

TN-103-ARB 10/31/2010

Retail Installment Contract and Security Agreement

Seller Name and Address	Buyer(s) Name(s) and Address(es)	Summary
ACA Motors 123 ACA Drive GOODLETTSVILLE, TN 37072	JANE DOE 123 1ST AVE SEVIERVILLE, TN 37862	No. <u>569191</u> Date <u>6/3/2013</u>

Business, commercial or agricultural purpose Contract.

Truth-In-Lending Disclosure

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 when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
<u>23%</u>	<u>\$ 5,292.44</u>	<u>\$ 9,829.00</u>	<u>\$ 15,121.44</u>	<u>\$ 2,000.00</u> <u>\$ 17,121.44</u>

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
<u>48</u>	<u>\$ 315.03</u>	<u>Monthly beginning 7/3/2013.</u>
<u>0</u>	<u>\$ 0.00</u>	<u>NOT APPLICABLE</u>
<u>0</u>	<u>\$ 0.00</u>	<u>NOT APPLICABLE</u>

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of 5% of the unpaid amount of the payment due.

Prepayment. If you pay off this Contract early, you will not have to pay a penalty.

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.

Description of Property

Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
<u>2008</u>	<u>TOYOTA</u>	<u>YARIS-4 CYL.</u>	<u>SEDAN 4D</u>	<u>JTDBT923X81 [REDACTED]</u>	<u>10000</u>
<input type="checkbox"/> New <input checked="" type="checkbox"/> Used <input type="checkbox"/> Demo					
Other: <u>2008 TOYOTA YARIS-4 CYL. SEDAN 4D JTDBT923X81 [REDACTED]</u>					

Description of Trade-In

Conditional Delivery

Conditional Delivery. If checked, you agree that the following agreement regarding securing financing ("Agreement") applies:

The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.

Sales Agreement

Payment. You promise to pay us the principal amount of \$ 9,829.00 plus a time price differential accruing on the unpaid balance at the rate of 23% per year from the date of this Contract until maturity. The time price differential accrues on a Actual/365 day basis.

After maturity, or after you default and we demand payment, we will earn time price differential on the unpaid balance at 23% per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the Truth-In-Lending Disclosure. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

Down Payment. You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the Itemization of Amount Financed.

You agree to make deferred down payments as set forth in your Payment Schedule.

Additional Charge. You agree to pay a document preparation fee of

\$ 0.00 that will be paid in cash. financed over the term of the Contract.

Itemization of Amount Financed

a. Cash Price of Vehicle, etc. (incl. sales tax of \$ <u>0.00</u>)	\$ <u>10,000.00</u>
b. Trade-in allowance	\$ <u>0.00</u>
c. Less: Amount owing, paid to (includes k): N/A	\$ <u>0.00</u>
d. Net trade-in (b-c; if negative, enter \$0 here and enter the amount on line k)	\$ <u>0.00</u>
e. Cash payment	\$ <u>2,000.00</u>
f. Manufacturer's rebate	\$ <u>0.00</u>
g. Deferred down payment	\$ <u>0.00</u>
h. Other down payment (describe) N/A	\$ <u>0.00</u>
i. Down Payment (d+e+f+g+h)	\$ <u>2,000.00</u>
j. Unpaid balance of Cash Price (a-i)	\$ <u>8,000.00</u>
k. Financed trade-in balance (see line d)	\$ <u>0.00</u>
l. Paid to public officials, including filing fees	\$ <u>60.00</u>
m. Insurance premiums paid to insurance company(ies)	\$ <u>0.00</u>
n. Service Contract, paid to: Value Guard	\$ <u>1,470.00</u>
o. Notary Fee	\$ <u>299.00</u>
p. N/A	\$ <u>0.00</u>
q. N/A	\$ <u>0.00</u>
r. N/A	\$ <u>0.00</u>
s. N/A	\$ <u>0.00</u>
t. N/A	\$ <u>0.00</u>
u. N/A	\$ <u>0.00</u>
v. Total Other Charges/Amts Paid (k thru u)	\$ <u>1,829.00</u>
w. Prepaid Finance Charge	\$ <u>0.00</u>
x. Amount Financed (j+v-w)	\$ <u>9,829.00</u>

We may retain or receive a portion of any amounts paid to others.

[This area intentionally left blank.]

Insurance Disclosures

Credit Insurance. Credit life and credit disability (accident and health) are not required to obtain credit and are not a factor in the credit decision. 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

Single Joint None

Premium \$ 0.00 Term N/A

Insured N/A

Credit Health

Single Joint None

Premium \$ 0.00 Term N/A

Insured N/A

Your signature below means you want (only) the insurance coverage(s) quoted above. If "None" is checked, you have declined the coverage we offered.

1/1/1911

By: [Signature] [Signature]

N/A

By: N/A DOB

N/A

By: N/A DOB

Property Insurance. You must insure the Property. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ \$500. If you get insurance from or through us you will pay \$ 0.00 for N/A of coverage.

This premium is calculated as follows:

\$ 0.00 Deductible, Collision Cov. \$ 0.00

\$ 0.00 Deductible, Comprehensive \$ 0.00

Fire-Theft and Combined Additional Cov. \$ 0.00

N/A \$ 0.00

Liability insurance coverage for bodily injury and property damage caused to others is not included in this Contract unless checked and indicated.

6/3/2013

By: [Signature] Date

N/A

By: N/A Date

Additional Terms of the Sales Agreement

Definitions. "Contract" refers to this Retail Installment Contract and Security Agreement. The pronouns "you" and "your" refer to each Buyer signing this Contract, and any guarantors, jointly and individually. The pronouns "we", "us" and "our" refer to the Seller and any entity to which it may transfer this Contract. "Vehicle" means each motor vehicle described in the Description of Property section. "Property" means the Vehicle and all other property described in the Description of Property and Additional Protections sections.

Purchase of Property. You agree to purchase the Property from us, subject to the terms and conditions of this Contract. Seller will not make any repairs or additions to the Vehicle except as noted in the Description of Property section.

You have been given the opportunity to purchase the Property and described services for the Cash Price or the Total Sale Price. The "Total Sale Price" is the total price of the Property if you buy it over time.

