

**NOTICE ABOUT DMV FEES COLLECTED****Buyer Information**

Buyer: Manoj Kumar Kapa  
 Co-Buyer: N/A  
 Address: 1161 Chopin Ter 301  
 City: Fremont State: CA Zip: 94538  
 Phone: (262) 302-1072

**Dealer Information**

Dealer Name: San Jose Mitsubishi  
 Address: 3396 Stevens Creek Blvd  
 City: San Jose State: CA Zip: 95117  
 Phone: (408) 300-9000

**Vehicle Information:**

Year: 2019 Make: Land Rover Model: Discovery Sport VIN: SALCP2FX7KH783548  
 Date of Sale: 8/29/2020

I, the Buyer, understand that the DMV fees collected regarding the purchase of the above vehicle are estimated. The Vehicle License Fees on Line 2.A. and the Registration/Transfer/Titling Fees on line 2.B. of the RETAIL INSTALLMENT SALE CONTRACT are estimated and they may differ from the actual amounts paid to the Department of Motor Vehicle.

The Buyer may be entitled to a refund if the fees collected are less than the actual fees paid to the Department of Motor Vehicle. In the same manner, the Buyer agrees to pay any additional amount the Department of Motor Vehicle may collect from the Dealer.

*Example: if the Dealer collects \$200 for Vehicle License Fee and \$300 for Registration/Transfer/Titling Fees but the Dealer pays \$450 to the Department of Motor Vehicle then the Buyer is entitled to a refund of \$50. In the same example, if the Dealer pays \$550 to the Department of Motor Vehicle then the Buyer must pay \$50 to the Dealer.*

<u>Manoj Kumar</u>	<u>8/29/2020</u>	<u>N/A</u>	
<b>Buyer</b>	<b>Date</b>	<b>Co-Buyer</b>	<b>Date</b>

**RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

Dealer Number 97816 Contract Number 352 R.O.S. Number 54076566 Stock Number 10247

Buyer Name and Address (Including County and Zip Code) Manoj Kumar Kapa 1161 Chopin Ter 301 Fremont, CA 94538	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) San Jose Mitsubishi 3396 Stevens Creek Blvd San Jose, CA 95117
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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 all pages 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	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
Used	2019	Land Rover Discovery Sport	28767	SALCP2FX7KH783548	Personal, family or household unless otherwise indicated below. <input type="checkbox"/> business or commercial

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.  5.640 %	The dollar amount the credit will cost you.  \$ 5626.89 (e)	The amount of credit provided to you or on your behalf.  \$ 31063.59 (e)	The amount you will have paid after you have made all payments as scheduled.  \$ 36690.48 (e)	The total cost of your purchase on credit, including your down payment of 3000.00 is \$ 39690.48 (e)

**STATEMENT OF INSURANCE**  
 NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

Vehicle Insurance		
	Term	Premium
\$ N/A Ded. Comp., Fire & Theft	N/A	Mos. \$ N/A
\$ N/A Ded. Collision	N/A	Mos. \$ N/A
Bodily Injury \$ N/A Limits	N/A	Mos. \$ N/A
Property Damage \$ N/A Limits	N/A	Mos. \$ N/A
Medical N/A	N/A	Mos. \$ N/A
N/A	N/A	Mos. \$ N/A
Total Vehicle Insurance Premiums		\$ N/A

**YOUR PAYMENT SCHEDULE WILL BE:**

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	N/A	N/A
One Payment of	N/A	N/A
One Payment of N/A	N/A	N/A
71	509.59	Monthly beginning 9/29/2020
N/A	N/A	N/A
One final payment	509.59	8/29/2026

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X K. Manoj Kumar  
 Co-Buyer X N/A  
 Seller X J. Rodell

**Late Charge.** If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.  
**Prepayment.** If you pay early, you may be charged a minimum finance charge.  
**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, minimum finance charges, and security interest.

**Agreement to Arbitrate:** By signing below, you agree that, pursuant to the Arbitration Provision on page 7 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 K. Manoj Kumar  
 Co-Buyer Signs X N/A

**AUTO BROKER FEE DISCLOSURE**  
 If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:  
 Name of autobroker receiving fee, if applicable: N/A

**ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)**

**1. Total Cash Price**

A. Cash Price of Motor Vehicle and Accessories \$ 27999.00 (A)  
 1. Cash Price Vehicle \$ 27999.00  
 2. Cash Price Accessories \$ 0.00  
 3. Other (Nontaxable) \$ 0.00  
 Describe N/A  
 Describe N/A

