Figure: 7 TAC §84.210(b)

MOTOR VEHICLE RETAIL INSTALLMENT SALES CONTRACT

(Optional	: DATE_)		CELLED	/CDEDITOR				
BUYERADDRESSSTATEZIP_				SELLER/CREDITOR		SS	STATEZIP				
CITY		ST	ATE	ZIP		CITY	35	STA	ATE ZIP	_	
PHONE						PHONE					
The Buye	The Buyer is referred to as "I" or "me." The Seller is referred to as "you" or "your." This contract may be transferred by the Seller.										
The credi vehicle of agree to r agreemen	n credit acc nake paym t even if th	hown below a cording to the ents according e others do no	terms of to the F t.	f this contract. I a	gree to p in this c	oay you the contract. I	ne Amount Finan f more than one p	ced, Fina	nce Charge, and any	I choose to purchase the motor other charges in this contract. I e to keep all the promises in this	
							•				
Stock	YEHICL. Year	E IDENTIFIC Make N	Model	Vehicle	Licens		New		LISE EOD WHIC	CH PURCHASED	
No.	1 Cai	IVIAKC I	viodei	Identification	Numb		Demonstrato	r	☐ PERSONAL, F		
				Number	applic			HOUSEHOLD		•	
							Official/Exe	cutive	☐BUSINESS OR	COMMERCIAL	
							Used		AGRICULTU	RAL	
Trade-in:	Year	Make		Model		VIN_		_ License	e No		
ANN	IIAT.		FINA	ANCE CHAR	GE	Amoun	t Financed	Total o	f Payments The	Total Sale Price The	
		GE RATE		ollar amount the c		The amount of credit amount I will have paid		•	total cost of my purchase		
	st of my cro	_		ost me.	reare	provided to me or on		after I have made all		on credit, including down	
yearly	-	oun as a				my behalf.		payments as scheduled.		payment of	
										\$	
		%	\$			\$		\$		\$	
My Pa	yment Sch	edule will be:								_	
Numb	er of Paym	<u>ients</u>	Am	ount of Payment	t <u>s</u>	When I	Payments Are D	u <u>e</u>			
Securi	ty: You wi	ill have a secu	rity inter	rest in the motor v	ehicle b	eing purcl	hased.				
Late C	harge: [True daily ea	rnings:]	(Option A:) If	you do n	ot receive	e my entire paym	ent withi	n 15 days after it is d	due (10 days if I am buying a	
heavy commercial vehicle), I will pay a late charge at the rate of% per year on the past due amount. The late charge on the past due amount will											
be earned from the due date to the date that it is paid. (Option B:) If you do not receive my entire payment within 15 days after it is due (10 days if I am											
buying a heavy commercial vehicle), I will pay a late charge of% of the scheduled payment. [Scheduled Installment Earnings Method or sum of the periodic balances:] (Option A:) If I do not pay my entire payment within 15 days after it is due (10 days if I am buying a heavy commercial											
vehicle), I will pay a late charge on the past due amount at the contract rate. (Option B:) If you do not receive my entire payment within 15 days after it											
	is due (10 days if I am buying a heavy commercial vehicle), I will pay a late charge at the rate of% per year on the late amount. The late charge										
on the past due amount will be earned from the due date to the date that it is paid. (Option C:) If you do not receive my entire payment within 15 days											
after it is due (10 days if I am buying a heavy commercial vehicle), I will pay a late charge of% of the scheduled payment.											
<u>Prepayment:</u> [<u>True daily earnings method:</u>] If I pay all that I owe early, I will not have to pay a penalty. [<u>Sum of the periodic balances method:</u>] I can pay all that I owe early. If I do so, I can get a refund of part of the Finance Charge.											
Additional Information: I will refer to this document for information about nonpayment, default, security interests, any required repayment in full											
	before the scheduled date, and prepayment refunds.										