General Terms. The Total Sale Price shown in the Truth-In-Lending Disclosure assumes that all payments will be made as scheduled. The actual amount you will pay will be more if you pay late and less if you pay early.

We do not intend to charge or collect, and you do not agree to pay, any finance charge or fee that is more than the maximum amount permitted for this sale by state or federal law. If you pay a finance charge or fee that exceeds that maximum amount, we will first apply the excess amount to reduce the principal balance and, when the principal has been paid in full, refund any remaining amount to you.

You understand and agree that some payments to third parties as a part of this Contract may involve money retained by us or paid back to us as commissions or other remuneration.

You agree that the Property will not be used as a dwelling.

Prepayment. You may prepay this Contract in full or in part at any time without penalty. Any partial prepayment will not excuse any later scheduled payments. If we get a refund of any unearned insurance premiums that you paid, you agree that we may subtract the refund from the amount you owe, unless otherwise provided by law.

Returned Payment Charge. If you make any payment required by this Contract that is returned or dishonored, you agree to pay a fee of \$30.00.

Governing Law and Interpretation. This Contract is governed by the law of Tennessee and applicable federal law and regulations.

If any section or provision of this Contract is not enforceable, the other terms will remain part of this Contract. You authorize us to correct any clerical error or omissions in this Contract or in any related document.

Name and Location. Your name and address set forth in this Contract are your exact legal name and your principal residence. You will provide us with at least 30 days notice before you change your name or principal residence.

Telephone Monitoring and Calling. From time to time you agree we may monitor and record telephone calls made or received by us or our agents regarding your account to assure the quality of our service. In order for us to service the account or to collect any amounts you may owe, and subject to applicable law, you agree that we may from time to time make calls and send text messages to you using prerecorded/artificial voice messages or through the use of an automatic dialing device at any telephone number you provide to us in connection with your account, including a mobile telephone number that could result in charges to you.

Default. You will be in default on this Contract if any one of the following occurs (except as prohibited by law):

- You fail to perform any obligation that you have undertaken in this Contract.
- We, in good faith, believe that you cannot, or will not, pay or perform the obligations you have agreed to in this Contract.

If you default, you agree to pay our costs for collecting amounts owing, including court costs and expenses, including reasonable attorneys' fees, related to repossession, repair, storage and sale of the Property securing this Contract.

If an event of default occurs as to any of you, we may exercise our remedies against any or all of you.

Remedies. If you are in default on this Contract, we have all of the remedies provided by law and this Contract. Those remedies include:

- We may require you to immediately pay us, subject to any refund required by law, the remaining unpaid balance of the amount financed, finance charges and all other agreed charges.

By: N/A Date N/A

Single-Interest Insurance. You must purchase single-interest insurance as part of this sale transaction. Single-interest insurance is solely for the protection of our interest, and no protection under such insurance exists for your benefit. You may purchase the coverage from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$ 0.00 for N/A of coverage.

Rejection of Arbitration

Checking the following box will not affect the terms under which we will finance and sell the Property or any of the terms of this Contract, except that the arbitration provision will not be a part of this Contract:

You reject the arbitration provision of this Contract.

Additional Protections

You may buy any of the following voluntary protection plans. They are not required to obtain credit, are not a factor in the credit decision, and are not a factor in the terms of the credit or the related sale of the Vehicle. The voluntary protections will not be provided unless you sign and agree to pay the additional cost.

Your signature below means that you want the described item and that you have received and reviewed a copy of the contract(s) for the product(s). If no coverage or charge is given for an item, you have declined any such coverage we offered.

Service Contract

Term 24 months
Price \$ 1,470.00
Coverage as per Vehicle Service Contract

Gap Waiver or Gap Coverage

Term N/A
Price \$ 0.00
Coverage N/A

N/A

Term N/A
Price \$ 0.00
Coverage N/A

By: [Redacted] Date 6/3/2013

By: N/A Date N/A

By: N/A Date N/A

- We may pay taxes, assessments, or other liens or make repairs to the Property if you have not done so. We are not required to do so. You will repay us that amount immediately. That amount will earn time price differential from the date we pay it at the post-maturity rate described in the *Payment* section until paid in full.
- We may require you to make the Property available to us at a place we designate that is reasonably convenient to you and us.
- We may immediately take possession of the Property by legal process or self-help, but in doing so we may not breach the peace or unlawfully enter onto your premises.
- We may then sell the Property and apply what we receive as provided by law to our reasonable expenses and then toward what you owe us.
- Except when prohibited by law, we may sue you for additional amounts if the proceeds of a sale do not pay all of the amounts you owe us.

By choosing any one or more of these remedies, we do not give up our right to later use another remedy. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again.

You agree that if any notice is required to be given to you of an intended sale or transfer of the Property, notice is reasonable if mailed to your last known address, as reflected in our records, at least 10 days before the date of the intended sale or transfer (or such other period of time as is required by law).

You agree that we may take possession of personal property left in or on the Property securing this Contract and taken into possession as provided above. You may have a right to recover that property.

If the Property has an electronic tracking device, you agree that we may use the device to find the vehicle.

Obligations Independent. Each person who signs this Contract agrees to pay this Contract according to its terms. This means the following:

- You must pay this Contract even if someone else has also signed it.
- We may release any co-buyer or guarantor and you will still be obligated to pay this Contract.
- We may release any security and you will still be obligated to pay this Contract.
- If we give up any of our rights, it will not affect your duty to pay this Contract.
- If we extend new credit or renew this Contract, it will not affect your duty to pay this Contract.

Warranty. Warranty information is provided to you separately.

Security Agreement

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 and in all other Property. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

Duties Toward Property. By giving us a security interest in the Property, you represent and agree to the following:

- You will defend our interests in the Property against claims made by anyone else. You will keep our claim to the Property ahead of the claim of anyone else. You will not do anything to change our interest in the Property.
- You will keep the Property in your possession and in good condition and repair. You will use the Property for its intended and lawful purposes.
- You agree not to remove the Property from the U.S. without our prior written consent.
- You will not attempt to sell the Property, transfer any rights in the Property, or grant another lien on the Property without our prior written consent.
- You will pay all taxes and assessments on the Property as they become due.
- You will notify us with reasonable promptness of any loss or damage to the Property.
- You will provide us reasonable access to the Property for the purpose of inspection. Our entry and inspection must be accomplished lawfully, and without breaching the peace.

