Parent



2K90221

Admin Forms





2 AÑOS DE GARANTIA*

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Desde	a a	30 días de garantía, con el
100%	en cualquier parte o labor, esta sólo inclu	irá reparaciones mecánicas.
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	No incluye trabajos de enderezamien	
F.	No incluye mantenimiento provision	al.
Desde	a	30 días de garantía, con el
100%	solo en el motor y transmisión no incluye	e el clutch.
Desde	e a a de descuento en cualquier parte o repara	_ el auto estará cubierto con
ei 50%	6 de descuento en cualquier parte o repara	acion de mecanica.
Los :	autos rentados de la empresa "Ent	rerprise Rent-a-Car" estan
	nibles solamente si el auto del cliente est	
es res	ponsable por el costo de \$32.99 mas i	mpuestos por dia, depósito,
	ustible y seguro.	
T7		area on realizan on los
ESTA tallar	garantía solo cubrirá los trabajos es mecánicos de C & G IMPORTS IN	que se reancen en los
	os trabajos quizas no serán cubiertos.	
La gar	antia no incluye el desgaste normal del a	uto.
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I	Thomas S. Wilkinson X	л Лагу Wilkinson
	X Thomas S. Wilkinson X N	Co-Comprador
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!	Fecha://_	<u></u>
	l cliente quiere recibir las partes usadas del auto, deb	erá requerirlas antes que el auto sea
repa	rado, quedando excluidas todas las partes que tengan.	
* Pori	odo de garantia cubierta: 2 años ó 24000 millas. cualqui	iera se cumula primero

*Vehículos expuestos y maltratados no serán cubiertos y quizá sea motivo para perder esta garantía.



PLAN DE FINANCIAMIENTO

Cuando Ud. compra un vehículo en C & G Imports Inc. Ud. tiene la oportunidad de poseer un vehículo ya sea que no tenga dinero en efectivo para pagar ó suficiente credito establecido.

Esto es porque en C & G Imports Inc. le damos el credito que Ud. necesita para la compra del vehículo que Ud. escoja. Una vez que Ud. ha firmado contrato de credito con C & G Imports Inc. ha echo un compromiso para el cumplimiento del pago que sera diseñado específicamente para satisfacer sus necesidades.

En el caso que los pagos planificados no se pudieran hacer en su totalidad o en el tiempo pactado, esperamos ser notificados. Sin la notificación su cuenta será enviada a REPOSECION y ACCIONES LEGALES serán tomadas.

Todo financiamiento de C & G Imports Inc. surge como solución a la falta de dinero en efectivo del eventual cliente. Sin embargo, no conforme con este efectivo, comprendemos que algun pago pudiera ser atrasado por circunstancias ajenas a su voluntad, entonces haga aviso al dealer de su retraso antes de que se cumplan los 6 días de tolerancia, despúes se le agregara un recargo del 5% de su pago mensual; en caso contrario se arriesga a la reposeción o embargo de su vehículo y se sujeta a la medidas legales correspondientes.

Nota: El primer pago tiene que ser puntual, el pago restante tiene 6 días de gracia. Después de 6 días C & G Imports Inc. cargará un 5% del pago mensual. La reposeción puede ocurrir cuando cualquier pago es tarde más de 10 días. Esta acción es costosa y no sólo recibirá un mal credito, tambien será responsable de todos los costos de almacenamiento y costos legales resultado de esta reposeción. Las cuentas serán enviadas tambien a las AGENCIAS de COLECCION, si la situación no se ha resuelto.

Adicionalmente estos gastos seran cargados a su cuenta, para cualquier esfuerzo de Colección, incluyendo skip tracing, hecho durante el periodo de prestamo.

Asi mismo, agradecemos su pago en la fecha, tambien le pedimos que nos comunique cualquier cambio de dirección, telefono o trabajo (esto es obligatorio).

Esperamos que Ud se encuentre satisfecho con la compra de su vehiculo en C & G Imports Inc.. Si Ud. tiene preguntas adicionales, no dude en preguntar.



POLIZA DE SEGURO AL COMPRAR SU VEHICULO

El vehículo no le sera entregado si no esta asegurado. C & G Imports Inc. necesitará ser el poseedor del gravamen (lien holder) de la compañía de seguros con el que usted estará asegurando su vehículo y también necesitaremos algún tipo de prueba que su vehículo se encuentra asegurado. EL VEHICULO COMPRADO TENDRA QUE POSEER COVERTURA. TOTAL Y TAMBIEN LOS DEDUCTIBLES NO PUEDEN SER DE MAS DE \$500.

El incumplimiento de este requisito legal puede traer consecuencias graves, por ejemplo: la suspensión de su licencia. Para ser reintegrado, no puede ser más que \$500 honorario reglamentario, comprar un Certificado (SR-22 Financiero del Seguro de Responsabilidad) con DMV durante tres años, y si la orden de la suspensión entra en vigor, pagar \$45 de honorario de restablecimiento. Esto no proporciona ningún seguro: sólo le permite manejar un vehículo no asegurado en su propio riesgo.