1.	ITEMIZATION OF AMOUNT FINA Cash price [Optional additional description: "(including any accessories, services, a		
1.	taxes)"]	and	\$(1)
2.	Downpayment = [If netting add: (if negative, enter "0" and see Line 4.A. below)] Gross trade-in - payoff by seller = net trade-in [If not netting add: (if negative enter "0" and see Line 4.A. below)] + cash + Mfrs. Rebate + other (describe)	\$ \$ \$ \$ \$	\$(2)
3.	Unpaid balance of cash price (1 minus 2)		\$(3)
4.	Other charges including amounts paid to others on my behalf (Seller may keep part these amounts.): A. Net trade-in payoff [Alternative caption: "prior credit or lease balance"] to B. Cost of physical damage insurance paid to insurance company C. Cost of optional coverages with physical damage insurance paid to insurance company D. Cost of optional credit insurance paid to insurance company or companies Life	\$ \$	
	Disability E. Other insurance paid to the insurance company F. Official fees paid to government agencies G. Dealer's inventory tax [Optional addition: (if not included in cash price)] H. Sales tax [Optional addition: (if not included in cash price)] I. Other taxes [Optional addition: (if not included in cash price)] J. Government license and/or registration fees K. Government certificate of title fee L. Government vehicle inspection fees M. Deputy service fee paid to dealer N. Documentary fee. A documentary fee is not an official fee. A document fee is not required by law, but may be charged to buyers for hand documents and performing services relating to the closing of a sale documentary fee may not exceed \$50. This notice is required by law [Option to insert Spanish translation of disclosure here.]	ling e. A	
	O. Other charges (Seller must identify who is paid and describe purpose) tofor tofor tofor	\$ \$ \$	
	Total other charges and amounts paid to others on my behalf		\$(4)
5.	Amount Financed (3 + 4)		\$(5)
that	tional Caption: Taxes, title fee, license fee, and any state inspection fee (except for will be retained by Seller) will be paid by Seller to government agencies. Documined by Seller and the seller may also retain parts of the insurance, service contracts,	nentary fee and deputy se	

[Note: A creditor may delete portions of the figure applicable to any insurance premiums that are not financed in the contract and may also delete other inapplicable portions.]

DEFERRED DOWNPAYMENT(S)				
AMOUNT	DATE DUE			

MODEL CLAUSE FOR PHYSICAL DAMAGE INSURANCE

PROPERTY INSURANCE: I must keep the collateral insured against damage or loss in the amount I owe. I must keep this insurance until I have paid all that I owe under this contract. I may obtain property insurance from anyone I want or provide proof of insurance I already have. The insurer must be authorized to do business in Texas. I agree to give you proof of property insurance. I must name you as the person to be paid under the policy in the event of damage or loss. [Note: The following optional provisions are included for Creditors who finance physical damage insurance. Creditors who do not routinely finance Physical Damage coverage, or who are not financing it in a particular transaction, may delete the remaining disclosures in this Figure. A creditor may also delete those portions below that pertain to coverages it does not routinely finance, or that pertain to coverages that it is not financing in a particular transaction.] If any insurance is included below, policies or certificates from the insurance company will describe the terms, conditions and A. Physical damage insurance. If you obtain physical damage insurance, the coverages, terms and premiums for these terms are set forth below. Coverage Term in Months Premium Collision Comprehensive Fire, Theft, and Combined Additional Coverage Other B. Optional coverages with physical damage insurance. If I have chosen this insurance, the premiums for the initial _ term are itemized below. [Note: alternatively, these optional coverages may be disclosed as part of Figure: 7 TAC §84.209(12).] \$_____ Rental Reimbursement __ Towing and Labor Costs Reimbursement □\$__ _ Other:_ If the box next to a premium for an insurance coverage included above is marked, that premium is not fixed or approved by the Texas Insurance Commissioner. If the premium is for a required coverage, I have the option, for a period of 10 days from the date I receive a copy of this contract, of furnishing that coverage through existing policies of insurance or by obtaining like coverage from any insurance company authorized to do business in Texas. I agree to purchase the above checked coverages. Date: ____ Buyer's Signature: _ MODEL CLAUSE FOR OPTIONAL INSURANCE COVERAGES Optional insurance coverages. The insurance described below is not required to obtain credit. It will not be provided unless I sign and agree to pay the extra cost. [At Creditor's Option, the following may be added:] My decision to buy or not buy these insurance coverages will not be a factor in the credit approval process. Coverage Term in Months Premium GAP* □ \$____ Invol. Unemployment Liability Insurance per person __ property damage _ per accident *If the motor vehicle is determined to be a total loss, GAP Insurance will pay you the difference between the proceeds of my basic collision policy and the amount I owe on the motor vehicle, minus my deductible. I can cancel that insurance without charge for 10 days from the date of this contract. If the box next to a premium for an insurance coverage included above is marked, that premium is not fixed or approved by the Texas Insurance Commissioner. I want the optional coverages for which premiums are included above. Buyer's Signature: _ __ Date: ___