B. Document Processing Charge (not a governmental fee) \$ 85.00 (B)  
 C. Emissions Testing Charge (not a governmental fee) \$ 0.00 (C)  
 D. (Optional) Theft Deterrent Device(s)  
 1. (paid to) Z Theft Protection - 36 mo \$4,000 Benefit \$ 199.00 (D1)  
 2. (paid to) N/A \$ 0.00 (D2)  
 3. (paid to) N/A \$ 0.00 (D3)  
 E. (Optional) Surface Protection Product(s)  
 1. (paid to) Zurich Shield - Standard \$ 199.00 (E1)  
 2. (paid to) N/A \$ 0.00 (E2)  
 F. EV Charging Station (paid to) N/A \$ 0.00 (F)  
 G. Sales Tax (on taxable items in A through F) \$ 2634.59 (G)  
 H. Electronic Vehicle Registration or Transfer Charge  
 (not a governmental fee) (paid to) MVSC \$ 30.00 (H)  
 I. (Optional) Service Contract(s)  
 1. (paid to) N/A \$ 0.00 (I1)  
 2. (paid to) Zurich Maintenance \$ 1999.00 (I2)  
 3. (paid to) N/A \$ 0.00 (I3)  
 4. (paid to) N/A \$ 0.00 (I4)  
 5. (paid to) N/A \$ 0.00 (I5)  
 J. Prior Credit or Lease Balance (e) paid by Seller to  
 Vehicle 1 N/A Vehicle 2 N/A \$ 0.00 (J)  
 (see downpayment and trade-in calculation)  
 K. (Optional) Debt Cancellation Agreement \$ 895.00 (K)  
 L. (Optional) Used Vehicle Contract Cancellation Option Agreement \$ 0.00 (L)  
 M. Other (paid to) N/A \$ 0.00 (M)  
 For N/A  
 N. Other (paid to) N/A \$ 0.00 (N)  
 For N/A

**Total Cash Price (A through N)** \$ 34040.59 (1)

**2. Amounts Paid to Public Officials**

A. Vehicle License Fees Estimated Fees \$ 0.00 (A)  
 B. Registration/Transfer/Titling Fees Estimated Fees \$ 15.00 (B)  
 C. California Tire Fees \$ 0.00 (C)  
 D. Other N/A \$ 0.00 (D)  
**Total Official Fees (A through D)** \$ 15.00 (2)

**3. Amount Paid to Insurance Companies**

(Total premiums from Statement of Insurance) \$ 0.00 (3)

4.  State Emissions Certification Fee or  State Emissions Exemption Fee \$ 8.00 (4)

5. Subtotal (1 through 4) \$ 34063.59 (5)

**6. Total Downpayment**

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)):  
 Vehicle 1 \$ 0.00 Vehicle 2 \$ 0.00 \$ 0.00 (A)  
 B. Total Less Prior Credit or Lease Balance (e)  
 Vehicle 1 \$ 0.00 Vehicle 2 \$ 0.00 \$ 0.00 (B)  
 C. Total Net Trade-In (A-B) (indicate if negative number)  
 Vehicle 1 \$ 0.00 Vehicle 2 \$ 0.00 \$ 0.00 (C)  
 D. Deferred Downpayment Payable to Seller \$ 0.00 (D)  
 E. Manufacturer's Rebate \$ 0.00 (E)  
 F. Other N/A \$ 0.00 (F)  
 G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card \$ 3000.00 (G)  
**Total Downpayment (C through G)** \$ 3000.00 (6)

(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)  
**7. Amount Financed (5 less 6)** \$ 31063.59 (7)

**OPTIONAL SERVICE CONTRACT(S)** You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1I.

11 Company N/A  
 Term N/A Mos. or N/A Miles  
 12 Company Zurich Maintenance  
 Term 36 Mos. or 999999 Miles  
 13 Company N/A  
 Term N/A Mos. or N/A Miles  
 14 Company N/A  
 Term N/A Mos. or N/A Miles  
 15 Company N/A  
 Term N/A Mos. or N/A Miles  
 Buyer X K. Hany Kumar

**OPTIONAL DEBT CANCELLATION AGREEMENT.** A debt cancellation agreement 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 debt cancellation, the charge is shown in item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. PRCO GAP  
 Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs X K. Hany Kumar

**Trade-In Vehicle(s)**

1. Vehicle 1  
 Year N/A Make N/A  
 Model N/A Odometer N/A  
 VIN N/A

a. Agreed Value of Property \$ 0.00  
 b. Buyer/Co-Buyer Retained Trade Equity \$ 0.00  
 c. Agreed Value of Property  
 Being Traded-In (a-b) \$ 0.00  
 d. Prior Credit or Lease Balance \$ 0.00  
 e. Net Trade-In (c-d) (must be ≥ 0  
 for buyer/co-buyer to retain equity) \$ 0.00

2. Vehicle 2  
 Year N/A Make N/A  
 Model N/A Odometer N/A  
 VIN N/A

a. Agreed Value of Property \$ 0.00  
 b. Buyer/Co-Buyer Retained Trade Equity \$ 0.00  
 c. Agreed Value of Property  
 Being Traded-In (a-b) \$ 0.00  
 d. Prior Credit or Lease Balance \$ 0.00  
 e. Net Trade-In (c-d) (must be ≥ 0  
 for buyer/co-buyer to retain equity) \$ 0.00

