



RETAIL INSTALMENT SALE CONTRACT



Dealer Number

Contract Number

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

Creditor (Seller Name and Address)

HERB HALLMAN CHEVROLET INC.
800 KIETZKE LANE
RENO, NV 89502

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.

Description of Vehicle. You agree to buy and the Creditor agrees to sell the following vehicle:

New or Used	Year	Make and Model	Body Type	Vehicle Identification No.	Use for Which Purchased
NEW	1987	CHEVY CAMARO	2DR	1G1FP21F9HL140569	<input checked="" type="checkbox"/> personal <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/>
If truck—Describe body and major items of equipment sold:					

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your downpayment of \$6000.00 is
<u>N/A</u> %	\$ <u>0.00</u>	\$ <u>13501.75</u>	\$ <u>13501.75</u>	\$ <u>19501.75</u>

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due	Or as Follows:
1	13501.75	Monthly beginning 08/06/87	

OR ONE PAYMENT OF 13501.75 DUE 07/10/87

Late Charge. If a payment is not paid in full within 10 days after it is due, you will pay a late charge of 8% of the late payment, with a minimum charge of \$2. The charge will not exceed \$15 if vehicle is obtained primarily for personal use.

Prepayment. If you pay off all your debt early, you may be entitled to a refund of part of the finance charge.

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

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

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including any accessories, services, and taxes)		\$ <u>19493.50</u> (1)
2 Total Downpayment = Net Trade-in \$ <u>N/A</u> + Cash Downpayment \$ <u>6000.00</u>	Your Trade-in is a <u>N/A</u>	\$ <u>6000.00</u> (2)
3 Unpaid Balance of Cash Price (1 minus 2)	Year <u> </u> Make <u> </u> Model <u> </u>	\$ <u>13493.50</u> (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf:		
A Cost of Required Physical Damage Insurance Paid to the Insurance Company Named Below—Covering Damage to the Vehicle		\$ <u>N/A</u>
B Cost of Optional Mechanical Repair Insurance Paid to the Insurance Company Named Below—Covering Certain Mechanical Repairs		\$ <u>N/A</u>
C Cost of Optional Credit Insurance for the Term of this Contract Paid to the Insurance Company or Companies Named Below. Life \$ <u>N/A</u> Disability, Accident and Health \$ <u>N/A</u>		\$ <u>N/A</u>
D Official Fees Paid to Government Agencies		\$ <u>N/A</u>
E Taxes Not Included in Cash Price		\$ <u>N/A</u>
F Government License and/or Registration Fees (Itemize) <u>TRIP</u>		\$ <u>8.25</u>
G Government Certificate of Title Fees		\$ <u>N/A</u>
H Other Charges (Seller must identify who will receive payment and describe purpose)		\$ <u>N/A</u>
to <u> </u> for <u> </u>		\$ <u>N/A</u>
to <u> </u> for <u> </u>		\$ <u>N/A</u>
Total Other Charges and Amounts Paid to Others on Your Behalf		\$ <u>8.25</u> (4)
5 Amount Financed—Unpaid Balance (3 + 4)		\$ <u>13501.75</u> (5)

Insurance. If any insurance is checked below, the policies or certificates issued by the Companies named will describe the terms and conditions.

Required Physical Damage Insurance. Physical damage insurance is required, but you may obtain it from anyone you want who is acceptable to the Creditor. The cost of this insurance is shown in 4A of the Itemization above.

Insurance Company Term: 0 months

\$ 0.00 Deductible Collision and either:
 Full Comprehensive including Fire, Theft and Combined Additional Coverage

\$ 0.00 Deductible Comprehensive including Fire, Theft and Combined Additional Coverage

Fire, Theft and Combined Additional Coverage

Optional, if desired— Towing and Labor costs Rental Reimbursement CB Radio Equipment

Optional Mechanical Repair Insurance. The cost of this insurance is shown in 4B of the Itemization above.

Insurance Company

Term: 36 months or 36,000 miles, whichever occurs first

Term:

\$25 Deductible \$50 Deductible \$ Deductible

0.00

Optional Credit Insurance. Credit life insurance and credit disability insurance are not required to obtain credit and will not be provided unless you sign for them and agree to pay the additional cost. If you want this insurance, check the insurance desired and sign below. If you have chosen this insurance, the cost is shown in 4C of the itemization above.