Agreement to Provide Insurance. You agree to provide property insurance on the Property protecting against loss and physical damage and subject to a maximum deductible amount indicated in the *Insurance Disclosures* section, or as we will otherwise require. You will name us as loss payee on any such policy. Generally, the loss payee is the one to be paid the policy benefits in case of loss or damage to the Property. In the event of loss or damage to the Property, we may require additional security or assurances of payment before we allow insurance proceeds to be used to repair or replace the Property. You agree that if the insurance proceeds do not cover the amounts you still owe

us, you will pay the difference. You will keep the insurance in full force and effect until this Contract is paid in full.

If you fail to obtain or maintain this insurance, or name us as loss payee, or provide us with proof of insurance, we may obtain insurance to protect our interest in the Property. This insurance may include coverages not required of you. This insurance may be written by a company other than one you would choose. It may be written at a rate higher than a rate you could obtain if you purchased the property insurance required by this Contract. We will add the premium for this insurance to the amount you owe us. Any amount we pay will be due immediately. This amount will earn time price differential from the date paid at the post maturity rate described in the *Payment* section until paid in full.

Creditor-Placed Insurance Notice. You are giving us a security interest in the Property described in this Contract. You are required to maintain insurance on the Property to protect our interest. If you fail to provide us with evidence of such insurance, you authorize us to place insurance to protect our interest. You will pay for the costs of any creditor-placed insurance.

Gap Waiver or Gap Coverage. In the event of theft or damage to the Vehicle that results in a total loss, there may be a gap between the amount due under the terms of the Contract and the proceeds of your insurance settlement and deductibles. You are liable for this difference. You have the option of purchasing Gap Waiver or Gap Coverage to cover the gap liability, subject to any conditions and exclusions in the Gap Waiver or Gap Coverage agreements.

Arbitration Provision

Arbitration Provision. PLEASE READ CAREFULLY! By agreeing to this arbitration provision you are giving up your right to go to court for claims and disputes arising from this Contract:

- EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND US DECIDED BY ARBITRATION, AND NOT BY A COURT OR BY JURY TRIAL.
- YOU GIVE UP ANY RIGHT THAT YOU MAY HAVE TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN ANY CLASS ACTION OR CLASS ARBITRATION AGAINST US IF A DISPUTE IS ARBITRATED.
- IN ARBITRATION, DISCOVERY AND RIGHTS TO APPEAL ARE GENERALLY MORE LIMITED THAN IN A JUDICIAL PROCEEDING, AND OTHER RIGHTS THAT YOU WOULD HAVE IN COURT MAY NOT BE AVAILABLE.

You or we (including any assignee) may elect to resolve any Claim by neutral, binding arbitration and not by a court action. "Claim" means any claim, dispute or controversy between you and us or our employees, agents, successors, assigns or affiliates arising from or relating to:

1. the credit application;
2. the purchase of the Property;
3. the condition of the Property;
4. this Contract;
5. any insurance, maintenance, service or other contracts you purchased in connection with this Contract; or
6. any related transaction, occurrence or relationship.

This includes any Claim based on common or constitutional law, contract, tort, statute, regulation, or other ground. To the extent allowed by law, the validity, scope, and interpretation of this arbitration provision are to be decided by neutral, binding arbitration.

If either party elects to resolve a Claim through arbitration, you and we agree that no trial by jury or other judicial proceeding will take place. Rather, the Claim will be arbitrated on an individual basis, and not on a class or representative basis.

The party electing arbitration may choose any of the following arbitration organizations and its applicable rules, provided it is willing and able to handle the arbitration: American Arbitration Association, 1633 Broadway, Floor 10, New York, NY 10019 (www.adr.org); JAMS, 1920 Main Street, Suite 300, Irvine CA 92614 (www.jamsadr.com); or National Arbitration and Mediation (NAM), 990 Stewart Ave., Garden City, NY 11530 (www.namadr.com). You may get a copy of the applicable rules of these organizations by contacting them or visiting their websites. If the chosen arbitration organization's rules conflict with this arbitration provision, then the terms of this arbitration provision will govern the Claim. If none of these arbitration organizations is willing or able to handle the arbitration, the arbitrator can be selected pursuant to 9 U.S.C. Sections 5 and 6.

The arbitration hearing will be carried out in the federal district where you reside, unless you and we otherwise agree. Or, if you and we consent, the arbitration hearing can be by telephone. In connection with any arbitration, if you so request, we shall advance your filing, administration, service or case management fee, and your arbitrator or hearing fee, up to a total of \$2,500.00. Unless the arbitrator awards them to a party, each party is responsible for the fees of its attorneys, experts, witnesses, and any other fees or costs, including any amount we have advanced.

An arbitrator must be a lawyer with at least ten (10) years experience and familiar with consumer credit law or a retired state or federal court judge. Except as provided below, the arbitration will be by a single arbitrator. In making an award, an arbitrator shall follow governing substantive law and any applicable statute of limitations. The arbitrator will decide any dispute regarding the arbitrability of a Claim. An arbitrator has the authority to order specific performance, compensatory damages, punitive damages, and any other relief allowed by applicable law. An arbitrator's authority to make awards is limited to awards to you or us alone. Furthermore, Claims brought by you against us, or by us against you, may not be joined or consolidated in arbitration with claims brought by or against someone other than you, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration.

Any arbitration award shall be in writing, shall include a written reasoned opinion, and will be final and binding subject only to any right to appeal under the Federal Arbitration Act ("FAA"), 9 U.S.C. Sections 1, et seq., except that (i) if a single arbitrator awards you less than \$5,000 you shall be entitled, upon request made within 20 days after the entry of that award, to have the award set aside and the Claim re-arbitrated by a panel of three arbitrators, and (ii) if the single arbitrator awards you more than \$100,000 we shall be entitled, upon request made within 20 days after the entry of that award, to have the award set aside and the Claim re-arbitrated by a panel of three arbitrators. The party requesting such re-arbitration will be required to pay the filing, administration, service or case management fee and the arbitrators and hearing fee, subject to final determination by the arbitration panel. Any court having jurisdiction can enforce a final arbitration award.