**Total Agreed Value of Property**  
**Being Traded-In (1c+2c)** \$ 0.00 \*  
**Total Prior Credit or Lease**  
**Balance (1d+2d)** \$ 0.00 \*  
**Total Net Trade-In (1e+2e)** \$ 0.00 \*  
 (\*See item 6A-6C in the Itemization of Amount Financed)

**OPTION:**  You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A, Year N/A.  
 SELLER'S INITIALS N/A

Buyer Signs X K. Hany Kumar Co-Buyer Signs X N/A



## OTHER IMPORTANT AGREEMENTS

### 1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed. Seller - Creditor may receive part of the Finance Charge.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

### 2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.

#### GAP LIABILITY NOTICE

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**  
You give us a security interest in:
  - The vehicle and all parts or goods put on it;
  - All money or goods received (proceeds) for the vehicle;
  - All insurance, maintenance, service, or other contracts we finance for you; and
  - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.This secures payment of all you owe on this contract. It also secures your other agreements in this contract as the law allows. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

### d. Insurance you must have on the vehicle.

- You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

### 3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once, subject to any right the law gives you to reinstate this contract.

Default means:

- You do not pay any payment on time;
- You give false, incomplete, or misleading information on a credit application;
- You start a proceeding in bankruptcy or one is started against you or your property;
- The vehicle is lost, damaged or destroyed; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.

f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on page 1 of this contract, not to exceed the highest rate permitted by law, until you pay.

g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

#### 4. WARRANTIES SELLER DISCLAIMS

**If you do not get a written warranty, and the Seller does not enter 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. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

#### 5. 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.**

#### 6. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. **You agree that you will within a reasonable time notify us of any change in your name, address, or employment.**

#### 7. APPLICABLE LAW

Federal law and California law apply to this contract. 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.

#### 8. WARRANTIES OF BUYER

You promise you have given true and correct information in your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

#### Seller's Right to Cancel

- Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

**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.

# This box/section not applicable

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint concerning this sale, you should try to resolve it with the seller.

Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.

Buyer Signature X K. Pranj Kumar Co-Buyer Signature X N/A

**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.**

### THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

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 ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON PAGE 7 OF THIS CONTRACT, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature X K. Pranj Kumar Date 8/29/2020 Co-Buyer Signature X N/A Date 8/29/2020

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 Signature X N/A Address N/A

**GUARANTY:** To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.

Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X N/A Date N/A Address N/A Guarantor X N/A Date N/A Address N/A

Seller Signs San Jose Mitsubishi Date 8/29/2020 By X Standell Title Son

Buyer Signs X K. Pranj Kumar Co-Buyer Signs X N/A

**ARBITRATION PROVISION**  
**PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS**

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 ([www.adr.org](http://www.adr.org)), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et. seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

Seller assigns its interest in this contract to <u>WELLS FARGO</u>		(Assignee) under the terms of Seller's agreement(s) with Assignee.	
<input type="checkbox"/> Assigned with recourse	<input checked="" type="checkbox"/> Assigned without recourse	<input type="checkbox"/> Assigned with limited recourse	
Seller	<u>San Jose Mitsubishi</u>	By	<u>Sm</u>
		Title	

Buyer Signs X K. Flay Kumar Co-Buyer Signs X N/A



# AGREEMENT TO FURNISH INSURANCE

(THIS IS USED AS PART OF MOTOR VEHICLE SALES CONTRACT AND SECURITY AGREEMENT)

Sale Date: 8/29/2020

Stock# 10247

## CUSTOMER INFORMATION

Name(s) Manoj Kumar Kapa  
Address 1161 Chopin Ter 301  
City, State Zip Fremont, CA 94538  
Phone (262) 302-1072

## SELLER INFORMATION

San Jose Mitsubishi  
3396 Stevens Creek Blvd  
San Jose, CA 95117  
(408) 300-9000

The undersigned Buyers(s) agree(s) to provide and furnish Insurance Policy, covering property which is the subject of Security Agreement dated August 29th, 2020.

The Vehicle referred to herein is described as follows:

Year 2019 Make Land Rover Model Discovery Sport Body SUV VIN# SALCP2FX7KH783548  
Miles 28767

Such Insurance policy must be delivered to the Seller within 7 days from the date hereof, and if Seller does not receive such Policy by the time stated. Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the above mentioned Security Agreement.

