



Capital One Auto Finance



✓ Approved(As Submitted)

Long Chevrolet Buick Gmc 674104



243757364RTN

Applicant(s)

Applicant Name	GWEN HOOD	New/Used	USED
Co-Applicant Name	–	Y/M/M	2016/NISSAN/ROGUE
App Income	\$5,700.00	Trim	FWD 4dr S
Co-App Income	–	VIN #	KNMAT2MT3GP633766
Total Income	\$5,700.00	Mileage	73,020
		Book / Invoice	\$11,959.50

Financing Information

Approved Product	Retail
Tier Level	Tier 4: Auto Navigator RIC
Term	72 mos
Amount Approved	\$10,076.00
Total Dealer Fee	\$0.00
Buy Rate	12.32 %
Max Participation	0 %
Approved Structure	–
Sales Price	\$15,488.00
Doc Fee	\$599.00
Front End Products	\$0.00
Cash down	\$10,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$6,087.00
Approved FE %	50.9 %
TT&L	\$1,489.00
Warranty	\$2,500.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$10,076.00
Approved LTV %	84.25
Reference Link	Click here to update directly in Dealer Navigator

Vehicle

Stipulations

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Must receive contract and have stips complete by 03/06/2023 or app will expire.

Additional Information

- FOR THIS APPLICATION:
- Submitted deal structure meets COAF approval criteria.
- Submit final structure to see APR before contracting.
- This is an Auto Navigator Customer
- The lowest of \$3,000 Diamond Backend or 150% LTV is available.
- No Participation available and Flat amount of \$101 to be paid.
- Max Allowable Maintenance is \$2,000
- Max Allowable Payment is \$1,000

Comments



2/4/2023 10:31a.m.
Analyst

Thanks for the application! This is a pre-approved customer and a free lead. Please let me know if you need any assistance putting this deal together. Please don't forget to use Dealer Navigator for every approval.



2/4/2023 9:33a.m.
Analyst

Thanks for the application! This is a pre-approved customer and a free lead. Please let me know if you need any assistance putting this deal together. Please don't forget to use Dealer Navigator for every approval.

Reference

APP ID 243757364

Approval Date	02/04/2023 10:31 a.m.
Relationship Manager	Relationship Manager: Kristen Bang
Ph	(888) 396-2623 Ext. 5663
Fax	(888) 722-5186
Funding Manager	Funding Manager: JaMarcus Logan
Ph	(800) 945-9875 Ext. 5661
Fax	(888) 722-5186
Approval Expiration	03/05/2023 7:00 p.m.

Use invoice or trade-in value for book value. Kelly Blue Book limited to AZ,CA,CO,ID,MT,NM,NV,OR,UT,WA AND WY. All approvals are subject to verification. Contract purchase is subject to satisfaction of stipulations and receipt of all required documentation as specified in Capital One Auto Finance program guidelines. All deals must be received and funded within 30 days from the date of the original Approval. *Customer APR cannot exceed lower of state limit or 24.99%.

Dealer Name: Long Chevrolet Buick GMC

Dealer Phone #: 423-745-1962

Dealer Fax #: 423-745-0402

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

INSTRUCTIONS:

You may apply for credit in your name alone, whether or not you are married.

- (1) Please indicate whether you are applying for ☒ Individual Credit ☐ Joint Credit ☐ Community Property State ☐ Business Application
 (2) ☒ If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A.
 (3) ☐ If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.

Applicant

Co-Applicant

* If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant.

A. APPLICANT INFORMATION

Last Name Hood		First Name Gwen		Middle Initial P	Social Security Number 410-37-7535		Birth Date 06/17/1967	
Address 7129 Gamble Rd			Apt # / Suite #	P.O. Box	Rural Route	City Georgetown		State TN Zip 37336
Home Phone (423)834-0432		Cell Phone		Residential Status <input checked="" type="checkbox"/> Homeowner <input type="checkbox"/> Rent <input type="checkbox"/> Family <input type="checkbox"/> Other		Time at Address 20 Yrs. 4 Mos.		Rent/Mtg. Pmt. \$ 0.00
E-Mail Address ghood@mysccu.com				Driver's License No.		Driver's License State		Time at Previous Address Yrs. Mos.
Previous Full Address (if less than 2 years)			Apt # / Suite #	P.O. Box	Rural Route	City		State Zip
Employer Name Scenic Community Credit Union				Employment Type <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other				
Salary 5,700.00		Salary Type <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually		Occupation Controller		Length of Employment 23 Yrs. 9 Mos.		Work Phone Number * (423)834-0432
Previous Employer Name				Previous Employment Type <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other				
Previous Occupation		Length of Employment Yrs. Mos.		Previous Work Phone Number				
Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.								
Other Income (Monthly)		Source of Other Income		By Signing, you certify that the Income entered on this Credit Application is accurate. <input checked="" type="checkbox"/> <i>Gwen P. Hood</i>				

Comments

AGREEMENT

The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers; in addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by the dealer and such financial institutions.