You or we can do the following without giving up the right to require arbitration:

- Seek remedies in small claims court for Claims within the small claims court's jurisdiction, or
- Seek judicial provisional remedies.

If a party does not exercise the right to elect arbitration in connection with any particular Claim, that party still can require arbitration in connection with any other Claim.

This arbitration provision survives any (i) termination, payoff, assignment or transfer of this Contract, (ii) any legal proceeding by you or us to collect a debt owed by the other, and (iii) any bankruptcy proceeding in which you or we are the debtor. With but one exception, if any part of this arbitration provision is deemed or found to be unenforceable for any reason, the remainder of this arbitration provision will remain in full force and effect. The one exception is that, if a finding of partial unenforceability would allow arbitration to proceed on a class-wide basis then this arbitration provision will be unenforceable in its entirety.

You and we expressly agree that this arbitration provision is governed by the FAA to the exclusion of any different or inconsistent state or local law.

By signing this Contract you are agreeing to the terms of this arbitration provision, unless you reject it as provided in the next paragraph.

Caution: It is important that you read this arbitration provision thoroughly before you sign this Contract. By signing this Contract, you are acknowledging that you have read and understand this arbitration provision. If you do not understand something in this arbitration provision, do not sign this Contract; instead ask your lawyer. You can reject this arbitration provision by checking the box in the Rejection of Arbitration section of this Contract before you sign this Contract. If you do so, this arbitration provision will not be a part of this Contract, but all the rest of this Contract will continue to be binding and effective.

Notices

Note. If the primary use of the Vehicle is non-consumer, this is not a consumer contract, and the following notice does not apply. 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.

If you are buying a used vehicle: 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.

Si compra un vehículo usado: La información que ve adherida en la ventanilla forma parte de este contrato. La información contenida en el formulario de la ventanilla prevalece por sobre toda otra disposición en contrario incluida en el contrato de compraventa.

Third Party Agreement

In this section only, "you" means only the person signing this section.

By signing below you agree to give us a security interest in the Property described in the Description of Property section. You also agree to the terms of this Contract except that you will not be liable for the payments it requires. Your interest in the Property may be used to satisfy the Buyer's obligation. You agree that we may renew, extend or change this Contract, or release any party or Property without releasing you from this Contract. We may take these steps without notice or demand upon you.

You acknowledge receipt of a completed copy of this Contract.

NOT APPLICABLE

	N/A
By: NOT APPLICABLE	Date

[This area intentionally left blank.]


Signature Notices

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this Contract and retain its right to receive a part of the Finance Charge.

Arbitration. This Contract contains an Arbitration Provision that affects your rights.

Signatures


Entire Agreement. Your and our entire agreement is contained in this Contract. There are no unwritten agreements regarding this Contract. Any change to this Contract must be in writing and signed by you and us.

	6/3/2013
By: 	Date
	N/A
By: N/A	Date
	N/A
By: N/A	Date


Notice to Buyer. (1) Do not sign this Contract before you read it or if it contains any blank spaces. (2) You are entitled to a completely filled-in copy of this Contract.

By signing below, you agree to the terms of this Contract. You received a copy of this Contract and had a chance to read and review it before you signed it.

Buyer

	6/3/2013
By: 	Date
	N/A
By: N/A	Date
	N/A
By: N/A	Date


Seller

	6/3/2013
By: 	Date

Assignment. This Contract and Security Agreement is assigned to American Credit Acceptance, LLC, P.O. Box 1899 Spartanburg, SC 29304, the Assignee, phone 866-202-6916. This assignment is made under the terms of a separate agreement made between the Seller and Assignee. This Assignment is made with recourse.

Seller

6/3/2013

By:  Date



ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, ACA Motors (transferor's name, print) state that the odometer now reads 100000 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

- (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
- (2) I hereby certify that the odometer reading is *NOT* the actual mileage. **WARNING—ODOMETER DISCREPANCY.**

Make TOYOTA
 Model YARIS-4 CYL.
 Body Type SEDAN 4D

Vehicle Identification Number JTDBT923X81
 Year 2008
 Date of Statement 6/3/2013

ACA Motors
 (Printed Name)

JANE DOE
 (Printed Name)

TRANSFEROR'S NAME AND ADDRESS

ACA Motors
 (Printed Name)
123 ACA Drive
 (Street or Address)
GOODLETTSVILLE, TN 37072
 (City) (State) (Zip)

TRANSFeree'S NAME AND ADDRESS

JANE DOE
 (Printed Name)
123 1ST AVE
 (Street or Address)
SEVIERVILLE, TN 37862
 (City) (State) (Zip)

AUTO PAY – ACH AUTHORIZATION AGREEMENT

STEP 1: Please read and complete this Authorization Agreement

By signing this Authorization Agreement, I authorize American Credit Acceptance, LLC ("ACA") to initiate recurring electronic debit entries in the amount listed below ("Payment Amount") from my account at the financial institution named below ("Bank") on the dates described below, and to apply such funds as payments on my motor vehicle retail installment contract ("Contract") with ACA. In addition, by signing this Authorization Agreement, I understand and agree to the following:

