

STATE SPECIFIC DISCLOSURES

Notice to California Residents: Applicant, if married, may apply for a separate account.

Notice to Maine, Rhode Island and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of any contract. For a lease, you must also have the liability insurance as described in the lease. You may buy this insurance from anyone you choose. You do not have to buy it from someone affiliated with the dealer or an assignee of this contract. Your choice of insurance will not affect the credit approval process unless the insurance does not satisfy the contract requirements or the insurance company does not satisfy the reasonable standards of the dealer or an assignee of the contract.

Notice to New Hampshire Residents: If you are applying for a balloon payment contract, upon request and before entering into the balloon payment contract, you are entitled to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. A balloon contract is an installment sale contract with a scheduled final payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

Notice to New York Residents: In connection with this application, we may request a consumer report on you. If you request, we will inform you whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. Additional consumer reports may be ordered without further notice to you in connection with any update, renewal or extension of credit granted.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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 Rhode Island Residents: Credit Reports may be obtained in connection with this application for credit.

Notice to Wisconsin Residents: No provision of any marital property agreement, unilateral statement (under Wis. Stat. 766.59), or court decree (under Wis. Stat. 766.70), applied to marital property, adversely affects your creditor's or lessor's (your "Creditor") interest unless your Creditor is furnished a copy of such agreement, statement, or decree to or your Creditor has actual knowledge of such adverse provision before credit is granted. If the credit is granted to you pursuant to this application, your spouse will also receive notification that credit has been granted to you.

WISCONSIN STATEMENT OF MARITAL PURPOSE: I am applying for credit which, if granted, will be incurred in the interest of my marriage and family.

Signature _____ Date _____

Signature _____ Date _____

GENERAL DISCLOSURES AND AGREEMENTS

MINIMUM PHYSICAL DAMAGE INSURANCE IS REQUIRED FOR THE FULL TERM OF THE INSTALLMENT OR LEASE CONTRACT to protect all interests thereunder against collision, fire, theft and the additional hazards covered by Combined Additional Coverage. YOU MAY CHOOSE THE PERSON THROUGH WHICH ANY OF THIS INSURANCE IS OBTAINED.

Fair Credit Reporting Act Disclosure

This application for credit will be submitted to the following financial institutions for purchase or consideration as to whether it meets purchase guidelines. Financial Institution Names and Addresses:

Application Statement. The undersigned (individually or collectively, the "Signer") understands and agrees as follows. This Application is to finance a business purchase or lease of one or more vehicles. The Dealer and any creditor to which Dealer submits this Application will rely on the information and documents furnished in connection with this Application in making their respective credit decisions and such information and documents are complete, true and correct and accurately represent the financial condition of the Signer. The Signer has no knowledge of any liabilities, contingent or otherwise, not reflected in this Application or the information or documents provided in connection with this Application. Since the date of the most recent financial statement provided in connection with this Application, there have been no material adverse changes in the financial condition of the Applicant business.

The Signer authorizes Dealer and any creditor to which Dealer submits this Application, together with any affiliates, agents, service providers or assignees of the Dealer or creditor (individually or collectively, the "Creditor") as follows. Creditor may investigate the Signer's credit and employment history, obtain credit reports on the Signer and contact the Signer's references in connection with this Application. If an account is opened in response to this Application, Creditor may obtain credit reports on the Signer for the review, update, extension or collection of the account or other legitimate business purpose related to the account; contact the Signer's references and other creditors in connection with the collection of the account including the location of any vehicle financed or leased by Creditor; and release information about Creditor's credit experience with the Signer as permitted by law.

Creditor may call the Signer, leave the Signer voice, prerecorded or artificial voice messages or send the Signer a text, email or other electronic message for any purpose related to the Signer's accounts with Creditor, Creditor's products and services, or surveys or research (each a "Communication"). Creditor may include Signer's personal information in a Communication and conduct a Communication using an automated dialing machine and any contact information Creditor has for the Signer, including a cell phone number. Creditor will not charge the Signer for a Communication but the Signer's service provider may. The Signer understands and agrees, Creditor may always communicate with the Signer in any manner permissible by law that does not require the Signer's prior consent.

Name of Applicant

By: _____

Date

Print Name and Title

Name of Co-Applicant

By: _____

Date

Print Name and Title

Name of Guarantor

By: _____

Date

Print Name and Title