You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time during the term of your financing. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that the dealer and the financial institutions may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide such dealer and financial institutions with such information. You further authorize the dealer and the financial institutions to gather whatever credit and employment history each considers necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. The dealer and the financial institutions may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

You consent to receive autodialed, prerecorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

You consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the following number(s) (423)834-0432 including any cell phone numbers. You understand that this consent is not a condition of purchase or credit.

You opt in ☒

You do not opt in ☐

Signature of Applicant for election above: *Gwen P. Hood*

Your dealer will inform you of the name and address of the financing sources to which this application shall be sent.

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON ALL PAGES OF THIS APPLICATION.

☒

APPLICANT'S SIGNATURE

DATE

2-4-23

FEDERAL NOTICES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT If applicable to your credit transaction, to help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver's license or other identifying documents.

STATE NOTICES

California Residents: An applicant, if married, may apply for a separate account.

Maine and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

New York Residents: In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained.

Ohio Residents: 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.

Rhode Island Residents: Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law.

Vermont Residents: You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: No provision of any marital property agreement, any unilateral statement under Wis. Stat § 766.59 or any court decree under § 766.70 applied to marital property adversely affects our interest unless you furnish a copy of the agreement, statement, or court decree or we have actual knowledge of such adverse provision before credit is granted. If you are making this credit application individually and not jointly with your spouse, complete Section A about yourself and Section B about your non-applicant spouse. Your non-applicant spouse should not sign the credit application if you are applying for individual credit.

DRIVER LICENSE



Gwen P. Hood

Tennessee
THE VOLUNTEER STATE

USA
TN

DL NO. 061323864 DOB 06/17/1967
EXP 06/16/2025 ISS 06/16/2017
CLASS D END NONE
REST NONE
SEX F HGT 5'-07" EYES BLU
DD 5101706160841323

HOOD
GWEN PITTMAN
7129 GAMBLE RD

GEORGETOWN, TN 37336-4075



INSURANCE INFORMATION

My consumer credit agreement, _____ dated, contains certain insurance requirements.
I have arranged to meet those requirements through the insurance company listed below. I have requested that a copy of the policy naming Long Chevrolet Buick GMC as a LOSS PAYEE be mailed to:

PURCHASER:

NAME	First GWEN	Middle P	Last HOOD		
ADDRESS	Number 7129	Street GAMBLE RD	City GEORGETOWN	State TN	Zip 37336
TEL. NO.	Area Code (423) 834-0432				

VEHICLE INSURED:

Year	Make	Body	Model	Serial Number
2016	NISSAN	S 4DR FRONT-WHE	ROGUE	KNMAT2MT3GP633766

INSURANCE AGENT:

NAME	Sarah Herndon
NUMBER & STREET	
CITY, STATE & ZIP CODE	
TELEPHONE NUMBER	(423) 870-1173

INSURANCE COMPANY:

NAME	State Farm Insurance
POLICY NUMBER	186 1359-E23-4214
EFFECTIVE DATE From:	Nov 23, 2022 To: May 23, 2023
<input checked="" type="checkbox"/> Collision	<input checked="" type="checkbox"/> Comprehensive
Coverage \$ 500	Deductible \$ 500 Col. Com. 100

Signature of Purchaser Gwen P. Hood Date 02/04/2023

DEALER CONFIRMATION:

() Agency	() Insurance Company	Name of Person
Confirmed By:	Date: 02/04/2023	LOSS PAYEE () Yes () No

Signature of Dealer / Salesperson

Long Chevrolet Buick GMC

Name of Dealer

IMPORTANT - IDENTIFICATION CARDS MUTL VOL

FOLD TOP AND BOTTOM OF CARD ON PERFORATION

STATE FARM®

FOLD TOP AND BOTTOM OF CARD ON PERFORATION



**TENNESSEE
INSURANCE CARD**

INSURED HOOD, GWEN P

POLICY NUMBER 186 1359-E23-42H

YR 2011 MAKE CHEVROLET

MODEL CRUZE VIN 1G1PESS92B7282007

AGENT SARAH HERNON

PHONE (423)870-1173

NAIC 25178

01D2-ACF

A BODILY INJURY/PROPERTY DAMAGE LIABILITY

C MEDICAL PAYMENTS

D 500 DEDUCT COMPREHENSIVE

G 500 DEDUCT COLLISION

H, U1, S

MUTL VOL

EFFECTIVE NOV 23 2022 TO MAY 23 2023



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H, U1, S

MUTL VOL

EFFECTIVE NOV 23 2022 TO MAY 23 2023

SEE REVERSE SIDE FOR ADDITIONAL COVERAGE INFORMATION

SEE REVERSE SIDE FOR ADDITIONAL COVERAGE INFORMATION

4706/11559

1417/1.2 02-16-2018 (01pcntic)

KEEP A CARD IN YOUR CAR.