- The Payment Amount listed below does not include any late fees, NSF fees, or other amounts which may become due under my Contract. I authorize ACA to initiate debit entries for amounts including both the Payment Amount and any applicable fees pursuant to the terms of my Contract.
- If I do not indicate a day of the month for the Payment Amount to be debited from my bank account, the payment date will be the monthly payment due date set forth in my Contract, or as modified by an approved Due Date Change Request Form.
- If any payment date falls on a weekend or Federal banking holiday such that ACA is unable to process the debit entry, my payment will be posted to my account with ACA on the next business day.
- If ACA becomes aware of any erroneous debit entries, ACA will initiate transactions to correct the errors.
- If any debit entry is dishonored or returned unpaid by my Bank for any reason, I authorize ACA to resubmit the debit entry up to two additional times within the next 30 days, and I acknowledge that ACA may charge a return item fee and/or late charge to my ACA account, to the extent allowed by law and/or my Contract. I also acknowledge that my Bank may impose its own additional fees according to my account agreement with my Bank.
- If my bank account information changes at any time, I shall immediately notify ACA of such change.
- The origination of ACH transactions (debit entries) to my account must comply with and will be governed by the provisions of applicable law(s) and rules of the National Automated Clearing House Association.
- ACA's authority to draft the automatic payments will remain in full force and effect until one of the following occurs:
 1. I provide ACA notice to the address below 7 days prior to the original scheduled payment date of my wish to change the scheduled payment date, such as by submitting a Due Date Change Request Form;
 2. I provide written notice to ACA at the address below of my intent to revoke this Authorization no less than 7 business days prior to the next scheduled withdrawal date;
 3. I am notified by ACA of its intent to discontinue receiving payment from me in this manner for any reason; or
 4. All amounts owed to ACA under my Contract are paid in full.
- I understand that this Authorization is PURELY VOLUNTARY and is not a condition to ACA's extension of credit. I agree not to dispute any debit entry made in accordance with the terms of this Authorization Agreement.

Borrower Name: JANE DOE Co-Borrower Name: N/A

Address: 123 1ST AVE ACA Account #: _____

City/State/Zip: SEVIERVILLE, TN 37862 Phone: 865-456-7890 Date: 6/3/2013

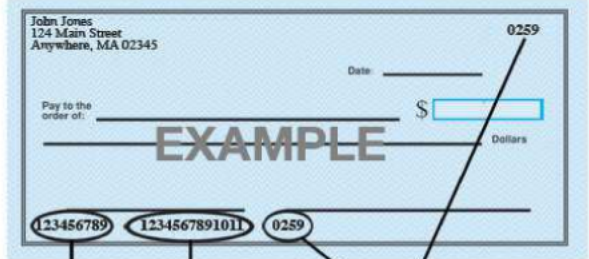
Anyone else whose signature is required to withdraw funds from this checking/savings account must sign below:

Name: _____ Signature: _____

STEP 2: Please complete the Auto Pay Enrollment Information

Type of Account:

- Checking (A voided check must be attached to this form for authorization)
 Savings (A voided withdrawal slip must be attached to this form for authorization)



STEP 3: Please submit completed form and documentation to:

American Credit Acceptance
 Attn: Auto Pay
 961 East Main Street
 Spartanburg, SC 29302

If you have any questions or are interested in making payments with a Visa Debit Card, MasterCard Credit or Debit Card, or Discover Card, please call us at (866) 544-3430 for further information.

Buyer's Order

Dealer/Seller Name and Address
ACA Motors
 123 ACA Drive
 GOODLETTSVILLE, TN 37072

Buyer/Co-Buyer Name(s) and Address(es)
JANE DOE
 123 1ST AVE
 SEVIERVILLE, TN
 37862
 865-456-7890

Date **6/3/2013**
 App No. **569191**

Stock No.
 Contract No. **237732**

Salesperson

Vehicle Information		
<input type="checkbox"/> New	<input checked="" type="checkbox"/> Used	<input type="checkbox"/> Demo
Year 2008	Lic. No.	
Make TOYOTA	Odometer Reading 100000	
Model YARIS-4 CYL.	Color N/A	
Body Style SEDAN 4D	VIN JTDBT923X81	
Other N/A	N/A	

Insurance Information
Buyer has arranged insurance on the motor vehicle.
Insurance Company
Policy No.

Trade-In Information	
Trade-in 1	
Year	Lic. No.
Make	Odometer Reading
Model	Color
Body Style	
VIN	
Lienholder Name	
Address	
Phone	Payoff
Payoff good through	
Approved	

Trade-in 2	
Year	Lic. No.
Make	Odometer Reading
Model	Color
Body Style	
VIN	
Lienholder Name	
Address	
Phone	Payoff
Payoff good through	
Approved	

Itemization of Sale	
1. Vehicle Sales Price	\$ <u>10,000.00</u>
2. Sales Tax	\$ <u>0.00</u>
3. Subtotal (Add lines 1 + 2)	\$ <u>10,000.00</u>
Title, License & Other Fees	
4. Title Fee	\$ <u>10.00</u>
5. License Fee	\$ <u>50.00</u>
6. Notary Fee	\$ <u>299.00</u>
7. N/A	\$ <u>0.00</u>
8. N/A	\$ <u>0.00</u>
9. N/A	\$ <u>0.00</u>
10. N/A	\$ <u>0.00</u>
11. N/A	\$ <u>0.00</u>
12. N/A	\$ <u>0.00</u>
13. N/A	\$ <u>0.00</u>
14. N/A	\$ <u>0.00</u>
15. Total Other Fees (Add lines 4 through 14)	\$ <u>359.00</u>
Additional Products	
16. Value Guard for Vehicle Service Contract	\$ <u>1,470.00</u>
17. N/A	\$ <u>0.00</u>
18. N/A	\$ <u>0.00</u>
19. N/A	\$ <u>0.00</u>
20. N/A	\$ <u>0.00</u>
21. N/A	\$ <u>0.00</u>
22. N/A	\$ <u>0.00</u>
23. N/A	\$ <u>0.00</u>
24. Total Products (Add lines 16 through 23)	\$ <u>1,470.00</u>
25. Cash Sale Price (Add lines 3 + 15 + 24)	\$ <u>11,829.00</u>
26. Trade-in Allowance	\$ <u>0.00</u>
27. Less Payoff	\$ <u>0.00</u>
28. Net Trade Allowance (Line 26-27)	\$ <u>0.00</u>
29. Cash Down Payment	\$ <u>2,000.00</u>
30. Deferred Down Payment	\$ <u>0.00</u>
31. Total Down Payment (Line 28 + 29 + 30)	\$ <u>2,000.00</u>
32. Total Balance Due (Line 25-31)	\$ <u>9,829.00</u>

Additional Terms

Definitions. *Contract* refers to this *Buyer's Order*. The pronouns *you* and *your* refer to each Buyer signing this Contract. The pronouns *we*, *us* and *our* refer to the Dealer/Seller. *Vehicle* means the motor vehicle described in the *Vehicle Information* section. *Trade-in Vehicle(s)* refers to the vehicle described in the *Trade-in Information* section that is being traded to the Dealer/Seller as part of this transaction. *Manufacturer* refers to the entity that manufactured the Vehicle.