[Note: A creditor who does not routinely finance optional coverages, or does not finance them in a particular transaction, may omit this figure. A creditor may also delete those portions of the Figure that pertain to coverages it does not routinely finance, or that pertain to coverages that it is not financing in a particular transaction.]

MODEL CLAUSE FOR OPTION	AL CREDIT LIFE	AND ACCIDENT AND HEALTH	(DICADII ITX) INCI	ID A NICE	
MODEL CLAUSE FOR OPTIONA Optional credit life and credit disable					II not bo
provided unless I sign and agree to p					
coverages will not be a factor in the c			iny be unden.] My deci	sion to buy or not buy these i	lisurance
coverages will not be a factor in the c	credit approvar proce				
☐Credit Life, one buyer	\$	☐Credit Life, both buyers	\$	Term	
Credit Disability, one buyer	\$ \$	☐ Credit Life, both buyers ☐ Credit Disability, both buyers	\$ \$	Term	
[Optional additional sentence for ba					
covers the first payments and d					
Credit life insurance pays only the a payment or in the number of paymen		if I paid all my payments on time.	Credit disability insurar	nce does not cover any increa	se in my
1 7					
If the term of the insurance is 121 mc	onths or longer, the p	premium is not fixed or approved by	the Texas Insurance Co	mmissioner.	
I want the insurance indicated above.					
Buyer's Signature:		Date:			
Co-Buyer's Signature:		Date:			
[Note: A creditor who does not rout					
may also delete those portions of the	e Figure that pertaii	n to coverages it does not routinely	finance, or that pertain	to coverages that it is not fir	nancing in
a particular transaction.]					
LIABILITY INSURANCE					
(OPTION A) THIS CONTRA	ACT DOES NO	Γ INCLUDE INSURANCE (COVERAGE FOR	PERSONAL LIABILIT	Y AND
PROPERTY DAMAGE CAU	JSED TO OTHE	ERS.			
(OPTION B) UNLESS A			IS INCLUDED	IN THE ITEMIZATI	ON OF
AMOUNT FINANCED, LIA			BODILY INJURY	AND PROPERTY DA	AMAGE
CAUSED TO OTHERS IS N	OT INCLUDED	IN THIS CONTRACT.			
(OPTION C) UNLESS A	CHARGE FOR	R LIABILITY INSURANC	E IS INCLUDED	IN THE ITEMIZATI	ON OF
AMOUNTE PINTANCED AND					
AMOUNT FINANCED. AN	Y INSURANCE	REFERRED TO IN THIS C	ONTRACT DOES	NOT INCLUDE COV	ERAGE
		REFERRED TO IN THIS C		S NOT INCLUDE COV	ERAGE
FOR PERSONAL LIABILIT				S NOT INCLUDE COV	ERAGE
FOR PERSONAL LIABILIT	Y AND PROPE	RTY DAMAGE CAUSED T	O OTHERS.		ERAGE
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FOR PERSONAL LIABILIT	Y AND PROPE in writing. Both you	RTY DAMAGE CAUSED T	O OTHERS.	ceable.	
FOR PERSONAL LIABILIT	Y AND PROPE	RTY DAMAGE CAUSED T	O OTHERS.	ceable.	ERAGE Buyer
FOR PERSONAL LIABILIT Any change to this contract must be i	Y AND PROPE in writing. Both youBuyer	RTY DAMAGE CAUSED T	O OTHERS.	ceable.	
FOR PERSONAL LIABILIT Any change to this contract must be in HOW YOU FIGURE THE FINAN	TY AND PROPE in writing. Both youBuyer ICE CHARGE	RTY DAMAGE CAUSED T and I must sign it. No oral changes t	O OTHERS. o this contract are enfor	ceable. Co-l	Buyer
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the principal balance subject to a Finance Charge. You based the Finance Charge, Total of Payments, and Total Sale Price as if all payments were made as scheduled. The unpaid principal balance subject to a Finance Charge does not include the late charges, sales tax, or returned check charges.