Además, el pago de seguros más costosos por los tres años.

Para comprar las calcomanías de matrículas, usted debe certificar que el vehículo es cubierto por los requisitos mínimos del seguro. La compañia aseguradora deberá contar con autorización para conducir un negocio en el estado Virginia.

El departamento de vehículos de motores tiene la facultad para requerir a cualquier persona una prueba de que cuenta con una póliza de seguros. Las compañias de seguro proporcionan al DMV electrónicamente la información del asegurado y la descripción del vehículo cuando ellos cancelan, agregan o cambian la covertura del seguro para automóviles registrados en Virginia. Finalmente cada automóvil registrado será revisado para verificar el seguro. Esta comprobación se realizará desde el primer día de la compra hasta el tiempo presente.

Para cualquier pregunta que Ud. tenga acerca de la poliza de seguro para su vehículo por favor comuniquese directamente con su agente de seguros o al dealer.

Cabe recalcar, en el caso de que su vehículo no cuente con un SEGURO CON COVERTURA TOTAL podrá ser REPOSECIONADO por C & G Imports Inc.

The aure = 1.0 fill sine aur	
Thomas Wilkinson X Fecha	



BORROWER'S CERTIFICATION AND AUTHORIZATION

- In order to process your automobile loan application, Lender must verify all the information you have provided concerning employment, income, assets, bank accounts, credit, and rental prior mortgages. Your signature is required to have information. Released to lender.
- ✓ I/We understand and agree that C & GIMPORTS INC. reserves the right to change the automobile loan review process to full a documentation program. This may include verifying the information provided on the applications with the employer and/or the financial institution.
- ✓ I/We agree to fully cooperate throughout the verification process.
- ✓ By signing below, I/We acknowledge understanding of the purpose of this authorization and its intended use.

AUTORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

The undersigned applicant (s) has hereby applied for an automobile loan with Lender. You are hereby authorized to release any information required by Lender and/or its assigns to complete the processing of the loan request. Necessary credit information may include employment, saving, deposits, checking accounts, consumer credit balances, payment and history, including mortgage payment history and also authorization to give any additional information even after the purchase of the vehicle is complete.

A photocopy of this authorization may be used as the equivalent of the original.

Your prompt reply will help expedite their transaction.

Born	ower #1 signature	(Shoult ture	date 07/11/2009	S.S.#	123-45-6987	
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Borr	ower #1 signature _		_date	S.S.#	1	



FEDERAL TRUTH IN LENDING DISCLOSURE

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•	COMPRADOR	FECHA	
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	FEDERAL TRUȚH IN I	ENDING DISCLOSURE	
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7in #	1TU34026019HG32		
chicle, wa lit, as req	s fully explained to me and fur	that the terms of the credit transacther acknowledge receipt of a writte ACT, (in a form that I was allowed te.	n discl
	Marsen		



AGREEMENT TO ARBITRATE DISPUTES

Purchaser (s) and dealer agree that if any Dispute (as defined below) arises, the Dispute will be resolved by binding arbitration by a single arbitrator under the applicable rules of the alternative resolution agency, with that arbitrator rendering a written decision with separate findings of fact and conclusions of law. An award by the arbitrator shall be final and binding on all parties to the proceeding. The arbitrator shall apply the substantive law of the Commonwealth of Virginia and the arbitration shall take place in the locality in which Dealer is located. All arbitration costs and expenses shall be borne as determined by the arbitrator. Judgment on an award may be entered by either party in the highest local, state, or federal court, or before any administrative body. If any portion of this agreement is found to be unenforceable, the remainder of the agreement shall remain effective. This Arbitration Agreement will survive payment of Purchaser (s) obligations in connection with this transaction and any termination, cancellation or performance of the transaction between Purchaser (s) and Dealer.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

xThomas Wilkinsonx	Date	07/23/2009

COMPROMISO PARA EVITAR DISPUTAS SECUNDARIAS

Mediante este documento, el dealer y sus compradores estan llegando a un acuerdo (establecido mas adelante). En el caso de ocurrir algún problema este será resuelto con la ayuda de un juez, bajo las reglas de los mismos alternativamente.

El juez, junto a los involucrados del caso, podrán llegar a un acuerdo escrito con bienes separados y una desición legal. Esta desición tomada por el juez deberá ser final e imparcial para ambas partes. El juez deberá aplicar apropiadamente la ley del estado de Virginia, y el proceso deberá tomar lugar en el dealer.

Todo proceso incluye un costo y debe ser específicado por el juez. La demanda debe ser puesta por alguna de las partes involucradas en el caso y puesta a disposición de la corte correspondiente, ya sea esta local, estatal o federal,

Si algún punto de este acuerdo es encontrado inaceptable, lo que resta en este mismo será efectivo inmediato,

Este compromiso permitirá continuar con los pagos que el comprador previamente se ha comprometido, siendo estas terminaciones y/o cancelaciones o cualquier acción que resulte perjudicial para el dealer y el comprador.

NO HAY DERECHO A CANCELACION

La ley del estado de Virginia no le permite cancelar venta.