Agreement to Purchase. You agree to buy the Vehicle from us for the price stated in this Contract. You agree to sign any documents necessary to complete this transaction. Unless you have cancelled this Contract under the condition described in the *Manufacturer* section, if you refuse to take delivery of the Vehicle, we can keep any deposits you have made to us, and you will be liable to us for all of our damages and expenses in connection herewith, including but not limited to reasonable attorneys' fees.

You represent that you are of legal age and have legal capacity to enter into this Contract.

Manufacturer. We are not an agent of the Manufacturer. Manufacturer can change the price, design or standard features of the Vehicle at any time without notice. If we cannot obtain the Vehicle from the Manufacturer at the price in effect as of the date of this Contract, or if we cannot obtain the agreed upon product from the Manufacturer, you or we can cancel this Contract.

If you cancel this Contract under the terms of this section, we will refund to you any amounts you have paid to us. If you have delivered a Trade-in Vehicle to us, we will return it to you. If we have already sold the Trade-in Vehicle, we will pay you the trade-in allowance after adjusting for any payoff to a lienholder.

Insurance. The insurance information you have given us is accurate.

Trade-in Vehicle. You will transfer title to the Trade-in Vehicle to us free of all liens except those noted on this Contract. You give permission to us to contact the lienholder(s) for payoff information. If the payoff information that we obtain from the lienholder(s) differs from the amount disclosed in this Contract, you agree to pay the difference to us if the actual amount of the balance owed is greater than the amount listed in this Contract. If the actual amount of the balance owed is less than the amount listed in this Contract, then we will pay you the difference.

If you do not deliver the Trade-in Vehicle to us at the time of the initial appraisal, we may reappraise the Trade-in Vehicle when it is delivered to us. If the reappraised value is lower than the original appraisal, you can cancel this transaction as long as you have not taken delivery of the Vehicle.

You represent that (a) you are the sole true and lawful owner of the Trade-in Vehicle, (b) the Trade-in Vehicle has never been titled under any state or federal "brand" such as "defective," "rebuilt," "salvage," "flood," etc., (c) the mileage of the Trade-in Vehicle shown in this Contract is the actual mileage of the Trade-in Vehicle, (d) all emission control equipment is on the Trade-in Vehicle and is in satisfactory working order, and (e) the Trade-in Vehicle has not been damaged by collision or other event and repaired. If any of these representations are not true, we may elect to cancel the transaction. We may also choose to reappraise the Trade-in Vehicle and adjust the Total Balance Due instead of cancelling the transaction. You agree to immediately pay us the difference.

Retail Installment Contract. In the event that you and we enter into a retail installment contract for the financing of the purchase of the Vehicle, the terms of the retail installment contract will control any inconsistencies between this Contract and the retail installment contract.

Vehicle Inspection. You are purchasing the Vehicle based upon your personal inspection, and are not relying upon any opinion, statement, promise or representation of the salesperson, or any other of our employees that is not contained in the written agreements you are signing today.

Vehicle Condition. You understand that the Vehicle may have sustained prior body damage and may have undergone prior mechanical repairs during or after its manufacture, during or after transit to us or while in the possession of prior owners or operators.

Warranty Information

Warranty. We make no express or implied warranties. Except as required by law, we make no implied warranty of merchantability and no warranty that the Vehicle is fit for a particular purpose. We sell the Vehicle AS IS - NOT EXPRESSLY WARRANTED OR GUARANTEED, WITH ALL FAULTS.

If this is a new Vehicle, the Vehicle is subject to a standard written manufacturer's warranty. This warranty is made by the manufacturer and not by us.

Used Car Buyer Notice. If you are buying a used vehicle, 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.

Guía para compradores 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.

Notices

You understand that the balance owed on the Trade-in exceeds the Trade-in Allowance and that as a result the Total Balance Due has been increased by this \$ 0.00 of negative equity.

Signatures

This agreement is not binding upon the Dealer\Seller until it is signed by an authorized representative of the Dealer\Seller.

By signing below, you agree to the terms of this Contract. You received a copy of this Contract and had a chance to read and review it before you signed it. This is the complete agreement; there are no other written or oral agreements.

A separate Arbitration Agreement is a part of this Contract.

Date 6/3/2013

Date N/A

Date N/A

Date 6/3/2013

Agreement to Provide Insurance

Seller\Lessor (Name and Address)
ACA Motors
123 ACA Drive
GOODLETTSVILLE, TN 37072

Buyer\Lessor (Name(s) and Address(es))
JANE DOE
123 1ST AVE
SEVIERVILLE, TN 37862

Transaction No. 569191

Date 6/3/2013

Insurance Requirements

Acknowledgment of Insurance Requirements. You have entered into a transaction with the Seller\Dealer that requires you to keep the collateral associated with the transaction insured. Your transaction documents contain the details of the insurance requirements. You agree that the Seller\Lessor (or its Assignee) has the authority to contact the insurance company for any issues related to the insurance coverage for this transaction.

Vehicle Description

Year 2008
Make TOYOTA
Model YARIS-4 CYL.
VIN JTDBT923X81 [REDACTED]
Other:
2008 TOYOTA YARIS-4 CYL.

Insurance Company and Agent

[REDACTED]
[REDACTED]
[REDACTED]

Insurance Agent (Name, Address and Phone)
- -

Coverage

- [REDACTED] _____
- [REDACTED] _____
- _____

Loss Payee (Name and Address)

American Credit Acceptance, LLC
P.O. Box 3487
Coppell, TX 75019

Signatures

By signing below, you acknowledge receipt of a copy of this Agreement to Provide Insurance.