## INSURANCE COMPANY

Name Geico  
Policy No. 6034-75-08-17  
Exp. Date 3/1/2021

## INSURANCE AGENT

Name Geico  
Address  
City, State Zip , CA  
(800) 841-3000

## LIENHOLDER INFORMATION

Loss Payee Wells Fargo Dealer Services  
Phone (925) 225-7200  
Address PO BX 997517 Sacramento, CA 95899

Assigned to Wells Fargo Dealer Services  
Phone (925) 225-7200

## Forward Binder or Declaration page to:

Fax (510) 751-5321

OR Email

FIRE, THEFT, COMPREHENSIVE – DEDUCTIBLE \$ 500

COLLISION – DEDUCTIBLE \$ 500

In the event I fail to furnish a valid insurance policy, or written evidence, from an insurance company for comprehensive and deductible collision insurance coverage, within the time specified from the above date, I hereby agree to pay to Seller or its assignees any earned premium for any policy they may have to place for the above described vehicle. In accordance with repayment procedures established under California Civil Code Section 2962.8.

I / we further agree to assume forthwith any and all responsibility for damage to the property referred to above or resulting from the use, maintenance or operation thereof, and agree to hold Seller and its assignee free of any loss, claim, or liability resulting from any damage to said property or from the use, maintenance or operation thereof.

**NOTICE TO BUYER:** This agreement does not authorize the ordering of **Public Liability or Property Damage Insurance**. Any insurance ordered by the financial institution will cover loss of or damage to the above described vehicle only and will not include **Public Liability or Property Damage Insurance**.

**WARNING: IT IS YOUR RESPONSIBILITY UNDER CALIFORNIA LAW TO OBTAIN LIABILITY INSURANCE OR BE SUBJECT TO PENALTIES FOR VIOLATING SECTION 16020 OF THE VEHICLE CODE, WHICH MAY INCLUDE LOSS OF LICENSE OR A FINE. THE INSURANCE ACQUIRED BY THE LIENHOLDER DOES NOT PROVIDE LIABILITY COVERAGE AND DOES NOT SATISFY YOUR RESPONSIBILITY UNDER CALIFORNIA LAW**

Buyer

Date 8/29/2020

Dealer/Representative

Date 8/29/2020

Date

Co Buyer

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Copyright © ASNSoftware Inc. All rights reserved.

## Retail Installment Sale Contract – Prior To Sale

**Buyer Information**

Buyer Manoj Kumar Kapa  
 Co-Buyer N/A  
 Address 1161 Chopin Ter 301  
 City Fremont State CA Zip 94538  
 Phone 2623021072

**Dealer Information**

Dealer Name San Jose Mitsubishi  
 Address 3396 Stevens Creek Blvd  
 City San Jose State CA Zip 95117  
 Phone (408) 300-9000

**Vehicle Information**

Year 2019 Make Land Rover Model Discovery Sport VIN SALCP2FX7KH783548

**Optional Products and Services**

**Price**

Optional Service Contract(s):			
Name: <u>Zurich Maintenance</u>	Term: <u>36</u>	Term Miles: <u>999,999</u>	\$ <u>1999.00</u>
Name: <u>N/A</u>	Term: <u>N/A</u>	Term Miles: <u>N/A</u>	\$ <u>0.00</u>
Name: <u>N/A</u>	Term: <u>N/A</u>	Term Miles: <u>N/A</u>	\$ <u>0.00</u>
Name: <u>N/A</u>	Term: <u>N/A</u>	Term Miles: <u>N/A</u>	\$ <u>0.00</u>
Optional Debt Cancellation Agreement (GAP):			
Name: <u>PRCO GAP</u>	Term: <u>72</u>		\$ <u>895.00</u>
Optional Theft Deterrent Devices(s):			
<u>Z Theft Protection - 36 mo \$4,000 Benefit</u>			\$ <u>199.00</u>
Optional Surface Protection Products(s):			
<u>Zurich Shield - Standard</u>			\$ <u>199.00</u>
Optional Accessories:			
(1) <u>N/A</u>			\$ <u>0.00</u>
(2) <u>N/A</u>			\$ <u>0.00</u>
Optional Vehicle Contract Cancellation Options Agreement:			\$ <u>0.00</u>
Optional Insurance Product:			
<u>N/A</u>			\$ <u>0.00</u>
<b>Total:</b>			<b>\$ <u>3292.00</u></b>
Installment Payment EXCLUDING Listed Items: <u>\$455.59</u>		Term: <u>72</u>	
Installment Payment INCLUDING Listed Items: <u>\$509.59</u>		APR: <u>5.64%</u>	

**THE INSTALLMENT PAYMENTS ABOVE INCLUDE THE ABOVE LISTED ITEMS, GOVERNMENT FEES AND TAXES, FINANCE CHARGES, THE PRICE OF THE VEHICLE AND CHARGES LISTED BELOW:**

**Summary of Other Charges**

**Price**

Document Processing Charge .....	\$ <u>85.00</u>	
Smog & Certificate Exemption Fee .....	\$ <u>8.00</u>	
Tire Fee .....	\$ <u>0.00</u>	
Sales Tax .....	\$ <u>2634.59</u>	
DMV Fees .....	\$ <u>15.00</u>	
Electronic Vehicle Registration .....	\$ <u>30.00</u>	
EV Charging Station .....	\$ <u>0.00</u>	
Prior Credit or Lease Balance .....	\$ <u>0.00</u>	
Other .....	\$ <u>0.00</u>	
<b>Total:</b>		<b>\$ <u>2772.59</u></b>

This document is not a purchase contract. It is a prior disclosure of the costs of the optional products and/or services which you have requested for the vehicle you intend to purchase. I/We, the undersigned, acknowledge that the charges for each of the products and services described above will be included and separately itemized in the retail installment sale contract accompanying the purchase of the above described vehicle, if I/we elect to buy the product or service. These products and services are not required as a condition to purchase the vehicle or to obtain financing. This document was presented to me/us prior to the execution of the retail installment sale contract.