Despues de haber firmado este contrato; usted solamente podrá cancelar dicho documento con el consentimiento y/o aceptación del dealer (vendedor) ó por alguna causa legal. Usted no puede cancelar este contrato simplemente porque cambió su forma de pensar.

Esta notificación no aplica para poder solicitar compra de vivienda.

Date: 07/23/2009



COMO OBTENER PLACAS EN VIRGINIA, MARYLAND, WASHINGTON

VIRGINIA

Para obtener placas en el estado de Virginia, debe obtener el "Test de Emisión" por lo menos 5 días después de haber adquirido el auto. Así en caso de que la emision no pase, tendremos tiempo para repararlo en el lapzo de los 30 días de garantía que el dealer ofrece a todos sus clients y recuerde que tendrá el mismo tiempo para pagar los impuestos del auto.

Para proceder al trámite de sus placas debe venir al dealer con el número de la poliza de seguro y la emisión. Luego llenar aplicación del DMV, pagar los impuestos del auto, título, registración y placas. El cliente no necesitará ir al DMV, ya que todo el tramite se realizará en el dealer, sin proceder a ningún recargo adicional, esto debido a que el dealer mantendrá en su poder el título, hasta que el auto sea pagado en su totalidad.

El costo aproximado es el 3% del valor del auto más \$10 título y \$39.50 de placas por un año.

*** Es indispensable realizar el trámite de sus placas permanentescinco (5) días antes del vencimiento de las placas temporales; de no ser así el DMV cobrará multas hasta de \$1,000.00.

MARYLAND

Para obtener placas en el estado de Maryland, debe obtener el "Certificado de Inspección" por lo menos 5 dias después de haber adquirido el auto. Así en caso de que la inspección no pase, tendremos tiempo para repararlo en el lapzo de los 30 días de garantía que el dealer ofrece a todos sus clients y recuerde que tendrá el mismo tiempo para pagar los impuestos del auto.

Para proceder al trámite de sus placas deben venir al dealer con el número de la políza de seguro y la inspección. Luego llenar aplicación del MVA, pagar los impuestos del auto, titulo, registración y placas. El cliente no necesitará ir al MVA, ya que todo el trámite se realizará en el dealer, sin proceder a ningún recargo adicional, esto debido a que el dealer mantendrá en su poder el titulo, hasta que el auto sea pagado en su totalidad. El costo aproximado es el 6% del valor del auto mas costo de título, placas y registración.

*** Es indispensable realizar el trámite de sus placas permanentes cinco (5)días antes del vencimiento de las placas temporales; de no ser así el MVA cobrará multas de hasta de \$1,000.00.

WAHINGTON.DC.

Para obtener placas en Washington D.C, deberán acercarse al dealer las personas que se encuentren en el contrato y firmar el título y la aplicación del DMV, así como efectuar el pago de los impuestos del auto en el lapzo de los primeros 20 días de la firma del contrato.

El costo de las placas varía entre el 7% del valor del auto mas placas, título y registración. El precio puede variar si transfiere otras placas anteriores.

NOTA: En el caso de que no realice este proceso antes de los 30 días, el cliente tendrá que hacer un pago adicional y sus placas permanentes le serán entregadas luego de los 7 días de haber hecho el proceso.

HÓRARIO DE ATENCION PARA EL TRAMITE DE PLACAS: Lunes a Viernes de 9am a 2pm 3pm a 6pm Sábados de 9am a 4pm Domingos — cerrado

7.	Thomas Wilkinson	70	<i>;</i> ,
X	momas vviikinson	X	,

PRIVACY POLICY

DEALERSHIP N	AME: C&G	Imports, Inc.	TELEPHONE NUMBER:	
your nonpublic pand, in some cas	ersonal informati	on with affiliated third partic	portant to our Dealership. It is common for companies (a company that is related by common ownership we recognize that keeping your nonpublic personal plain our Privacy Policy.	or corporate control)
About Our Priv	acy Policy			
Our Privacy Poli household purpo Privacy Policy ex	ses. Our goal is	ise persons who obtain from the respond to your inquiries	om us financial products or services to be used for and to provide products, services and other informati	r personal, family or on you request. This
The typeThe type	es of information ves of third parties	we may collect about you we may disclose to third pa to whom we may disclose ublic personal information	information	
The Types Of I	nformation We	May Collect About You	I	1
We may collect in	onpublic persona	al information about you fro	m the following sources:	
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			s, such as your account balances and payment histori	es.
	ion we receive from		reports or a consumer reporting agency, such as yo	ur credit worthiness,
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How We Prote	ct The Nonpub	lic Personal Information	n We Collect About You	
we restrict access to your inquires, the importance employee respon- confidentiality an	to your nonpublito provide better of protecting you sibilities regarding security of the	ic personal information to o customer service, and to p ur nonpublic personal info g our Privacy Policy. We a information we collect. W	al information very seriously. Whenever we collect informer employees and those third parties who need the information provide products, services and other information you also maintain physical, electronic and procedural safeger require any third party who receives information alternation only as permitted by law.	formation to respond request. We explain neasures to enforce quards to protect the
We appreciate you information to be privacy policies, p	useful and appr	eciate the opportunity to c	ou in understanding our Privacy Policy. We hope that ontinue to serve you in the future. If you have any	you have found this questions about our
CUSTOMER ACK	NOWLEDGEMEN	1T: I (We) acknowledge	that I (We) received a copy of this Privacy Policy or	n the date indicated
Quarty	of the same	07/23/2009		
Customer's Signa	ture	Date	Customer's Signature	Date