Check the insurance desired: Life (Buyer Co-Buyer Both

Disability, Accident and Health (Buyer Only)

You may request credit life insurance from The Prudential Insurance Company of America under its group policy No. GL-360 if you are less than age 65. If you die while insured under this policy, Prudential will pay the remaining amount of your debt on this contract up to \$25,000. Your total policy coverage for this and any other contracts is limited to \$25,000. You will receive a certificate explaining your coverage under the policy within thirty days of the day you sign this contract.

If Other Policy, Name of Insurer

Home Office Address

This policy will pay your debt on this contract up to

\$
 Total policy coverage for this and any other contracts is limited to \$

By signing here, you are stating that you are under age 65.

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 remove the vehicle from the United States or Canada or to sell, rent, lease or otherwise transfer any interest in the vehicle or 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 repay 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 installed in the vehicle. The security interest also covers (1) insurance 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 contract.

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 Actuarial Method—a method commonly used to figure refunds on instalment contracts.

Required Physical Damage Insurance. You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. At any time during the term of this contract, if you do not have physical damage insurance which covers both the interest of you and the Creditor in the vehicle, then the Creditor may buy it for you. If the Creditor does not buy physical damage insurance which covers both interests in the vehicle, it may, if it decides, buy insurance which covers only the Creditor's interest.

The Creditor is under no obligation to buy any insurance, but may do so if it desires. If the Creditor buys either of these coverages, it will let you know what type it is and the charge you must pay. The charge will consist of the cost of the insurance and a finance charge, at the highest lawful contract rate. You agree to pay the charge in equal instalments along with the payments shown on the payment schedule.

If the vehicle is lost or damaged, you agree that the Creditor can use any insurance settlement either to repair the vehicle or to apply to your debt.

Late Charge. You will have to pay a late charge on each payment received by the Creditor more than ten days late. The charge is shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you can keep making payments after they are due. The Creditor may also take the steps set forth below if there is any late payment.

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 charge for required insurance is 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 account.

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 instalments as they will cover, beginning with the final instalment. You will be notified of what is done.

Required Repayment in Full Before the Scheduled Date. If you fail to pay any payment according to the payment schedule; if a proceeding in bankruptcy, receivership or insolvency is started by you or against you or your property; or if you break any of the agreements in this contract (default), the Creditor can demand that you pay all you owe on this contract at once. In figuring what you owe, the Creditor will give you a refund of part of the Finance Charge figured the same as if you had prepaid in full.

Repossession of the Vehicle for Failure to Pay. Repossession means that, if you fail to pay according to the payment schedule or if you break any of the agreements in this contract (default), the Creditor can take the vehicle from you. To take 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 property in the vehicle, such as clothing, the Creditor can store it for you. Any accessories, equipment or replacement parts will remain with 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 prepaid your contract. Your right to redeem will end when the vehicle is sold.

Sale of the Repossessed Vehicle. The Creditor will send you a written notice of sale at least 10 days before selling the vehicle. If you do not redeem the vehicle by the date on the notice, the Creditor can sell it. The Creditor will use the net proceeds of the sale to pay all or part of your debt.

The net proceeds of sale will be figured this way: Any late charges and any charges for taking and storing the vehicle, cleaning and advertising etc., and any attorney fees and court costs will be subtracted from the selling price.

If you owe the Creditor less than the net proceeds of sale, the Creditor will pay you the difference, unless required to pay it to someone else. For example, the Creditor may be required to pay a lender who has given you a loan and also taken a security interest in the vehicle.

If you owe more than the net proceeds of sale, you will pay the Creditor the difference between the net proceeds of sale and what you owe when the Creditor asks for it. If you do not pay this amount when asked, you may also be charged interest at the highest lawful rate until you do pay all you owe to the Creditor.

Collection Costs. If the Creditor hires an attorney to collect what you owe, you will pay the attorney's reasonable fee and any 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. For example, the Creditor can extend the time for making some payments without extending others. Any change in terms of this contract must be in writing and signed by the Creditor. No oral changes are binding. If any part of this contract is not valid, all other parts will remain enforceable.

Warranties Seller Disclaims. 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.

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

Notice of Substitution of Contract. If Seller obtained this vehicle from General Motors Corporation (GM) on instalment credit terms, this contract will be substituted by Seller for and replace the Seller's obligation to pay GM for the vehicle you are purchasing. This substitution will not change the amount you have agreed to pay the Seller, the payment schedule, the finance charge or any of your rights and duties for this purchase. The terms of this contract set forth your entire and only obligation to Seller, GM, or any other holder of this contract.

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.