X _____ 6/3/2013
[REDACTED] Date

X _____ N/A
N/A Date



Funding Checklist

Toll Free: 866-202-6916 Fax: 866-740-0572

Application Number: _____ Dealership: ACA Motors

Buyer: JANE DOE Co-Buyer: N/A

All required documents must be included at the time the contract package is submitted. Packages containing inaccurate or incomplete documents will be placed on hold and verification delayed. Verifications will resume once corrected documents are received. If documents are not corrected within 5days the package will be returned.

Please complete the checklist, staple to funding packet and mail the packet to: American Credit Acceptance

Attn: Funding
961 East Main Street
Spartanburg, SC 29302

If you have any questions, please contact our funding team at:
(866) 202-6916 or funding@acacceptance.com

#	Required Documents	<input checked="" type="checkbox"/>	Related Document Notes
<i>Contracted structure must match approval; All signatures for Buyers(s) and Seller must be present; Names on legal documents must match the name as it appears on the driver's license.</i>			
1	ACA Funding Checklist		This form completed and signed by dealer representative preparing funding packet
2	Approval Form		Copy of approval callback
3	Retail Installment Contract		Original required; must be assigned to American Credit Acceptance, LLC Note: Any contract packages with deferred down payments will be returned immediately.
4	Notice to Co-signer (if applicable)		Federal Notice to Co-signer required in all states State Specific Notice to Co-signer – CA, IL, IA, NY, SC, TX Explanation of Guarantor's Obligation / Personal Obligation – IL, WI
5	Bookout Sheet		Accurately reflecting all vehicle options
6	Buyer's Order / Bill of Sale		Copy must be signed by all buyers
7	Title Application / Proof of Title		American Credit Acceptance LLC, PO Box 1899, Spartanburg, SC 29304
8	Odometer Disclosure		Odometer reading as verified on disclosure must be consistent on all applicable documents
9	Credit Application		Required to be completed by each applicant, must be original, completed, and signed
10	Ancillary Contracts (if applicable)		Original document; i.e., ValueGuard Service Contract, GAP
11	Driver's License		Valid copy of license required for each applicant
12	Proof of Income		W-2 employee: One recent computer generated pay stub within 30 days of contract 1099 employee: Six most consecutive months complete personal bank statements Fixed income employee: Proof of eligibility (Award / Benefits letter) and Proof of receipt (Complete bank statements or copies of cancelled checks or state / federal statements reflecting payment for the most recent consecutive three months of receipt) Military: Leave and Earnings Statement ("LES")
13	Proof of Residence		Two documents within 30 days of contract date matching the contracted applicant name and address – <i>Utility / cable bill / bank statement / credit card statement / valid driver's license</i>
14	Direct Landlord Contact <i>Required for all non-homeowners</i>		CHASE
			N/A
15	Proof of Insurance / Agreement to Provide Insurance		Insurance Binder / Declaration page listing contracted vehicle with Loss Payee:
			American Credit Acceptance, LLC
			PO Box 3487 Coppell, TX 75019
16	Reference Sheet		Five references including: Name, relationship, address and unique contact number for each
17	ACH Authorization Form		Dealer receives \$100 when submitted <u>completely and accurately</u> with the funding checklist

Representative from dealership who prepared funding package:

_____	_____
Dealership Phone Number: 615-851-0845	_____

Internal Use Only	Received Date:		Dealer Hold:	Yes	No
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VEHICLE BOOKOUT SHEET

Book Source: N.A.D.A. Official Used Car Guide	Region: TN	Date: 6/3/2013
VIN: JTDBT923X81 [REDACTED]	Mileage: 100000	MSRP: \$12,175
Vehicle Description: 2008 TOYOTA YARIS-4 CYL. SEDAN 4D		

	Trade In	Retail	Loan	Average Trade In	Rough Trade In
Base Values:	\$7,700	\$9,975	\$6,950	\$6,925	\$5,950
Mileage Adjustments:	-\$875	-\$875	-\$875	-\$875	-\$875
Accessory Adjustments:	\$0	\$0	\$0	\$0	\$0
Final Values:	\$6,825	\$9,100	\$6,075	\$6,050	\$5,075

By signing below, I hereby attest and affirm that the vehicle listed above contains all the accessories and options listed above and neither I, nor anyone at my dealership has misrepresented the options and accessories on the vehicle for the purposes of inflating the book value of the vehicle.

Dealer: ACA Motors

Retail Motor Vehicle Credit Application

Credit Sale Lease

Application Number: 569191

Date: 6/3/2013

Creditor Name and Address: ACA Motors 123 ACA Drive GOODLETTSVILLE, TN 37072

TYPE OF CREDIT REQUESTED:

Business Individual Joint—We intend to apply for joint credit (initials): _____

The words "you" and "your" refer to each person or business submitting this application. The words "we", "us" and "our" refer to the seller and the financial companies to which your application is submitted. The words "married" and "spouse" include registered domestic partners or civil union where applicable.

IMPORTANT APPLICANT INFORMATION: Federal law requires financial companies to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information.

Complete **JOINT APPLICANT'S** section only if application is for joint credit.