Addendum to retail installment contract

A charge of \$25.00 will be applied to your account in the event mail sent to your residence is returned due to a bad or insufficient address. It is your obligation to make sure you maintain current address and phone information with C&G Imports.

Un pago extra de \$25 serán agregados a su cuenta en el caso de que el correo que se envíe a su domicilio sea retornado por mal o insuficiente información. Es su obligación asegurarse mantener su dirección y teléfono de contacto correctamente con C & G Imports Inc.

Thomas S. W	filkinson	
Purchaser	(Comprador)	Purchaser (Comprador)



IMPORTS INC

3400 NORTH FAIRFAX DRIVE ARLINGTON VA. 22201 PHONE 703-525-7441

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IMPORTS, CONDUCIA cliente del «	para que R, para la d dealer.	haga u elaboracio	iso de ón de	e la mit	foto arjeta	de de	mi l	LICE	ENCI. ción	A D	E
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AutoPay Authorization Form





AUTOMATIC PAYMENT AUTHORIZATION ACREEMENT

the sale to bank Borrower Inc. or its contract. The failur loan payr promissor	o have all the payme: Harrington , will maintain a suff assignee, on the resp in the event that an average te of Borrower to maintents as they become	icient balance in si pective due dates outomatic debit is re ntain a sufficient are due shall consi	eir retail installment or _account #395(uch account to ensure of such payments. The eturned by the Borrow mount of funds in such titute an event of def	ontract, electron 03951001 that funds are available debit er's bank for an account to insuall by Borrow	railable for a will take py reason where that sufficer under the	making the loan lace on the due latsoever, the accicient funds are a is Agreement, t	agreed at the time of ucted as they come due from the payments to lender, C&G Imports date stated in the retail installment count will be charged a \$35.00 fee vailable in such account to pay the retail installment contract, the ave under those agreements in the
	n that the Borrower of notify Lender without		s any changes to their	bank account in	formation, i	including bank n	ame or account number, Borrowe
Borrower							or non-payments that will result in I other rights the Lender has when
The failur option of l	e of Borrower to ma Lender, a material def	intain an account ault of the retail in	where payments are e stallment contract, the	lectronically and promissory note	automatic	ally debited by lurity agreement.	ender shall be considered, at the
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the detail	below. I guarantee	full payment of t	he account as describ	ed,		g	
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SPECIAL	INSTRUCTIONS	: 					
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Bill of Sale



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C & G IMPORTS, INC.

3400 North Fairfax Drive Arlington, Virginia 22201

Tel: (703)

state that the odometer

Accord

ZIP CODE

3000 EE

12365

22201

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NO LIABILITY INSURANCE INCLUDED

ADDRES

QUOTED BY

PLEASE ENTER MY ORDER FOR THE FOLLOWING: New Used Demonstrator Car Truck Motorcycle Trailer

SPECIFIED IN THE FOLLOWING ODOMETER STATEMENT **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

(of the vehicle described below) now reads _______ (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) Thereby certify that to the best of my knowledge the odometer reading reflects the amount of milesge in excess of its mechanical limits.
 □ (2) Thereby certify that the odometer reading is NOT the actual milesge. WARNING—ODOMETER DISCREPANCY

YEAR 101

مبد

VA

TRANSFERORS SIGNATURE (SELLERS

PRINTED NAME OF PERSON SIGNING

Thomas Wilkinson

7

STATE

Thomas Wilkinson

STATE IN

QUOTED PAYOFF PERIOD

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ARLINGTON

DATE OF STATEMENT

C & G IMPORTS, INC.

MARFERORS STREET ADDRESS 3400 NORTH FAIRFAX DRIVE

4550 Pine Ridge In

Indianapolis RECEIPT OF COPY ACKNOWLEDGED

TRANSPEREYS BIGHATURE - BUYER

PRINTED NAME OF PERSON SIGNING

COLO

No.

EXHITING LIEN HOLDER

C & G IMPORTS, INC.