CONSUMER WARNING

[Scheduled Installment Earnings Method:] Notice to the buyer - I will not sign this contract before I read it or if it contains any blank spaces. I am entitled to a copy of the contract I sign. Under the law, I have the right to pay off in advance all that I owe and under certain conditions may obtain a partial refund of the finance charge. I will keep this contract to protect my legal rights.

[True Daily Earnings Method:] Notice to the buyer - I will not sign this contract before I read it or if it contains any blank spaces. I am entitled to a copy of the contract I sign. Under the law, I have the right to pay off in advance all that I owe and under certain conditions may save a portion of the finance charge. I will keep this contract to protect my legal rights.

BUYER'S ACKNOWLEDGEMENT OF	F CONTRACT REC	CEIPT	
(OPTION A: If the buyer's signature is	dated) I AGREE TO	THE TERMS OF THIS CO	NTRACT. WHEN I SIGN THE
CONTRACT, I WILL RECEIVE THE CO	OMPLETED CONTR	ACT. IF NOT, I UNDERST.	AND THAT A COPY WILL BE
MAILED TO ME WITHIN A REASONA	BLE TIME.		
(OPTION B: If the buyer's signature i	s not dated) I AGR	EE TO THE TERMS OF T	HIS CONTRACT. I CONFIRM
THAT BEFORE I SIGNED THIS CONTI	RACT, YOU GAVE	IT TO ME, AND I WAS FRI	EE TO TAKE IT AND REVIEW
IT. I RECEIVED THE COMPLETED CO	NTRACT ON	(MO.) (DAY) (YR.)	
(OPTION C: If the buyer's signature is	not dated) I SIGNE	D THIS CONTRACT ON _	AND A COPY WILL
BE MAILED TO ME WITHIN A REASC	NABLE TIME.		
(OPTION D: If the buyer's signature is	dated or not dated)) I AGREE TO THE TERM	IS OF THIS CONTRACT AND
ACKNOWLEDGE RECEIPT OF A CO	OMPLETED COPY	OF IT. I CONFIRM THA	AT BEFORE I SIGNED THIS
CONTRACT, YOU GAVE IT TO ME, A	ND I WAS FREE TO	TAKE IT AND REVIEW IT	Γ.
Buyer	Date	Seller	Date
Buyer	Date	Selici	Date
Co-Buyer	Date		
THIS CONTRACT IS NOT VALID UNTIL YOU A	ND I SIGN IT.		

CONSUMER CREDIT COMMISSIONER NOTICE. To contact (insert authorized business name of retail seller, creditor or holder as appropriate) about this account, call (insert telephone number of retail seller, creditor, or holder as appropriate). This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207; www.occc.state.tx.us; (800) 538-1579, and can be contacted relative to any inquiries or complaints.