K. Manoj Kumar 8/29/2020  
 (Buyer Signature) (Date)

\_\_\_\_\_  
 (Co-Buyer/Spouse Signature) (Date)

\_\_\_\_\_  
 (Co-Signer Signature) (Date)

\_\_\_\_\_  
 (Co-Signer/Spouse Signature) (Date)

## California Language Acknowledgement

2019 Land Rover Discovery Sport VIN: SALCP2FX7KH783548

**Check the applicable language used within the vehicle retail sales transaction.**

**ENGLISH**

Customer hereby acknowledges that the retail sale was completed in the English language.

**SPANISH**

Customer hereby acknowledges receipt of a copy of an unexecuted Spanish language translation of the contract of agreement as required by law, prior to signing a completely filled out copy of the contract or agreement in English.

Por medio del presente el cliente acusa recibo de una copia de la traducción al español del contrato o acuerdo sin firmar, de conformidad con lo estipulado por ley, previamente a la firma de una copia debidamente llenada del contrato o acuerdo en inglés.

**CHINESE**

依據加州法律之規定，本人於簽署所有英文版之合約書或協議之前，已收到並閱讀(繁體中文)中譯版之參考合約書或協議文件。特此證明。

Customer hereby acknowledges receipt of a copy of an unexecuted Chinese language translation of the contract of agreement as required by law, prior to signing a completely filled out copy of the contract or agreement in English.

**KOREAN**

Customer hereby acknowledges receipt of a copy of an unexecuted Korean language translation of the contract of agreement as required by law, prior to signing a completely filled out copy of the contract or agreement in English.

고객은 모든 내용이 기입된 영문 계약서나 동의서 사본에 서명하기 전에, 법이 정한 대로 한국어로 번역된 계약서나 동의서 사본을 서명되지 않은 채로 수령하였음을 인정합니다.

**VIETNAMESE**

Khách hàng xác nhận dưới đây là đã nhận được một bản dịch sang tiếng Việt của hợp đồng hoặc thỏa thuận chưa thực hiện theo yêu cầu của luật pháp, trước khi ký vào bản hợp đồng hoặc thỏa thuận được điền đầy đủ bằng tiếng Anh.

Customer hereby acknowledges receipt of a copy of an unexecuted Vietnamese language translation of the contract of agreement as required by law, prior to signing a completely filled out copy of the contract or agreement in English.

**TAGALOG**

Customer hereby acknowledges receipt of a copy of an unexecuted Tagalog language translation of the contract of agreement as required by law, prior to signing a completely filled out copy of the contract or agreement in English.

Sa gayon ay pinatutunayan ng Parokyano o Customer ang pagtanggap ng isang kopya ng isang di pa napapabisang pagsasalin-wika sa Tagalog ng kontrata o kasunduan ayon sa itinatakda ng batas, bago makapaglagda ng isang ganap na pinunan na kopya ng kontrata o kasunduan na nakusulat sa wikang Ingles.

<i>Manoj Kumar Kapa</i> Manoj Kumar Kapa <b>(Buyer)</b>	8/29/2020 (Date)		8/29/2020 (Date)
	8/29/2020 (Date)		8/29/2020 (Date)
<b>(Co-Buyer)</b>		<b>(Co-Signer)</b>	<b>(Co-Signer 2)</b>

# PRIVACY POLICY

10247

Rev. Jan. 2011

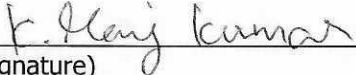
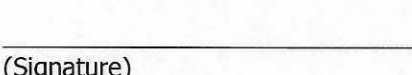
## FACTS WHAT DOES San Jose Mitsubishi DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons San Jose Mitsubishi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does San Jose Mitsubishi share?	Can you limit this sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (408) 300-9000</li> <li>• Mail the form below to 3396 Stevens Creek Blvd San Jose, CA 95117</li> </ul> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (408) 300-9000
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Who we are			
<b>Who is providing this notice?</b>	San Jose Mitsubishi and its related entities in the San Jose Mitsubishi family of companies.		
What we do			
How does San Jose Mitsubishi protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information for those employees for whom access is appropriate.		
How does San Jose Mitsubishi collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for financing</li> <li>• Give us your income information</li> <li>• Give us your contact information</li> <li>• Give us your employment history</li> <li>• Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>		
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>		
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise.		
Definitions			
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• San Jose Mitsubishi's Affiliates</li> </ul>		
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• San Jose Mitsubishi does not share with nonaffiliates so they can market to you.</li> </ul>		
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• San Jose Mitsubishi doesn't jointly market</li> </ul>		
Other important information			
Customer acknowledgment of receipt (Optional):			
	8/29/2020		8/29/2020
(Signature)	(Date)	(Signature)	(Date)