(A) APPLICANT'S INFORMATION					(B) JOINT APPLICANT'S INFORMATION							
PRINT FULL NAME JANE DOE			DOB 1/1/1911		PRINT FULL NAME			DOB				
SSN/TAXID 123-45-6789		STREET ADDRESS 123 1ST AVE		APT#	SSN/TAXID		STREET ADDRESS		APT#			
CITY SEVIERVILLE		STATE TN	ZIP 37862	HOW LONG? 2 YRS ___ MOS		CITY		STATE	ZIP	HOW LONG? ___ YRS ___ MOS		
HOME PHONE 865-456-7890		CELL PHONE		MONTHLY RENT/MORTGAGE \$300.00			HOME PHONE		CELL PHONE		MONTHLY RENT/MORTGAGE	
RESIDENTIAL STATUS <input checked="" type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER				LANDLORD/MORTGAGE CHASE			RESIDENTIAL STATUS <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER				LANDLORD/MORTGAGE	
LANDLORD PHONE		PREVIOUS ADDRESS (if less than 2 yrs at current address)			APT#	LANDLORD PHONE		PREVIOUS ADDRESS (if less than 2 yrs at current address)			APT#	
CITY		STATE	ZIP	HOW LONG? ___ YRS ___ MOS		CITY		STATE	ZIP	HOW LONG? ___ YRS ___ MOS		
CURRENT EMPLOYER SSI			GROSS MONTHLY SALARY \$3,000.00		CURRENT EMPLOYER			GROSS MONTHLY SALARY				
CURRENT EMPLOYER'S ADDRESS			CITY SEVIERVILLE		STATE TN	CURRENT EMPLOYER'S ADDRESS			CITY		STATE	
ZIP 37862	WORK PHONE 865-456-7890	HOW LONG? 2 YRS ___ MOS		OCCUPATION/JOB TITLE RETIRED			ZIP	WORK PHONE	HOW LONG? ___ YRS ___ MOS		OCCUPATION/JOB TITLE	
PREVIOUS EMPLOYER (if less than 2 yrs at current job)				GROSS MONTHLY SALARY			PREVIOUS EMPLOYER (if less than 2 yrs at current job)				GROSS MONTHLY SALARY	
PREVIOUS EMPLOYER'S FULL ADDRESS				PHONE			PREVIOUS EMPLOYER'S FULL ADDRESS				PHONE	
SECONDARY EMPLOYER NAME (if applicable)			SECONDARY EMPLOYER ADDRESS			SECONDARY EMPLOYER NAME (if applicable)			SECONDARY EMPLOYER ADDRESS			
CITY		STATE	ZIP	GROSS MONTHLY SALARY		CITY		STATE	ZIP	GROSS MONTHLY SALARY		
SECONDARY EMPLOYER PHONE		HOW LONG? ___ YRS ___ MOS		OCCUPATION/JOB TITLE			SECONDARY EMPLOYER PHONE		HOW LONG? ___ YRS ___ MOS		OCCUPATION/JOB TITLE	

OTHER INCOME NOTE:*

<input checked="" type="checkbox"/> (A) or <input type="checkbox"/> (B) GROSS MONTHLY OTHER INCOME		OTHER INCOME SOURCE		<input type="checkbox"/> (A) or <input type="checkbox"/> (B) GROSS MONTHLY OTHER INCOME		OTHER INCOME SOURCE	
REFERENCE		PHONE		REFERENCE		PHONE	
ADDRESS		RELATIONSHIP		ADDRESS		RELATIONSHIP	
BANK REFERENCE <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS				BANK REFERENCE <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS			

* Alimony, child support, or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit amount.

Signatures

You certify that the information given above is true and complete. We will rely, in part, on this information to evaluate your eligibility for credit. You authorize us to submit this application and any other documents pertaining to this proposed transaction to the following financial company(ies):

AMERICAN CREDIT ACCEPTANCE, LLC

You authorize these financial companies and their affiliates to obtain any information they want in order to verify information related to this credit application, including contacting a spouse to verify spouse related information.

6/3/2013

Date DL #

Date DL #

For Dealer Use Only									
NEW/USED/DEMO Used		YEAR 2008	MAKE TOYOTA	MODEL YARIS-4 CYL.		BODY STYLE SEDAN 4D	MILEAGE 100000	BOOK VALUE	
TRADE IN YEAR		MAKE	MODEL		BODY STYLE	LIENHOLDER	ALLOWANCE \$0.00	PAYOFF \$0.00	
CASH SELLING PRICE \$10,000.00		NET TRADE \$0.00	CASH DOWN \$2,000.00		PRODUCTS & FEES \$1,829.00	AMOUNT FINANCED \$9,829.00		TERM 48 Months	RATE

Notices

Notice to applicants or other parties subject to the laws of CALIFORNIA: APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT. **Notice to applicants or other parties subject to the laws of NEW HAMPSHIRE:** IF THIS IS AN APPLICATION FOR A BALLOON RETAIL SALES CONTRACT, APPLICANTS ARE ENTITLED, UPON REQUEST, TO RECEIVE A WRITTEN ESTIMATE OF THE MONTHLY PAYMENT FOR A BALLOON PAYMENT REFINANCING IN ACCORDANCE WITH THE CREDITOR'S CURRENT REFINANCING PROGRAMS PRIOR TO ENTERING INTO A BALLOON CONTRACT.

Notice to applicants or other parties subject to the laws of OHIO: OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT-WORTHY CUSTOMERS, AND THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW.

Notice to applicants or other parties subject to the laws of WISCONSIN: MARITAL PROPERTY AGREEMENT NOTICE: No provision of any marital property agreement, unilateral statement under Wisconsin Statutes Section 766.59 or court decree under Wisconsin Statutes Section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

The following is for Wisconsin residents only:

Applicant is married unmarried (includes single, divorced or widowed) separated.

If married or separated, and Applicant's spouse is not a joint applicant, such spouse's name is _____ and address is _____.

Waiver of Notice by Non-Joint Applicant Spouse: I agree to waive notice of any extension of credit in connection with this application.

Signature of Non-Joint Applicant Spouse Date

ALL APPLICANTS: IMPORTANT APPLICANT INFORMATION

You authorize us to obtain consumer credit reports from time to time as we want, for any legitimate purpose, in connection with the transaction that is proposed by this application or any future update, renewal, or extension of that transaction. Upon request, you will be informed whether or not a consumer report was ordered. If a report was requested, you will be informed of the name and address of the consumer credit reporting agency that furnished the report. We may keep this application whether or not it is approved. You authorize us to check your credit and employment history and to answer questions others may ask us about your credit record with us.

You agree that your telephone communications with us and any financial company that reviews this credit application may be monitored and/or recorded to assure the quality of service. You give your consent to receive calls and text messages from the creditor or its third party debt collector at any number you have given us, including calls and messages made using an autodialer or prerecorded message. You agree that we can send disclosures or other communications to you electronically at the e-mail address you have given us.

By signing below you acknowledge you have read the applicable notices on this page and agree to the terms of the ALL APPLICANTS: IMPORTANT APPLICANT INFORMATION section.

6/3/2013
Date

Date

Personal Reference Sheet

237732

Landlord/Mortgage CHASE	[REDACTED]
Address 123 1ST AVE, SEVIERVILLE, TN 37862	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]