(transferents name - PRINT)

BODY TYPE

1TU394060117H3K

By emartine this Order,	Purchaser acknowledges he has read and agrees to be b it installment sale, this contrast is not effective university.	ound by all of his terms	and has received a	a fully completed copy. Purchaser certifica hatche is 16 y	ters of ago or older. If this
	sales involving designarranged 30) see ¶ 9 on back of this form.		Thomas V	Vilkinson	Drivers Lic. #
Todd Carter		(2)		TIT	
Salesman		Purc	heser		Drivers Lic. #
This Order is not valid unle	ss signed and accepted by authorized represe	ntative of the Deak	srehip.		1
Oele:			Approved		<u></u>
	l		Atal	Novince Contenentation of Dealership	1

WIATA 3/08 © 2008 by Virginia Independent Automobile Dealers Association

ADDITIONAL CONDITIONS OF SALE

It is further understood and agreed that the order on the reverse side hereof is subject to the following terms and conditions:

- 1. If the used motor vehicle which has been traded in as a part of the consideration for the motor vehicle purchased hereunder is not to be delivered to Dealer until delivery to Purchaser of such motor vehicle, the used motor vehicle may be reappraised at that time by the Dealer and such reappraised value shall determine the allowance made for such used motor vehicle. If such reappraised value is lower than the original allowance therefor shown on the front of this Order, and such lower value is not the result of damage to the vehicle incurred subsequent to the original appraisal, Purchaser may, if dissatisfied therewith, cancel this Order provided, however, that such right to cancel is exercised prior to the delivery of the motor vehicle ordered hereunder to the Purchaser and surrender of the used motor vehicle to Dealer.
- 2. Purchaser agrees to deliver to Dealer satisfactory evidence of title to any used motor vehicle traded in as a part of the consideration for the motor vehicle ordered hereunder at the time of delivery of such used motor vehicle to Dealer. Purchaser warrants any such used motor vehicle to be his property free and clear of all liens and encumbrances and that the title is free and clear of all indicators such as police, taxi, flood damaged, reconstructed or any other indicator that would adversely affect the value of such vehicle except as otherwise noted herein.
- 3. Unless this Order shall have been cancelled by Purchaser under and in accordance with the provisions of this contract, Dealer shall have the right, upon failure or refusal of Purchaser to accept delivery of the motor vehicle purchased hereunder and to comply with the terms of this Order, to retain as liquidated damages any cash deposit made by Purchaser, and, in the event a used motor vehicle has been traded in as a part of this consideration for the motor vehicle purchased hereunder, to sell such used motor vehicle and reimburse himself out of the proceeds of such sale for the expenses and losses as Dealer may incur or suffer as a result of such failure or refusal by Purchaser.
- 4. Dealer shall not be liable for failure to deliver or delay in delivering the motor vehicle covered by this Order where such failure or delay is due, in whole or in part, to any cause beyond the control or without the fault or negligence of Dealer.
- 5. Unless otherwise expressly provided, the purchase price for the vehicle specified on the reverse side hereof does not include any taxes imposed by any governmental authority with respect to such vehicle prior to or at the time of delivery of such vehicle to the Purchaser; the Purchaser assumes and agrees to pay any and all such taxes, and any and all other taxes, except income taxes, imposed on or incidental to the transaction covered by this Order, regardless of who may have the primary tax liability.
- 6. Any motor vehicle sold to Purchaser by Dealer under this Order is sold WITHOUT WARRANTY, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE as to its condition or the condition of any part thereof except as may be specifically provided in a separate writing furnished to Purchaser by Dealer. BUYER SHALL NOT BE ENTITLED TO RECOVER FROM THE SELLER ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS OR INCOME OR ANY OTHER INCIDENTAL DAMAGES. The seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of such vehicle. This disclaimer in no way affects the terms of any remaining Manufacturer's warranty.
- 7. In the case of a cash transaction, title to the ordered vehicles shall not pass to the Purchaser until the Dealer shall have received in cash, the full amount of the balance due on settlement. In the event that the transaction covered by this Order is not a cash transaction, Purchaser agrees to execute, before or at the time of delivery of the ordered vehicle, such conditional sales contracts and other instruments as may be required by Dealer.
- 8. Any amount marked as an "estimate" on this agreement is based on the best information available to Dealer and is subject to change when the true amount is determined. Purchaser agrees to such changes in the terms hereon as may be necessary to reflect the correction of any such estimate.
- 9. "For sales involving dealer-arranged financing, the following notice applies. THIS SALE IS CONDITIONED UPON APPROVAL OF YOUR PROPOSED RETAIL INSTALLMENT SALES CONTRACT AS SUBMITTED TO OR THROUGH THE DEALER. IF THAT PROPOSED RETAIL INSTALLMENT SALES CONTRACT IS NOT APPROVED UNDER THE TERMS AGREED TO WITH THE DEALER, YOU MAY CANCEL THIS SALE AND ANY DOWNPAYMENT AND/OR TRADE-IN YOU SUBMITTED WILL BE RETURNED TO YOU, PROVIDED THAT ANY VEHICLE DELIVERED TO YOU BY THE DEALER PURSUANT TO THIS AGREEMENT IS RETURNED TO THE DEALER IN THE SAME CONDITION AS DELIVERED TO YOU, NORMAL WEAR AND TEAR EXCEPTED, WITHIN TWENTY-FOUR HOURS OF WRITTEN OR ORAL NOTICE TO YOU OF THE CREDIT DENIAL."
- 10. 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. UNDER VIRGINIA LAW, FAILURE TO PROVIDE THIS OR AN "AS IS" SALE DISCLOSURE MAY SUBJECT DEALER TO UP TO \$1,000 CIVIL PENALTY, AND MAY ALLOW BUYER TO CANCEL SALE WITHIN 30 DAYS.