OTHER TERMS AND CONDITIONS

[Sum of the periodic balances method and Scheduled Installment Earnings Method:] HOW YOU CALCULATE MY FINANCE CHARGE REFUND IF I PREPAY If I prepay in full, I may be entitled to a refund of part of the Finance Charge. [Sum of the periodic balances method:] You will figure the Finance Charge refund by using the sum of the periodic balances method as defined by the Texas Finance Commission rule. (Optional: You will figure the Finance Charge refund using the sum of the periodic balances method as defined by the Texas Finance Commission rule. The Finance Charge Refund will be computed upon the entire Finance Charge minus the Acquisition Cost. I will not get a refund if it is less than \$1.00.) (Additional Option for heavy commercial vehicle: You will figure the Finance Charge refund using the sum of the periodic balances method as defined by the Texas Finance Commission rule. The Finance Charge refund will be computed based upon the entire Finance Charge calculated using the sum of the periodic balances method. Then you will subtract the Acquisition Cost from that amount. I will not get a refund if it is less than \$1.00.) [Scheduled Installment Earnings Method: You will figure the Finance Charge refund by the scheduled installment earnings method as defined by the Texas Finance Commission rule. (Optional: You will figure my refund by deducting earned finance charges from the Finance Charge. You will figure earned finance charges by applying a daily rate to the unpaid principal balance as if I paid all my payments on the date due. If I prepay between payment due dates, you will figure earned finance charges for the partial payment period. You do this by counting the number of days from the due date of the prior payment through the date I prepay. You then multiply that number of days times the daily rate. The daily rate is 1/365th of the Annual Percentage Rate. You will also add the acquisition cost of \$25 (or \$150 for a heavy commercial vehicle) to the earned finance charge. I will not get a refund if it is less than \$1.00.) [Flexible contract forms designed to accommodate alternative methods: You will figure the Finance Charge refund using the sum of the periodic balances method as defined by the Texas Finance Commission rule if: this contract is a Regular Payment Contract as defined by the Texas Finance Commission rule, and this contract does not have a term greater than 61 months. If this contract is not a Regular Payment Contract or if it has a term greater than 61 months, you will figure the Finance Charge refund using the scheduled installment earnings method as defined by the Texas Finance Commission rule. I will not get a refund if it is less than \$1.00.

HOW YOU WILL APPLY MY PAYMENTS [True daily earnings method:] You will apply my payments in the following order:

- earned but unpaid finance charge; and
- anything else I owe under this agreement.

HOW LATE OR EARLY PAYMENTS CHANGE WHAT I MUST PAY [True daily earnings method:] You based the Finance Charge, Total of Payments, and Total Sale Price as if all payments were made as scheduled. If I do not timely make all my payments in at least the correct amount, I will have to pay more Finance Charge and my last payment will be more than my final scheduled payment. If I make scheduled payments early, my Finance Charge will be reduced (less). If I make my scheduled payments late, my Finance Charge will increase.

INTEREST AFTER MATURITY If I don't pay all I owe when the final payment becomes due, or I do not pay all I owe if you demand payment in full under this contract, I will pay an interest charge on the amount that is still unpaid. That interest charge will be the higher rate of 18% per year or the maximum rate allowed by law, if that rate is higher. The interest charge for this amount will begin the day after the final payment becomes due.

SPECIAL PROVISIONS FOR BALLOON PAYMENT CONTRACTS A balloon payment is a scheduled payment more than twice the amount of the average of my scheduled payments, other than the downpayment, that are due before the balloon payment.

(Paying the balloon payment under Texas Finance Code §348.123(a)) I can pay all I owe when the balloon payment is due and keep my motor vehicle.

(Option A: Refinancing the balloon payment) If I buy the motor vehicle primarily for personal, family, or household use, I can enter into a new written agreement to refinance the balloon payment when due without a refinancing fee. If I refinance the balloon payment, my periodic payments will not be larger or more often than the payments in this contract. The annual percentage rate in the new agreement will not be more than the Annual Percentage Rate in this contract. This provision does not apply if my Payment Schedule has been adjusted to my seasonal or irregular income.

(Option B: Special right to refinance balloon payment under Texas Finance Code §348.123(b)(5)(b)(iii)) I can enter into a new agreement to refinance my last installment if I am not in default. I can refinance at an annual percentage rate up to 5 points greater than the Annual Percentage Rate shown in this contract. The rate will not be more than applicable law allows. The new agreement will allow me to refinance the last installment for at least 24 months with equal monthly payments. You and I can also agree to refinance the last installment over another time period or on a different payment schedule.