THIS CARD IS INVALID IF THE POLICY FOR WHICH IT WAS ISSUED LAPSES OR IS TERMINATED.

KEEP YOUR CURRENT CARD UNTIL THE EFFECTIVE DATE OF THIS CARD.



TENNESSEE DEPARTMENT OF REVENUE
Odometer Disclosure Statement

RV-F1317001 (Rev. 12-20)

PURPOSE: Federal and state law require both seller (transferor) and buyer (transferee) to accurately state the mileage of any used motor vehicle, with a manufacture year of 2011 or newer, in connection with the transfer of ownership whether sale, trade-in or exchange. Failure to complete or providing a false statement may result in fines and/or imprisonment.

INSTRUCTIONS: In Section A, the seller (transferor) prints their name on the line and checks one box that best applies. In Section B, the seller (transferor) and/or buyer (transferee) complete the required information, including the date of transaction.

SECTION A:

I, LONG CHEVROLET BUICK GMC

SELLER OR TRANSFEROR'S NAME (PLEASE PRINT)

Certify to the best of my knowledge that the odometer reading on the vehicle described below is one of the following statements (check one):

- ☐ 1. Actual Mileage of the vehicle, no discrepancies 73,020 ODOMETER READING
(NO TENTHS)
- ☐ 2. In Excess of Mechanical Limits: I hereby certify that the mileage stated is in excess of the mechanical limits of the odometer (check only if digits on odometer are impossible to determine).
- ☐ 3. Not Actual Mileage - odometer reading is not the actual mileage. WARNING - Odometer Discrepancy form must be completed, or titling transaction will be delayed.


EXEMPTIONS, as defined by NHTSA (National Highway Traffic Safety Administration), "a transfer of any of the following motor vehicles need not disclose the vehicle's odometer mileage under the following circumstances:

- a) Gross Vehicle Weight Rating of more than 16,000 pounds
- b) Vehicle not self-propelled
- c) Vehicle is model year 2010 or older
- d) Vehicle sold directly by the manufacturer to any agency of the United States in conformity with contractual specifications
- e) New vehicle prior to first transfer for purposes other than resale


SECTION B:

VIN: KNMAT2MT3GP633766 Year: 2016 Make: NISSAN Model: ROGUE

Seller Address: 1900 Congress Pkwy S City: Athens State: TN Zip: 37303

Seller Signature:  Date: 02/04/2023

Buyer Address: 7129 GAMBLE RD City: GEORGETOWN State: TN Zip: 37336

Buyer Name (Print): GWEN P HOOD Buyer Signature:  Date: 02/04/2023

Original



TENNESSEE DEPARTMENT OF REVENUE
Application for Noting of Lien, Duplicate Title, or Multipurpose Use

NEW OR CURRENT TITLE NUMBER N/A	TRANSACTION CODE* N/A	REGISTRATION ONLY NUMBER N/A
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OWNER INFORMATION *LEGAL STATUS: 1 (AND) 2 (OR) ☐ ENTER NAME CODE IN BOX 1 (SAME) 2 (DIFFERENT) 3 (MULTIPLE LAST NAMES) 4 (COMPANY) 5 (OVER 25 CHARACTERS) ☐ MAO ☐ ILU ☐

LAST NAME HOOD, GWEN P	FIRST NAME	MIDDLE INITIAL	LAST NAME	FIRST NAME	MIDDLE INITIAL
ADDRESS 1 (MAILING) 7129 GAMBLE RD			ADDRESS 2 (PHYSICAL) CITY STATE ZIP CODE		
CITY STATE ZIP CODE GEORGETOWN, TN 37336			ADDITIONAL OWNER N/A		
CNTY OF RESIDENCE/PRINCIPAL BUS OR INCORP LOCATION HAMILTON	PURCHASE DATE 02/04/2023	*LEASED <input type="checkbox"/> *SERVICE OPTIONS <input type="checkbox"/>	TELEPHONE # (423)834-0432	PLACARD/HEARING IMPAIRED CLS/YR N/A	INSURANCE POLICY # N/A