## Disclosure/Disclaimer of Prior Use

2019 Land Rover Discovery Sport VIN: SALCP2FX7KH783548

Stock: 10247

I, the purchaser, understand that I am purchasing a previously owned/used vehicle. I have been advised by the seller and understand that because it is a used vehicle, seller cannot say to what use the vehicle was put in the past. It may have been a privately used vehicle, a rental vehicle, a public entity vehicle, or a previously leased vehicle.

It is possible that the vehicle has sustained wear and tear, impact damage, frame damage, and/or body damage. Unless indicated below in writing the seller has made no representations or promises concerning lack of such damage.

The sales representatives make no representations and/or promises concerning the previous history of this vehicle, if this is not the case please indicate below.

I am purchasing the vehicle "As-Is" unless indicated otherwise below. I have been given the opportunity to have the vehicle inspected by a mechanic, body, fender, and frame shop, or any other professional of my choice to determine if any pre-existing damage exists to the vehicle.

**I understand that I am buying this vehicle AS-IS. I agree that the dealership will not fix any problem that I discover after my purchase. I understand that this vehicle is used and probably has defects.**

MC  
Buyer's Initials

\_\_\_\_\_  
Co-Buyer's Initials

I further understand and agree that by signing below this document becomes an intricate part of the Sales Contract, the same as if it were printed in the Sales Contract.

Further, I understand and agree that if any part of this document is determined to be unenforceable by State of California, the remaining portion shall remain in full force and effect.

I understand and agree that any claim under the Manufacturer's Warranty must be made at a new car dealership authorized by the manufacturer to make warranty repairs.

Manoj Kumar Kapa                      8/29/2020  
Manoj Kumar Kapa)                      (Date)  
(Buyer)

\_\_\_\_\_  
\_\_\_\_\_  
(Co-Signer)                                      (Date)

\_\_\_\_\_  
8/29/2020  
(Date)  
(Co-Buyer)

\_\_\_\_\_  
8/29/2020  
(Date)  
(Co-Signer 2)

Manoj Kumar Kapa  
 1161 Chopin Ter 301  
 Fremont, CA 94538  
 Phone: (262) 302-1072  
 Work: (347) 298-3509

**San Jose Mitsubishi**

Service Contract Company  
 No Service Contract

Service Contract Number

VIN: SALCP2FX7KH783548

# DUE BILL

**WORK PROMISED TO BE PERFORMED AT TIME OF SALE**

DATE	DESCRIPTION OF CAR	LICENSE	CUSTOMER'S NAME	SALESMAN	STOCK NO.
8/29/2020	2019 Land Rover Discovery Sport		Manoj Kumar Kapa		10247

**PRESENT THIS ORDER WHEN WORK IS TO BE COMPLETED**

Initials

1. Vehicle is sold as-is as-equipped	
2. No Promises made at time of purchase	
3. <i>/</i>	
4. <i>/</i>	
5. <i>/</i>	
6. <i>/</i>	
7. <i>/</i>	

I hereby accept this Due Bill with the understanding that it is valid for only thirty (30) days from the date of issuance, and that I must make an advance appointment with your service department before the above work can be performed. All work must be done in your shop, or by a shop designated by San Jose Mitsubishi. The above promised work is the only work to be performed. Any additional work will be chargeable in accordance with standard shop rates for both parts and labor, and will be cash on delivery.

X *J. Stoddell* Sales Manager      X *Manoj Kumar Kapa* Buyer      X \_\_\_\_\_ Co-Buyer

**DUE TO INSURANCE REGULATIONS -- NO LOAN CARS AVAILABLE**

**CONSENT TO ELECTRONIC AND AUTOMATED COMMUNICATIONS**

Dealer: San Jose Mitsubishi Address: 3396 Stevens Creek Blvd Phone: (408) 300-9000  
Vehicle: 2019 Land Rover Discovery Sport Stock #: 10247

I/we, the undersigned, do hereby affirm and memorialize our consent to San Jose Mitsubishi, and San Jose Mitsubishi's affiliates, agents, and assigns (collectively referred to as "San Jose Mitsubishi"), use of electronic and/or automated communications with me, that arises from or relates to the vehicle I/we are purchasing, and/or any obligation, relationship, or otherwise matter, associated therewith. In giving my/our express consent to the foregoing, I/we understand and acknowledge that the electronic and/or automated communications which I/we are authorizing include but are not limited to letters, post-cards, telephone calls, emails, text messages, social media facilitated communication, and or any other medium of correspondence, including, and without limitation, those which are computer generated, such as those involving the use of an "automatic telephone dialing system" (as defined under 47 USC §227), any or all of which may incorporate or involve the use of artificial or pre-recorded voice systems and/or computer automation.