AGREEMENT TO KEEP MOTOR VEHICLE INSURED I agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover your interest in the vehicle. (Optional Language Provision: The insurance must include collision coverage and either comprehensive or fire, theft, and combined additional coverage.)

YOUR RIGHT TO PURCHASE REQUIRED INSURANCE IF I FAIL TO KEEP THE MOTOR VEHICLE INSURED If I fail to give you proof that I have insurance, you may buy physical damage insurance. You may buy insurance that covers my interest and your interest in the motor vehicle, or you may buy insurance that covers your interest only. I will pay the premium for the insurance and a finance charge at the contract rate. If you obtain collateral protection insurance, you will mail notice to my last known address shown in your file.

PHYSICAL DAMAGE INSURANCE PROCEEDS I must use physical damage insurance proceeds to repair the motor vehicle, unless you agree otherwise in writing. However, if the motor vehicle is a total loss, I must use the insurance proceeds to pay what I owe you. I agree that you can use any proceeds from insurance to repair the motor vehicle, or you may reduce what I owe under this contract. If you apply insurance proceeds to the amount I owe, they will be applied to my payments in the reverse order of when they are due. If my insurance on the motor vehicle or credit insurance doesn't pay all I owe, I must pay what is still owed. Once all amounts owed under this contract are paid, any remaining proceeds will be paid to me.

RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES [True daily earnings method:] If you get a refund on insurance or service contracts, or other contracts included in the cash price, you will subtract it from what I owe. Once all amounts owed under this contract are paid, any remaining refunds will be paid to me. [Scheduled installment earnings method or sum of the periodic balances:] If you get a refund of insurance or service contract charges, you will apply it and the unearned finance charges on it in the reverse order of the payments to as many of my payments as it will cover. Once all amounts owed under this contract are paid, any remaining refunds will be paid to me.

APPLICATION OF CREDITS Any credit that reduces my debt will apply to my payments in the reverse order of when they are due, unless you decide to apply it to another part of my debt. The amount of the credit and all finance charge or interest on the credit will be applied to my payments in the reverse order of my payments.

TRANSFER OF RIGHTS You may transfer this contract to another person. That person will then have all your rights, privileges, and remedies.

SECURITY INTEREST To secure all I owe on this contract and all my promises in it, I give you a security interest in:

- the motor vehicle including all accessories and parts now or later attached (Optional: and any other goods financed in this contract);
- all insurance proceeds and other proceeds received for the motor vehicle;
- · any insurance policy, service contract or other contract financed by you and any proceeds of those contracts; and
- any refunds of charges included in this contract for insurance, or service contracts.

This security interest also secures any extension or modification of this contract. The certificate of title must show your security interest in the motor vehicle.

USE AND TRANSFER OF THE MOTOR VEHICLE I will not sell or transfer the motor vehicle without your written permission. If I do sell or transfer the motor vehicle, this will not release me from my obligations under this contract, and you may charge me a transfer of equity fee of \$25 (\$50 for a heavy commercial vehicle). I will promptly tell you in writing if I change my address or the address where I keep the motor vehicle. I will not remove the motor vehicle (Optional: motor vehicle or other collateral) from Texas for more than 30 days unless I first get your written permission.

CARE OF THE MOTOR VEHICLE I agree to keep the motor vehicle free from all liens and claims except those that secure this contract. I will timely pay all taxes, fines, or charges pertaining to the motor vehicle. I will keep the motor vehicle in good repair. I will not allow the motor vehicle to be seized or placed in jeopardy or use it illegally. I must pay all I owe even if the motor vehicle is lost, damaged or destroyed. If a third party takes a lien or claim against or possession of the motor vehicle, you may pay the third party any cost required to free the motor vehicle from all liens or claims. You may immediately demand that I pay you the amount paid to the third party for the motor vehicle. If I do not pay this amount, you may repossess the motor vehicle and add that amount to the amount I owe. If you do not repossess the motor vehicle, you may still demand that I pay you, but you cannot compute a finance charge on this amount

DEFAULT I will be in default if:

- I do not pay any amount when it is due;
- I break any of my promises in this agreement;
- I allow a judgment to be entered against me or the collateral; or
- I file bankruptcy, bankruptcy is filed against me, or the motor vehicle becomes involved in a bankruptcy.