VEHICLE INFORMATION

VIN KNMAT2MT3GP633766	MAKE NISSAN	MODEL ROGUE	YEAR 2016	BODY N/A	TITLE BRAND - translation N/A	CODE N/A	TYPE OF FUEL - translation N/A	CODE
SURRENDERED TITLE #	STATE TN	PREVIOUS STATES TITLED	VEHICLE USE N/A	VEHICLE TYPE USED	CURRENT MILEAGE 73,020	ODOMETER INDICATOR (List one) OVER 10 YRS/18,000 LBS. (1) IN EXCESS OF MECHANICAL LIMITS (9)	ACTUAL (0) NOT ACTUAL (3) N/A	CODE
COLOR CODE (enter appropriate code)* UPPER LOWER GLACIER WHITE N/A	MOBILE HOME LGTH WDTH	#AXLES	GROSS VEHICLE WEIGHT N/A	*VEHICLE TRADE-IN DESCRIPTION 0		COMPANY VEHICLE #		

PLATE INFORMATION *(required for Title and Registration and Registration Only Transactions)

PLATE #(1)	CLASSCODE/ISSUE YR(1)(3)	VALIDATION #(1)	COUNTY STICKER #(1)	CITY STICKER #(1)(2)	*PLATE # (TRADE IN) (2)	CLASS CODE/ISSUE YR (2)	EXPIRATION DATE (1) (2) (3)
TDR STICKER # (4)	TEMP OPERATOR PERMIT # (3)	# OF SEATS (5)	ZONE COUNTY NAME (6)	USDOT/REGISTRANT #(7)	MOTOR CARRIER #(8)		

LIEN INFORMATION (if lien present)

FIRST LIENHOLDER CAPITAL ONE AUTO FINANCE	LIEN DATE 02/04/2023
STREET PO BOX 660068 SACRAMENTO, CA 95866	CITY STATE ZIP CODE
SECOND LIENHOLDER	LIEN DATE
STREET	CITY STATE ZIP CODE

LESSEE/REGISTRANT INFORMATION (OWNER OF PLATE)

LEGAL STATUS ☐ NAME CODE ☐ MAO ☐ ILU ☐

NAME N/A	NAME N/A
ADDRESS N/A	CITY STATE ZIP CODE

VEHICLE COST/TAX INFORMATION *(required for Title and Registration Transactions)

SALE PRICE 15,488.00	TRADE IN ALLOWANCE N/A	TAXABLE AMOUNT 15,488.00	SALES TAX PAID 1,588.61	*TAX EXEMPTION REASON/SALES TAX# N/A
DEALER NAME LONG CHEVROLET BUICK GMC	DEALER ADDRESS 1900 Congress Pkwy S Athens, TN 37303	DEALER # N/A		

*Required for Duplicate Title - T.C.A. 55-3-115 (submit illegible or altered Certificate of Title)

<input type="checkbox"/> LOST	<input type="checkbox"/> STOLEN	<input type="checkbox"/> MUTILATED	<input type="checkbox"/> RETURNED DUE TO NON DELIVERY	<input type="checkbox"/> ALTERED	<input type="checkbox"/> ILLEGIBLE
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Under penalties of perjury, I hereby certify all information provided is true and correct to the best of my knowledge, and acknowledge that it is not the responsibility of the Vehicle Services Division or its assignees to determine the accuracy of the information provided by me or on my behalf.

SIGNATURE OF CERTIFIER/OWNER X <i>Gwen P. Hood</i>	POWER OF ATTORNEY/AUTHORIZED SIGNATURE (IF APPLICABLE)	DATE 02/04/2023
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INVOICE NUMBER	COUNTY NAME N/A	CO NUMBER	DATE OF APPLICATION 02/04/2023	BY AUTHORITY OF REGISTRAR OF MOTOR VEHICLES (COUNTY CLERK)
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OFFICE USE ONLY

REGISTRATION FEE	ELECTRIC VEHICLE FEE	CREDIT	LEASE FEE	TRANS FEE	CLERK FEE	ISSUANCE FEE	LIEN FEE	TITLE FEE	TOTAL TAX COLLECTED
COMPUTATION OF <input type="checkbox"/> SALES TAX <input type="checkbox"/> USE TAX	SALES OR USE TAX	LOCAL RATE	ADDITIONAL TAX	COLLECTED IN STATE OF	COUNTY WHEEL TAX	CITY WHEEL TAX	INS FEE		
*SERVICE OPT FEE	ORGAN DONOR	POSTAGE	VER	ID/RESIDENCY VERIFICATION	VIN PLATE FEE	*TOTAL FEES COLLECTED			

Trade In/Retail Breakdown

J.D. Power

Publication 02/2023, Region: Southeastern

2016 NISSAN Rogue Utility 4D S 2WD..... \$10,200 / \$12,950

VIN: KNMAT2MT3GP633766

Stock #: 633766A

MSRP..... 23240

Weight..... 3408

***** Itemized Add/Deducts *****

Aluminum/Alloy Wheels..... 175 / 200

Condition..... Clean

Total Value without mileage..... \$10,375 / \$13,150

Mileage adjustment (73020) miles..... \$1,525

***** J.D. Power Trade In/Retail**

\$11,900 / \$14,675

Long Chevrolet Buick GMC - Nora Lamb

J.D. Power publication for Tennessee: Publication 02/2023, Region: Southeastern

Values are subjective opinions. J.D. Power and vAuto, Inc. assume no responsibility for errors or omissions.