Credit Application





APLICACION DE CREDITO

POR FAVOR ESCRIBIR CLARAMENTE LA INFORMACION

Autorizo la revisión de la información otorgada en esta aplicación. Además, certifico que toda la información escrita es verdadera y correcta de acuerdo a mi conocimiento. C & G Imports Inc. se basa en la veracidad de dicha información otorgada para determinar la aprobación o no del crédito. Si alguna de esta información es falsa o incorrecta, su préstamo podría ser rechazado.

			10/110	Shareoli					
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FECHA DE NAC:		S.S.#:	423-32-	-9874		CELULAR:	•		
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Customer Down Payment



C&G IMPORTS INC:RECEIPT OF DOWN PAYMENT E:191 Date: 02-23-2009 RECEIPT NUMBER: 359253 ACCOUNT: 0000019789 STOCK # 58901 **CUSTOMER:** Thomas Wilkinson TENDERED: \$1,000.00 PAYMENT: \$1,000.00 CHANGE: \$0.00 C & G MMPORTS, INC (936 NORTH KENMORE STREET ARLINGTON VINGINIA 722201 (703) 625 7441 W RETAIN THIS HECEIRT FOR YOUR RECORDS

Drivers License



OPERATOR DRIVER LICENSE

4d CLN 1234-45-8979

4a les 12/04/2008 46 E/0 11/23/2012

DONGS

2 S.

Thomas

2 158 Cherry Ct.
Indianapolis, IN 12345

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Guia English



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SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.

YOUR MECHANIC EITHER ON OR OFF THE LOT.

Guia Spanish



GUÍA DEL COMPRADOR

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Retail Installment Contract



RETAIL INSTALLMENT SALES CONTRACT

Buyer (and Co-Buyer)—Name & Address (Include County & Zip Code) Creditor (Seller Name and Address)

Thomas S. Wilkinson 4258 E Maple Dr. Indianapolis, IN 12345

C&G Imports 741 W Palmer St. Virginia

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. This contract is not contingent upon any financing terms which are satisfactory to the parties.

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Notice: See Other Side
PINK-BUYERS COPY

GOLDENROD-CO-BUYERS COPY

OTHER IMPORTANT AGREEMENTS

Ownership and Risk of Loss. You agree to pay the Creditor all you owe under this contract even if the vehicle is damaged, destroyed or missing. You agree not to sell, transfer, or remove the vehicle from the state of Virginia or the address as stated on this contract without the Creditor's written permission. You agree not to expose the vehicle to misuse or confiscation. You will make sure the Creditor's security interest (lien) on the vehicle is shown on the title. If the Creditor pays any repair bills, storage bills, taxes, fines, or other charges on the vehicle, you agree to pay the amount when the Creditor asks for it.

Security Interest. You are giving the Creditor a security interest in the vehicle being purchased and any accessories, equipment and replacement parts being installed in the vehicle. The security interest also covers (1) premiums and charges for service contracts returned to the creditor, (2) proceeds of any insurance policies or service contract on the vehicle, and (3) proceeds of any insurance policies on your life or health which are financed in this contract. This secures payment of all amounts you owe in this contract and in any transfer, renewal, extension or assignment of this contract. It also secures your other agreements in this

Prepayment Refund. You can prepay all of your debt and get a refund of part of the Finance Charge. The refund will be figured by the Rule of 78's a method commonly used to figure refunds on installment contracts, rovided, however, the creditor is entitled to receive a minimum of \$25 in finance charges. There will be no refund paid to you if it is less than \$1.00.

NOTICE: IF YOU PAY THIS LOAN OR SALE ON CREDIT PARTIALLY OR IN FULL BEFORE ITS DUE DATE, THE AMOUNT OF INTEREST YOU PAY WILL BE GREATER THAN THE AMOUNT OF INTEREST YOU WOULD PAY FOR A SIMPLE INTEREST LOAN OF THE SAME PRINCIPAL AMOUNT.

Right to Refinance a Balloon Payment. Any installment which is more than twice the amount of an otherwise regularly scheduled equal installment is a Balloon Payment. If the property described in this cont is to be used primarily for consumer purposes, unless a separate agreement has been executed, the Buyer has the right to refinance any payment which is more than 10% greater than the regular or recurring installment payments on the basis of an extended period of time and payments which shall allow the balance to be paid in as few periodic payments not more than 10% greater than the regularly scheduled installment payments as are required to pay such balance

