

**MOTOR VEHICLE RETAIL INSTALLMENT SALES CONTRACT - SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

BUYER GURU KUMA MALINENI ADDRESS 8625 HICKORY ST 1311 CITY Frisco PHONE (510) 371-3480 STATE TX ZIP 75034		SELLER/CREDITOR RUSSELL & SMITH FORD INCORPORATED ADDRESS 3900 SOUTH LOOP WEST CITY HOUSTON PHONE N/A STATE TX ZIP 77054	
CO-BUYER N/A ADDRESS N/A CITY N/A PHONE N/A STATE N/A ZIP N/A			

The Buyer is referred to as "you" or "your." The Seller is referred to as "we" or "us." This contract may be transferred by the Seller.  
**PROMISE TO PAY:** The credit price is shown below as the "Total Sales Price." The "Cash Price" is also shown in the Itemization of Amount Financed. By signing this contract, you choose to purchase the vehicle on credit according to the terms of this contract. You agree to pay us the Amount Financed, Finance Charge, and any other charges in this contract. You agree to make payments in U.S. funds according to the Payment Schedule in this contract. If more than one person signs as a buyer, you agree to keep all the promises in this agreement even if the others do not.  
 You have thoroughly inspected, accepted, and approved the vehicle in all respects.

VEHICLE IDENTIFICATION				USE FOR WHICH PURCHASED	
YEAR 2021	MAKE Honda	MODEL CR-V	VEHICLE IDENTIFICATION NUMBER 5J6RW1H50MA005561	<input checked="" type="checkbox"/> NEW <input type="checkbox"/> DEMONSTRATOR <input type="checkbox"/> FACTORY <input type="checkbox"/> OFFICIAL/EXECUTIVE <input type="checkbox"/> USED	PERSONAL, FAMILY, OR HOUSEHOLD, UNLESS OTHERWISE INDICATED BELOW If either of the boxes below is checked, Chapter 353 of the Texas Finance Code applies to this Contract. <input type="checkbox"/> BUSINESS OR COMMERCIAL <input type="checkbox"/> AGRICULTURAL <input type="checkbox"/> N/A
Trade-in: Make N/A		Year N/A VIN N/A		Model N/A License No. N/A	

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate. 4.29 %	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you. \$ 3,074.65	<b>Amount Financed</b> The amount of credit provided to you or on your behalf. \$ 27,243.35	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled. \$ 30,318.00	<b>Total Sale Price</b> The total cost of your purchase on credit, including your down payment of 10,000.00 \$ 40,318.00

**SELLER'S DISCLAIMER OF WARRANTIES**  
 Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.  
 This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

**Your Payment Schedule Will Be:** (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
60	\$ 505.30	Monthly beginning 10/11/2021
N/A	\$ N/A	N/A

**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.  
**Spanish Translation:** Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

**Late Charge:** If we do not receive your entire payment within 15 days after it is due (10 days if you are buying a heavy commercial vehicle), you will pay a late charge of .5% of the scheduled payment.  
**Prepayment.** If you pay early, you will not have to pay a penalty.  
**Security Interest.** We will have a security interest in the vehicle being purchased.  
**Additional Information:** See this document for more information about nonpayment, default, security interests, and any required repayment in full before the scheduled date.

**APPLICABLE LAW**  
 Federal and Texas law apply to 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.**

This PROVISION applies to this contract only if the vehicle financed in the contract was purchased for personal, family, or household use.

Cash Price (including any accessories, services, taxes, N/A) \$ N/A

Sales Tax \$ 1,994.74, and N/A \$ N/A

2 Total Downpayment = (if negative, enter "0" and see Line 4A below)

Gross Trade-In \$ N/A

- Pay Off Made By Seller to N/A \$ N/A

- Cash Paid to Buyer for Trade-In \$ N/A

= Net Trade-In \$ N/A

+ Cash \$ 10,000.00

+ Mrs. Rebate \$ N/A

+ Other (describe) N/A \$ N/A

+ Other (describe) N/A \$ N/A

+ Other (describe) N/A \$ N/A

+ Other (describe) N/A \$ N/A

+ Other (describe) Trade-In Credit Agreement Benefit \$ N/A

Total Downpayment \$ 10,000.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 23,910.55 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts.):

A Net trade-in payoff to N/A \$ N/A

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

Life \$ N/A

Disability \$ N/A

C Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D Official Fees Paid to Government Agencies

1) to N/A for N/A \$ N/A

2) to N/A for N/A \$ N/A

3) to N/A for N/A \$ N/A

E Debt Cancellation Agreement Fee Paid to the Seller \$ N/A

F Dealer's Inventory Tax (if Not Included in Cash Price) \$ 63.80

G Sales Tax (if Not Included in Cash Price) \$ N/A

H Other Taxes (if Not Included in Cash Price) \$ N/A

I Government License and/or Registration Fees

License Fee : \$ 150.00

Registration Fee : \$ 5.00 \$ 155.00

J Government Certificate of Title Fees \$ 33.00

K Government Vehicle Inspection Fees

to state \$ 7.00 to inspection station \$ N/A \$ 7.00

L Deputy Service Fee Paid to Dealer \$ N/A

M Documentary Fee (Cargo Documental) \$ 150.00

**A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE. A DOCUMENTARY FEE IS NOT REQUIRED BY LAW, BUT MAY BE CHARGED TO BUYERS FOR HANDLING DOCUMENTS RELATING TO THE SALE. A DOCUMENTARY FEE MAY NOT EXCEED A REASONABLE AMOUNT AGREED TO BY THE PARTIES. THIS NOTICE IS REQUIRED BY LAW.**

**UN CARGO DOCUMENTAL NO ES UN CARGO OFICIAL. LA LEY NO EXIGE QUE SE IMPONGA UN CARGO DOCUMENTAL, PERO ESTE PODRIA COPRARSE A LOS COMPRADORES POR EL MANEJO DE LA DOCUMENTACION EN RELACION CON LA VENTA. UN CARGO DOCUMENTAL NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACION SE EXIGE POR LEY.**

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

to State for Plate Transfer Fee \$ N/A

to Seller for Trade-In Credit Agreement \$ N/A

to ETHOS GROUP for Service Contract \$ 2,325.00

to HONDA CARE for Maintenance Plan \$ 599.00

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

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 \$ 3,332.80 (4)

5 Amount Financed (3 + 4) \$ 27,243.35 (5)

**LIABILITY INSURANCE:** THIS CONTRACT DOES NOT INCLUDE INSURANCE COVERAGE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

**LEGAL LIMITATIONS ON OUR RIGHTS:**  
 If we don't enforce our rights every time, we can still enforce them later. We will exercise all of our rights in a lawful way. You don't have to pay finance charge or other amounts that are more than the law allows. This provision prevails over all other parts of this contract and over all our other acts.

**SERVICING AND COLLECTION CONTACTS:**  
 We may try to contact you at any mailing address, e-mail address, or phone number you give us as the law allows. We may try to contact you in writing (including mail, e-mail, and text messages) and by phone (including prerecorded or artificial voice messages and automatic telephone dialing systems).

**Returned Check Charge:** You agree to pay a charge of \$ 30 if any check you give us is dishonored or any electronic payment is returned unpaid.

**Agreement to Arbitrate:** By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X **A** Transmitted - 9/11/21 7:45:49pm  
 Co-Buyer Signs X **A** N/A

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