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Nomad Protection Plan

Vehicle Service Contract



CUSTOMER INFORMATION

Last Name	HOOD	First Name	GWEN	Middle Initial	P
Street Address	7129 GAMBLE RD	Apt.		City	GEORGETOWN
Phone Number	(423) 834-0432	State	TN	ZIP Code	37336
Email	ghood@mysccu.com				

CO-BUYER INFORMATION

Last Name		First Name		Middle Initial	
Street Address		Apt.		City	
Phone Number		State		ZIP Code	
Email					

COVERED VEHICLE INFORMATION

Year	2016	Make	NISSAN	Model	Rogue	Vehicle Identification Number (VIN)	KNMAT2MT3GP633766
Current Odometer Reading	73020	<input type="checkbox"/> New	<input type="checkbox"/> CPO	<input checked="" type="checkbox"/> Pre-Owned		Vehicle Purchase Price	\$ 15,488.00

SELLER INFORMATION

Name	Long Chevrolet Buick GMC	Seller Number	GMF05004	Phone Number	
Street Address	1900 CONGRESS PKWY	City	ATHENS	State	TN
				ZIP Code	37303

LENDER/LESSOR/PAYMENT PLAN PROVIDER INFORMATION

Name	CAPITAL ONE AUTO FINANCE	City	SACRAMENTO	State	CA	ZIP Code	95866
Street Address	PO BOX 660068						

NOMAD PROTECTION PLAN AGREEMENT INFORMATION

Agreement Coverage Term (in months/miles)	36 / 36000	Agreement Expiration Date/Mileage	02/04/2026 109020
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This Agreement begins on the Agreement Purchase Date and at the Current Odometer Reading. This Agreement ends when the months indicated for the Agreement Coverage Term is reached, or when the additional miles indicated for the Agreement Coverage Term are registered on the odometer, whichever occurs first. IF THIS AGREEMENT WAS PURCHASED AFTER THE TIME-OF-SALE OF THE COVERED VEHICLE AND THE COVERED VEHICLE WAS NO LONGER COVERED BY THE ORIGINAL MANUFACTURER'S WARRANTY WHEN YOU PURCHASED THIS AGREEMENT, THEN A MANDATORY WAITING PERIOD OF THE LESSER OF 30 DAYS OR 1,000 MILES, WHICHEVER OCCURS FIRST, WILL APPLY BEFORE YOUR COVERAGE BEGINS. HOWEVER, AN ADDITIONAL 30 DAYS AND 1,000 MILES WILL BE ADDED TO THE AGREEMENT'S SCHEDULED EXPIRATION. THEREFORE THE WAITING PERIOD WILL NOT REDUCE THE ACTUAL TIME/MILEAGE DURING WHICH YOU HAVE COVERAGE.

Coverage Plan:	<input checked="" type="checkbox"/> Platinum	<input type="checkbox"/> Silver	<input type="checkbox"/> Powertrain	Agreement Purchase Date	02/04/2023	Agreement Retail Price	\$ 3,206.00
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Deductible	\$ 250.00 S	(If no deductible is listed, the \$0 deductible will apply)
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Optional coverages subject to a surcharge:	
<input type="checkbox"/> Optional Light Duty Commercial Use Coverage	(By checking this box, Customer acknowledges that the Covered Vehicle will be used for a purpose defined under the Light Duty Commercial Use Coverage section. Coverage for Light Duty Commercial Use is excluded, unless this box is selected and the applicable surcharge is paid by Customer.)
<input type="checkbox"/> Optional Lift Kit/Tire Modification Coverage	(By checking this box, Customer acknowledges that they are electing to purchase the optional Lift Kit/Tire Modification Coverage as defined herein. Coverage for Lift Kit/Tire Modifications is excluded, unless this box is selected and the applicable surcharge is paid by Customer.)
<input type="checkbox"/> Optional Canadian Grey Market Vehicle Coverage	(By Checking this box, Customer acknowledges that the Covered Vehicle is considered to be a Canadian Grey Market vehicle. Coverage for Canadian Grey Market vehicles is excluded, unless this box is selected and the applicable surcharge is paid by Customer.)