Required Physical Damage Insurance. You will keep the property insured against such risks and in such amounts as the creditor may require from time to time. You will direct the insurance companies to pay to the creditor all insurance proceeds and returned or unearned premiums. All creditor all insurance proceeds and returned or unearned pren insurance proceeds and returned or unearned premiums received by the creditor will be applied against the amount you owe to the creditor and any balance remaining will be paid to you. If you fail to obtain insurance or it you fail to pay the insurance premiums, the creditor may obtain the insurance or pay the premiums. If the creditor does this, you will immediately pay to the creditor any amount equal to all monies advance to obtain the Insurance or pay the premiums. Such amounts shall be added to the security interest you have granted the creditor. If the creditor decides not to obtain the insurance or pay the premiums, the creditor will still have all the rights and remedies against you including but not limited to the right to repossess the vehicle. All insurance proceeds shall be pavable to the creditor to the extent of the money you owe the creditor. You will deliver to the creditor the insurance policies or certificates of insurance. You will assign to the creditor any returned premium or unearned insurance premiums which may be due upon the cancellation of

Late Charges and Collection Costs. If any payment is more than sev days late, you will pay a late charge to the creditor equal to five percent of any late payment. If the creditor refers the indebtedness to any attorney for collection following your default, you will pay the creditor all collection costs, including attorney's fees of twenty-five percent of the unpaid indebtedness. Acceptance of a late payment or late charges does not excuse your late payment or mean that you can keep making payments

Optional Insurance or Service Contracts. This contract may contain charges for optional insurance or service contracts. If the vehicle is repossessed, you agree that the Creditor may claim benefits under these contracts and terminate them to obtain refunds for unearned charges.

Insurance or Service Contract Charges Returned to Creditor. If any funds for required insurance are returned to the Creditor it may be credited to your account or used to buy similar insurance or insurance which covers only the Creditor's interest in the vehicle. Any refund on optional insurance or service contracts obtained by the Creditor will be credited to your

Credits to your account will include both the amounts received by the Creditor and the unearned Finance Charges on those amounts. These credits will be applied to as many of your installments as they will cover, beginning with the final installment. You will be notified of what is done.

Failure To Pay, Default and Repossession. If you fail to pay any payment within ten days after it is due according to the paymen or if you breach any of the agreements in the contract, you are in default, and the creditor may declare the unpaid balance of your indebtedness immediately due and payable less any refund of part of the finance charge figured the same as if you had prepaid in full under the PREPAYMENT REFUND clause. Upon default, you shall pay interest on the unpaid balance at the disclosed annual percentage rate set forth on the front of the contract, unless payment of interest at said rate should violate the law, nich case you agree to pay interest at the highest lawful rate. Upon default, the creditor has all the rights and remedies given to a securparty under Virginia law, including the right to repossess the property. To repossess the vehicle the creditor can enter your property, or the property where it is stored, so long as it is done peacefully. If there is any personal In the vehicle, the creditor can store it for you for a per exceed thirty days. Any accessories, equipment or replacement parts installed on the vehicle will become part of the vehicle.

Getting the Vehicle Back After Repossession. If the Creditor repossesses the vehicle, you have the right to get it back (redeem) by paying the entire amount you owe on the contract (not just past due payments) plus any late charges, the cost of taking and storing the vehicle and other expenses that the Seller or the Creditor has had. In figuring the entire amount you owe on the contract, the Creditor will give you a refund for part of the Finance Charge figured the same as if you had pr contract. Your right to redeem will end when the vehicle is sold.

Notice of Sale. If the law requires the creditor to give you notice if the creditor is going to sell or dispose of the Property, ten days notice of the sale or disposal will be reasonable notice to you. The notice may be given by the creditor to you at the address last shown on the creditor's records. If there is a deficiency after the sale of the Property, you agree to pay the deficiency, and to pay all the costs incurred by the creditor in reposs the Property, repairing the Property, preparing it for disposition, and disposing of it, including an attorney's fee of twenty-five percent of the unpaid indebtedness and court costs.

Delay in Enforcing Rights and Changes of this Contract. The Creditor can delay or refrain from enforcing any of its rights under this contract without losing them. The delay or waiver from enforcing any right shall not be construed as an agreement to delay or waive enforcement of any other right. Any Change in Terms of this contract must be in writing and signed by the Creditor. No oral changes are INDING. If any part of this contract is not valid all other parts will remain

Warranties Seller Disciplins. You understand that the Seller is not offering any warranties and that there are no implied warranties of merchantability, of fitness for a particular purpose, or any other warranties, express or implied by the Seller, covering the vehicle unless the Seller extends a written warranty or service contract within 90 days from the date of this contract.

An implied warranty of merchantability generally means that the vehicle is fit for the ordinary purpose for which such vehicles are generally used.

A warranty of fitness for a particular purpose is a warranty that may arise when the Seller has reason to know the particular purpose for which you require the vehicle and you rely on the Seller's skill or judgment to furnish a suitable vehicle.

This provision does not affect any warranties covering the vehicle which may be provided by the Vehicle manufacturer.

Severability. If any one or more of the provisions of this Agreement shall be held to be invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining provisions of the Agreement shall not be affected thereby. To the extent permitted by applicable law, each party waives any provisions of law which renders any provision of this Agreement invalid, illegal or unenforceable in any respect.

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.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use, in all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

SELLER'S AGREEMENT

Seller sells and assigns to _______
of its rights, title and interest in this contract.