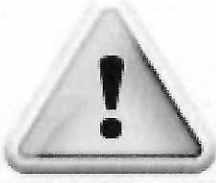
My/our consent to the foregoing types of communication is to be broadly construed, and is not intended to be limited to the forms and types of communications expressly identified above, such that my consent will facilitate the timely communication of information between the me/us and San Jose Mitsubishi. Further, my/our consent shall extend and apply to any telephone numbers, email addresses, or otherwise means of contact which is obtained, at any time or through whatever source, which San Jose Mitsubishi comes to believe that I may be reached at. I further understand and agree that the consent that I/we are giving includes use and communication for the purposes of collecting a debt and/or the location of any collateral associated with any debt. I understand that I have the right to revoke my consent given hereunder by providing written notice to San Jose Mitsubishi at the address set forth in my purchase agreement. To the extent I am assessed any charge, fee, or otherwise incur any liability as a consequence of San Jose Mitsubishi's electronic or automated communication with me/us (such as air-time, data, or text-messaging charges, etc.), I/we agree to bear any such expense, and I/we agree to hold San Jose Mitsubishi harmless of and from any expense or liability for such a charge or expense.

K. Henry Kumar 8/29/2020  
(Buyer) (Date)

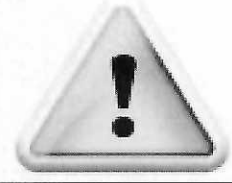
\_\_\_\_\_ 8/29/2020  
(Co-Buyer) (Date)

J. Dell 8/29/2020  
(Seller) (Date)





### Prior History of Vehicle Disclosures



2019 Land Rover Discovery Sport VIN:  
SALCP2FX7KH783548 Stk: 10247

San Jose Mitsubishi depends on its sources for the accuracy and reliability of its information. Therefore, no responsibility is assumed by San Jose Mitsubishi or its employees for errors or omissions in this report. San Jose Mitsubishi further expressly disclaims all warranties, express or implied, including any implied warranties of merchantability or fitness for a particular purpose.

Our vendors often disclose information which could be obtained from the prior owner, auctions, AutoCheck, CarFax, or other public agency. These disclosures may be facts or assumptions. We are required by law to pass them on to our buyers as an ethical dealer. Please read to acknowledge and initial the following.

**Buyer Initials**

**Disclosure**

*MK*

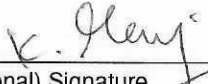
I understand and agree that the above disclosures are applicable to this vehicle and my purchase, even if a salesperson or an advertisement told me differently or did not disclose the above items before now. I further understand that if anything disclosed above is unacceptable to me, or in any way makes me uncomfortable with purchasing this vehicle, I am 100% free to "walk away" from this transaction at this time, with no cost to me and with no obligation to Dealer.

I, as prospective purchaser of this vehicle may at my own expense, with the approval of the dealer, have this vehicle inspected by a third party, prior to my purchase, either on or off these premises. If an NMVTIS, AutoCheck, or any other history report was provided to you, the dealer will not be held responsible for any errors or omissions in this report.

<i>Manoj Kumar Kapa</i>		<u>8/29/2020</u>			<u>8/29/2020</u>
Buyer	<b>Manoj Kumar Kapa</b>	Date	Co-Signer		Date
		<u>8/29/2020</u>			<u>8/29/2020</u>
Co-Buyer		Date	Co-Signer 2		Date

San Jose Mitsubishi  
**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
Your credit score	703      Source: FICO Auto V8F      Date: 8/28/2020
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
<b>How we use your credit score</b>	Your credit score can change, depending on how your credit history changes.  Your credit score can affect whether you can get credit and how much you will have to pay for that credit.
<b>The range of scores</b>	FICO Auto V8F:      Scores range from a low of 250 to a high of 900.  Generally, the higher your score, the more likely you are to be offered better credit terms.
<b>How your score compares to the scores of other consumers</b>	FICO Auto V8F:      Your credit score ranks higher than 48 % of U.S. consumers
Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes in your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	Under federal law, you have the right to obtain a copy of your credit report from each of the nationwide consumer reporting agencies once a year.  To order your free annual credit report –  <i>By telephone:</i> Call toll-free 1-877-322-8228  <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>  <i>By mail:</i> Mail your completed Annual Credit Report Request Form which you can obtain from the Federal Trade Commission's website at <a href="http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf">http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf</a> to:  American Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a> , or the Federal Trade Commissions' web site at <a href="http://www.ftc.gov">www.ftc.gov</a> .