THE PURCHASE OF THIS NOMAD PROTECTION PLAN AGREEMENT IS OPTIONAL, AND WILL NOT BE A FACTOR IN THE PURCHASE/LEASE PROCESS OR THE CREDIT APPROVAL PROCESS. NEITHER THE EXTENSION OF CREDIT/PAYMENT PLAN, THE TERMS OF THE CREDIT/PAYMENT PLAN NOR THE TERMS OF THE RELATED MOTOR VEHICLE SALE OR LEASE MAY BE CONDITIONED UPON THE PURCHASE OF THIS AGREEMENT. THIS AGREEMENT IS NOT AN INSURANCE CONTRACT. THIS IS NOT AN AUTOMOBILE LIABILITY OR PHYSICAL DAMAGE INSURANCE POLICY. SEE IMPORTANT TERMS AND CONDITIONS ON THE FOLLOWING PAGES.

I (Customer), whose signature appears below, acknowledge that the information contained above is, to the best of my knowledge, true. I have read this Nomad Protection Plan Vehicle Service Contract ("Agreement") in its entirety and I understand and agree to all of the provisions, terms, and conditions contained herein, including the exclusions, cancellation and transfer sections which are available electronically at addedprotection.info/3BqdzSC by scanning the QR code, or in paper copy from the Seller upon request. I agree to purchase this Agreement in exchange for payment of the Agreement Retail Price shown above. I understand that this Agreement has been issued in accordance with the information contained on this Registration Page. I agree that the Agreement Coverage Term begins to run in accordance with Section 3.A., even though any components or parts covered by a manufacturer, supplier, or other warranty are NOT covered by this Agreement until the expiration of the manufacturer's, supplier's, or other applicable warranty. I understand that my Agreement Coverage Term includes any periods of applicable manufacturer's warranties. I understand that prior authorization from the Administrator is required on repairs covered by this Agreement.



I further understand that any Mechanical Breakdown, loss, or damage that results from a Pre-Existing Condition is not covered by this Agreement.

THE TERMS AND CONDITIONS CONTAINED HEREIN ARE THE FULL AND COMPLETE AGREEMENT BETWEEN THE PARTIES. NO ORAL REPRESENTATION OR STATEMENT SHOULD BE RELIED UPON BY YOU.

<input type="checkbox"/>	NEVADA CUSTOMERS ONLY: By initialing this box, You acknowledge that this Agreement contains an Arbitration provision, that You have read and understand Section 11, Arbitration, and affirmatively agree to the terms contained therein.
<input type="checkbox"/>	WASHINGTON CUSTOMERS ONLY: By initialing this box, I acknowledge that I have read, understand and agree to the terms and conditions of this Agreement. I have reviewed with the Seller the sections of this Agreement titled: SECTION 4. AGREEMENT COVERAGE, SECTION 3. GENERAL AGREEMENT TERMS A. AGREEMENT COVERAGE TERM, SECTION 4. AGREEMENT COVERAGE A. COVERED PARTS, SECTION 5. EXCLUSIONS FROM COVERAGE, SECTION 6. HOW TO FILE A CLAIM, SECTION 7. YOUR RESPONSIBILITIES, SECTION 3. GENERAL AGREEMENT TERMS F. DEDUCTIBLE AND UNCOVERED COSTS, SECTION 8. TRANSFER, SECTION 9. CANCELLATION, AND SECTION 12. STATE-SPECIFIC AMENDMENTS, WASHINGTON, IMPLIED WARRANTY OF MERCHANTABILITY.

Customer Signature	<i>Gwen P. Hood</i>	Date	02/04/2023	Seller Signature	<i>[Signature]</i>	Date	02/04/2023
Co-Buyer Signature		Date	02/04/2023				

Administrator/Obligor: **SAFE-GUARD PRODUCTS INTERNATIONAL, LLC**, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1-833-959-0107 • In Florida and Oklahoma, the Administrator/Obligor is Safe-Guard Warranty Corporation, Florida License Number 60126, Service Warranty Association License Number 506336130, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1-833-959-0107 • In Washington, the Obligor is the Obligor is National Product Care Company, 175 W. Jackson Blvd, Chicago, IL 60604, 1-833-959-0107



www.longofathens.com

N/A

STREET ADDRESS 7129 GAMBLE RD
CITY & STATE GEORGETOWN TN ZIP 37336

**RETAIL BUYERS ORDER • NOT A BINDING CONTRACT
UNTIL AGREEMENT IS ACCEPTED BY LENDER**

AS FOLLOWS:

EMAIL: ghood@mysccu.com

Cell Phone: (423) 834-0432

MANUFACTURER'S SUGGESTED RETAIL PRICE	

WITHOUT JUDICIAL PROCESS, CONCERNING ANY
COLLATERAL SECURITY OR PROPERTY INTEREST RELATING TO THIS
AGREEMENT.
SIGNATURE: *[Signature]*

ASSIGNMENT

I/We elect to have any applicable manufacturer's price reduction assigned to **LONG OF CHATTANOOGA** as part of the initial price reduction and final settlement price.