If I default, you can exercise your rights under this contract and your other rights under the law.

LATE CHARGE I will pay you a late charge as agreed to in this contract when it accrues.

REPOSSESSION If I default, you may repossess the motor vehicle from me if you do so peacefully. If any personal items are in the motor vehicle, you can store them for me and give me written notice at my last address shown on your records within 15 days of discovering that you have my personal items. If I do not ask for these items back within 31 days from the day you mail or deliver the notice to me, you may dispose of them as applicable law allows. Any accessory, equipment, or replacement part stays with the motor vehicle.

MY RIGHT TO REDEEM If you take my motor vehicle, you will tell me how much I have to pay to get it back. If I do not pay you to get the motor vehicle back, you can sell it or take other action allowed by law. My right to redeem ends when the motor vehicle is sold or you have entered into a contract for sale or accepted the collateral as full or partial satisfaction of a contract.

DISPOSITION OF THE MOTOR VEHICLE If I don't pay you to get the motor vehicle back, you can sell it or take other action allowed by law. You will send me notice at least 10 days before you sell it. You can use the money you get from selling it to pay allowed expenses and to reduce the amount I owe. Allowed expenses are expenses you pay as a direct result of taking the motor vehicle, holding it, preparing it for sale, and selling it. If any money is left, you will pay it to me unless you must pay it to someone else. If the money from the sale is not enough to pay all I owe, I must pay the rest of what I owe you plus interest. If you take or sell the motor vehicle, I will give you the certificate of title and any other document required by state law to record transfer of title.

COLLECTION COSTS If you hire an attorney who is not your employee to enforce this contract, I will pay reasonable attorney's fees and court costs as the applicable law allows.

CANCELLATION OF OPTIONAL INSURANCE AND SERVICE CONTRACTS This contract may contain charges for insurance or service contracts or for services included in the cash price. If I default, I agree that you can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what I owe or repair the motor vehicle.

YOUR RIGHT TO DEMAND PAYMENT IN FULL If I default, or you believe in good faith that I am not going to keep any of my promises, you can demand that I immediately pay all that I owe. You don't have to give me notice that you are demanding or intend to demand immediate payment of all that I owe.

IF YOU DEMAND I PAY ALL I OWE [Sum of the periodic balances method or scheduled installment earnings method:] If you demand that I pay you all that I owe, you will give me a credit of part of the Finance Charge as if I had prepaid in full.

INTEGRATION AND SEVERABILITY CLAUSE This contract contains the entire agreement between you and me relating to the sale and financing of the motor vehicle. If any part of this contract is not valid, all other parts stay valid.

LEGAL LIMITATIONS ON YOUR RIGHTS If you don't enforce your rights every time, you can still enforce them later. You will exercise all of your rights in a lawful way. I don't have to pay finance charge or other amounts that are more than the law allows. This provision prevails over all other parts of this contract and over all your other acts.

APPLICABLE LAW Federal law and Texas law apply to this contract.

SELLER'S DISCLAIMER OF WARRANTIES Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the seller makes no warranties, express or implied, on the motor vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. This provision does not affect any warranties covering the motor vehicle that the motor vehicle manufacturer may provide.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER. (This provision applies to this contract only if the motor vehicle financed in the contract was purchased for personal, family, or household use.)

The rates of this contract are negotiable. The seller may assign or otherwise sell this contract and receive a discount or other payment for the difference between the rate, charges, or balance.

In this box only, the word "you" refers to the Buyer

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation:

Guía para compradors de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.