. Do not sign this contract in blank. You are entitled to 1 true copy of the contract you sign without charge. Keep it to protect your legal rights.

BY SIGNING BELOW BUYER AGREES TO THE TERMS ON PAGES 1 AND 2 OF THIS CONTRACT.

Buyer: _____
 Signature _____ Date _____

Signature _____ Date _____

BUYER ACKNOWLEDGES DELIVERY OF A COPY OF THIS RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT.

X _____ X _____

Seller: By _____

ASSIGNMENT: This Contract and Security Agreement is assigned to _____, the Assignee, phone _____. This assignment is made under the terms of a separate agreement. under the terms of the ASSIGNMENT BY SELLER on page 2. This assignment is made with recourse.

Seller: By _____ Date _____