Signature: Steven V. Hoot

15 488 00

~~3,206.00~~

THE SELLER LONG OF CHATTANOOGA, INC.(LMB) HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EITHER EXPRESSED OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, AND LMB NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF THE VEHICLE OR PRODUCT (P.L.96-637)

CUSTOMER SERVICES	599.00
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TOTAL TAX	10,652.11
TOTAL FEE	14.00

TOTAL CASH DELIVERED PRICE	20,945.11
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ALLOWANCE FOR TRADE-IN AS APPRAISED	
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E	SPOKE WITH	DATE	GOOD THRU	PER DIEM	VERIFIED BY
---	------------	------	-----------	----------	-------------

DESCRIPTION OF TRADE IN			NUMBER	DATE	BY
YEAR	NAME	MODEL	FORM/TYPE	ORIGINATOR M/C	

T	N/A	N/A	N/A	N/A	N/A	10,000.00
---	-----	-----	-----	-----	-----	-----------

N/A	N/A	CASH BALANCE DUE ON DE	10,945.11
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THIS ORDER IS NOT VALID UNLESS SIGNED AND ACCEPTED BY DEALER OR HIS AUTHORIZED REPRESENTATIVE.

KELLEY RIAI

(2.) This order comprises the entire agreement affecting this purchase and no other agreement or understanding.

DEALER OR AUTHORIZED REPRESENTATIVE _____ DATE _____

(5.) I certify that I am of majority age and hereby acknowledge receipt of a copy of this order. In the event of an increase in price by manufacturer before delivery I agree to pay the difference in price. I certify that I possess a valid

dealer; if payoff is less, dealer agrees to reimburse consumer.

X John T. Doe 02/04/23

disputes controversies or claims arising from or related to this transaction shall be exclusively subject to resolution or settlement in the appropriate courts of Hamilton County, Tennessee and shall be determined, governed or resolved

X _____ of Long, any such dispute, controversy or claim may be subjected to binding arbitration or mediation.

SIGNATURE OF CO-PURCHASER **DATE**

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Buyer Name and Address (Including County and Zip Code) GWEN P HOOD 7129 GAMBLE RD GEORGETOWN, TN 37336 HAMILTON	Co-Buyer Name and Address (Including County and Zip Code) N/A N/A	Seller-Creditor (Name and Address) LONG CHEVROLET BUICK GMC 1900 Congress Pkwy S Athens, TN 37303
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used USED	Year 2016	Make and Model NISSAN ROGUE	Vehicle Identification Number KNMAT2MT3GP633766	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A
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TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 12.32 %	FINANCE CHARGE The dollar amount the credit will cost you. \$ 4,672.41	Amount Financed The amount of credit provided to you or on your behalf. \$ 10,945.11	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 15,617.52	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 10,000.00 is \$ 25,617.52
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Your Payment Schedule Will Be:

(e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
72	\$ 216.91	MONTHLY beginning 03/21/23
N/A	\$ N/A	N/A

N/A

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 1.00 or 5 % of the part of the payment that is late, whichever is greater.

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

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 1,588.61 sales tax) \$ 17,076.61 (1)

2 Total Downpayment =

Trade-in N/A

(Year)

(Make)

(Model)

Gross Trade-In Allowance

\$ N/A

Less Pay Off Made By Seller to

N/A

\$ N/A

Equals Net Trade In

\$ N/A

+ Cash

\$ 10,000.00

+ Other

N/A

\$ N/A

+ Other

N/A

\$ N/A

+ Other

N/A

\$ N/A

(If total downpayment is negative, enter "0" and see 4I below)

\$ 10,000.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2)

\$ 7,076.61 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.