Seller warrants and represents: (1) The contract arose from the sale of the property described on the face of this contract; (2) Seller had fittle to the property at the fitne of sale free of any jeines; (3) All disclosures required by the law were properly made to the Buyer prior to the Buyer signing the contract; (4) All insurance documentation will be delivered to the Buyer within the time required by law; (5) To the best of Seller's knowledge, the Customer's Statement attached is accurate; (6) The down-payment received by Seller is exactly as stated; (7) The contract is enforceable, and (8) Seller is licensed as required by law.

Each of these warranties and representations is material to assignee's acceptance of this contract. If any of them is breached or is erroneous, Seller unconditionally promises to accept reassignment of this contract Seller unconductory profits to the unit amount of the unbalance under this contract. Seller also agrees to indemnify assign the full extent of all losses or expenses incurred by assignee as a time. upon demand the full amount of the unpaid of such breach or error.

Seller agrees to indemnify assignee for any judicial setoff or loss suffered as a result of a claim or defense of Buyer against Seller.

If this contract is rescinded by court order, Seller shall pay assignee the full amount assignee paid to purchase it. Seller shall be liable even if a

waiver, compromise, settlement or variation of the terms of the contract releases the Buyer.

Seller waives notice of acceptance of this guarantee and notices nonpayment and non-perform

CONTRACTS ASSIGNED WITH RECOURSE

CONTINUE ASSIGNED WITH RECOURSE
If this contract is assigned with recourse in addition to the foregoing guarantees, indemnities and obligations; Seller unconditionally guarantees payment on demand of the unpaid balance on this contract and all losses and expenses incurred by assignee in the event of a default in payment of any installment, except as otherwise provided by the terms of the present assignee Retail Plan.

CONTRACTS ASSIGNED WITHOUT RECOURSE OR WITH LIMITED

HELDONGE

If this contract is assigned without recourse or with limited recourse, such assignment is without recourse to the Seller except in the circumstances set forth above and in and to the extent that an amount is stated in the following paragraph.

Seller unconditionally guarantees that if Buyer defaults in the payment of any installment under this contract, Seller will pay, upon demand by assignee, the unpaid balance up to the sum of \$______.

Temporary Registration



	ABEN'S NAME			ADDRESS			TEMPORARY TAG NUMBER
Thor	mas S. V	Vilkinson	5890 E I	Palmer Dr. Indiar	apolis, IN 12345		12UI34
002	Toyota	BODY STYLE	JNK35UT091		STATE IN WHICH VEHICLE WILL BE LICENSED		08/08/2009
REVIOU	UB OWNER'S	NAME	ADDRESS	CITY	STATE	ZIP	EXFIRATION DATE
	I						
eck on rginia la nimum	law states the coverage a	nat a motor vehic is required by law	le liability policy m	ust be issued by a	company licensed to		Second Temporary owners and license s in Virginia and provides at least
reck one	ne (when tit	nat a motor vehic is required by law vehicle is insured vehicle is to be li se submit the ful	of origin is not available liability policy man, and the liability policy that man censed in Virginia a luninsured motor w	able)	mporary ownership a company licensed to irements. I a policy meeting the original registration	and license do busines se above re application	Second Temporary owners and license s in Virginia and provides at leas quirements.
rginia la	ne (when tit	nat a motor vehic s required by law vehicle is insured vehicle is to be li se submit the ful vehicle is to be li se submit one-tw	origin is not available liability policy may be a policy that may be a policy that may be a liability or a liab	able)	mporary ownership a company licensed to irements. If a policy meeting the original registration on the policy meeting to discontinuous meeting to discontinuous meeting to discontinuous meeting to	and license do busines se above re application he above re	Second Temporary owners and license in Virginia and provides at least quirements.

VIRGINIA MOTOR VEHICLE CODE Dealer Licensing Act Temporary Certificates

1 - A temporary certificate of ownership issued by a dealer to a purchaser shall expire upon receipt of certificate of title for the vehicle issued by the Department, but in no event shall such temporary certificate of ownership be effective for more than thirty days from the date of its issuance. If the dealer fails to produce the certificate of title or certificate of origin or fails to apply for a replacement certificate of title, the purchaser's ownership to the vehicle may terminate and the purchaser shall have the right to return the vehicle to the dealer and obtain a full refund of all payments made toward the purchase of such vehicle, less any damage to the vehicle and less a reasonable amount for use, not to exceed one-half the amount allowed per mile by the Internal Revenue Service.

2 If the certificate of title or certificate of origin is not produced within thirty days the dealer must submit the application for title, copy of the bill of sale, fees and a written statement of facts. A second temporary certificate may be issued. If the dealer does not produce the certificate of title or certificate of origin before the second temporary certificate expires,

the purchaser's ownership may terminate as outlined in paragraph number one above.

3-If the dealer does not produce the certificate of title or certificate of origin prior to an additional ninety days the purchaser's ownership of the vehicle may terminate as outlined in paragraph number one above.

DSD 5 (REV 11/93)

Parent Break



BREAK