Life \$ N/A

Disability \$ N/A

\$ N/A

B Vendor's Single Interest Insurance Paid to Insurance Company

\$ N/A

C Other Optional Insurance Paid to Insurance Company or Companies

\$ N/A

D Optional Gap Contract

\$ N/A

E Official Fees Paid to Government Agencies

\$ N/A

F Government Taxes Not Included in Cash Price

\$ N/A

G Government License and/or Registration Fees

\$ N/A

H LICENSIN/AND REG FEES:

\$ 63.50

I Government Certificate of Title Fees

\$ N/A

J Other Charges (Seller must identify who is paid and describe purpose)

to N/A for Prior Credit or Lease Balance

\$ N/A

to LONG CHEVROLET DUPROCESSING FEE

\$ 599.00

to GM PROTECTION PLASERVICE CONTRACT

\$ 3,206.00

to N/A for N/A

\$ N/A

to N/A for N/A

\$ N/A

to N/A for N/A

\$ N/A

to N/A for N/A

\$ N/A

to N/A for N/A

\$ N/A

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose subject to our approval of your choice as the law allows. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. Your choice of insurance providers will not affect the credit terms or our decision to sell the vehicle or extend credit to you. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X N/A N/A

Buyer Signature Date

X N/A N/A

Co-Buyer Signature Date

Gross Trade-In Allowance
Less Pay Off Made By Seller to N/A
Equals Net Trade In
+ Cash
+ Other N/A
+ Other N/A
+ Other N/A
(If total downpayment is negative, enter "0" and see 4I below)
3 Unpaid Balance of Cash Price (1 minus 2)
4 Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts):
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.
Life \$ N/A
Disability \$ N/A
B Vendor's Single Interest Insurance Paid to Insurance Company
C Other Optional Insurance Paid to Insurance Company or Companies
D Optional Gap Contract
E Official Fees Paid to Government Agencies
F Government Taxes Not Included in Cash Price
G Government License and/or Registration Fees
LICENSING AND REG FEES:
H Government Certificate of Title Fees
I Other Charges (Seller must identify who is paid and describe purpose)
to N/A for Prior Credit or Lease Balance
to LONG CHEVROLET BUYER PROCESSING FEE
to GM PROTECTION LEASE SERVICE CONTRACT
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
to N/A for N/A
Total Other Charges and Amounts Paid to Others on Your Behalf
5 Amount Financed (3 + 4)

Other Optional Insurance
Type of Insurance N/A Term N/A
Premium \$ N/A
Insurance Company Name N/A
Home Office Address N/A
Type of Insurance N/A Term N/A
Premium \$ N/A
Insurance Company Name N/A
Home Office Address N/A
Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.
I want the insurance checked above.
X Buyer Signature N/A Date N/A
X Co-Buyer Signature N/A Date N/A
THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS. WITHOUT SUCH INSURANCE YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.
X Buyer Signature N/A
X Co-Buyer Signature N/A

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.
Term N/A Mos. N/A Name of Gap Contract
I want to buy a gap contract.
Buyer Signs X N/A

Returned Check Charge: You agree to pay a charge of \$ 30.00 if any check you give us is dishonored or any electronic payment is returned unpaid.

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS N/A

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.

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.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Co-Buyer Signs X
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X Co-Buyer Signs X
Buyer Printed Name GLEN P HOOD Date 02/04/23 Co-Buyer Printed Name N/A
If the "business" use box is checked in "Primary Use for Which Purchased": Print Name N/A Title N/A
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.
Other owner signs here X
Seller signs N/A Date 02/04/23 By N/A Title

to	N/A	for	N/A	\$	N/A
to	N/A	for	N/A	\$	N/A
to	N/A	for	N/A	\$	N/A
to	N/A	for	N/A	\$	N/A
to	N/A	for	N/A	\$	N/A
to	N/A	for	N/A	\$	N/A
to	N/A	for	N/A	\$	N/A
to	N/A	for	N/A	\$	N/A
Total Other Charges and Amounts Paid to Others on Your Behalf				\$	N/A
5 Amount Financed (3 + 4)				\$	3,868.50 (4)
				\$	10,945.11 (5)

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. N/A Name of Gap Contract N/A

I want to buy a gap contract.
Buyer Signs **X** N/A

X Co-Buyer Signature N/A Date N/A

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS. WITHOUT SUCH INSURANCE YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

X Buyer Signature N/A

X Co-Buyer Signature N/A

Returned Check Charge: You agree to pay a charge of \$ 30.00 if any check you give us is dishonored or any electronic payment is returned unpaid.

☐ **VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance):** If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. **You may choose the insurance company through which the VSI insurance is obtained.** If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS N/A

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.

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.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs **X** Queen P. Hood Co-Buyer Signs **X** N/A
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs **X** Queen P. Hood Date 02/04/23 Co-Buyer Signs **X** N/A Date N/A
Buyer Printed Name QUEEN P. HOOD Co-Buyer Printed Name N/A

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name N/A Title N/A
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here **X** N/A Address N/A
Seller signs N/A Date 02/04/23 By **X** Queen P. Hood Title N/A

Seller assigns its interest in this contract to LONG CHEVROLET BUICK GMC (Assignee) under the terms of Seller's agreement(s) with Assignee.
☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse
By **X** Queen P. Hood Title N/A

ORIGINAL LIENHOLDER