  
 (Optional) Signature

8/29/2020

Date

## Addendum to Retail Installment Sales Contract



**Read all pages of this GAP WAIVER (WAIVER) carefully to understand the procedures You must follow, Your responsibilities, rights and what is and is not covered.**

ADMINISTRATOR'S NAME PRco, Inc.			SELLER'S NAME San Jose Mitsubishi		
ADMINISTRATOR'S STREET ADDRESS 3690 Mt Diablo Blvd			SELLER'S STREET ADDRESS 3396 Stevens Creek Blvd		
ADMINISTRATOR'S CITY Lafayette	STATE CA	ZIP 94549	SELLER'S CITY San Jose, CA	STATE CA	ZIP 95117
ADMINISTRATOR'S TELEPHONE & FAX NUMBER 1-800-388-PRCO (7726) Fax: 925-284-5577			SELLER'S TELEPHONE NUMBER (408) 300-9000		
BUYER'S NAME Manoj Kumar Kapa			FINANCIAL INSTITUTION'S NAME Wells Fargo Dealer Services		
STREET ADDRESS 1161 Chopin Ter 301			STREET ADDRESS 5000 Hopyard, Suite 270		
CITY Fremont, CA	STATE CA	ZIP 94538	CITY Pleasanton, CA	STATE CA	ZIP 94588
TELEPHONE NUMBER (262) 302-1072			TELEPHONE NUMBER (925) 225-7200		
VEHICLE I.D. NO. SALCP2FX7KH783548	MAKE Land Rover	MODEL Discovery Sport	YEAR 2019	BODY STYLE SE Sport Utility 4D	MILEAGE 28767
TERM 72	EFFECTIVE DATE OF WAIVER 8/29/2020		AMOUNT FINANCED / LEASE CAP COST \$31,063.59		
WAIVER COST \$895.00		<input checked="" type="checkbox"/> INSTALLMENT SALES CONTRACT		<input type="checkbox"/> LEASE	
		<input type="checkbox"/> NEW		<input checked="" type="checkbox"/> USED	

1. ACKNOWLEDGEMENTS OF BUYER. By signing below, I mean:
  - a. All of the information above is correct and I voluntarily purchased this **WAIVER** for an additional charge shown under "**WAIVER COST**" above. I agree to pay that amount. I understand that neither the extension of credit, the terms of the credit, nor the terms of the related vehicle sale or lease above maybe conditioned upon the purchase of this **WAIVER**.
  - b. I received this **WAIVER** and I read pages 1, 2, 3, 4 and 5. I understand its content and expressly agree to its terms, conditions and exclusions as stated in the paragraphs: *GAP Waiver Agreement; Limitation; Waiver Expiration; Definitions; Vehicle Type and Program Eligibility; Exclusions; Other Insurance; Cooperation; Cancellation; Assignment; Arbitration of Disputes; State Provisions; Reporting a Total Loss; Privacy Policy.*
  - c. **In the event of a Total Loss, the deficiency shall not exceed \$50,000.00.**
2. ACKNOWLEDGEMENTS OF SELLER. By signing below, the **SELLER** means all of the information above is correct and **SELLER** explained all terms, conditions and exclusions of this **WAIVER** to **BUYER** and **BUYER** read pages 1, 2, 3, 4 and 5 of this **WAIVER**.

**This WAIVER does not provide bodily injury, property damage, liability, comprehensive or collision insurance and does not comply with any financial responsibility law or any other law mandating motor vehicle insurance coverage.**

In witness whereof, the **BUYER** and the **SELLER** have executed this **WAIVER** effective the day and year written above under "EFFECTIVE DATE OF WAIVER."

	
BUYER'S SIGNATURE	SELLER'S SIGNATURE
DATE	DATE
8/29/2020	8/29/2020
CO-BUYER'S SIGNATURE	DATE

**CONTRACT CANCELLATION OPTION AGREEMENT - REFUSAL**

Stk#: 10247

**BUYER** (Also referred to as "You")  
 Name Manoj Kumar Kapa  
 Address 1161 Chopin Ter 301  
 City, State Zip Fremont, CA 94538

**CO-BUYER**  
 Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_

**DEALER** (Also referred to as "Us")  
 Name San Jose Mitsubishi  
 Address 3396 Stevens Creek Blvd  
 City, State Zip San Jose, CA 95117

**VEHICLE**  
 Year/Make 2019 Land Rover  
 Model Discovery Sport  
 VIN SALCP2FX7KH783548

**CANCELLATION DETAILS**

Vehicle Delivery Date	<u>8/29/2020</u>	Cancellation Deadline Date/Time	<u>8/31/2020 8:00 PM</u>
Restocking Fee	<u>\$500.00</u>	Cancellation Option Purchase Price	<u>\$250.00</u>
Miles At Sale	<u>28767</u>	After Delivery, Miles Must Not Exceed	<u>29017 (250 over sale miles)</u>

**TERMS AND CONDITIONS**

- 1. Cancellation Option and Purchase Price.** Under the terms and conditions of this Contract Cancellation Option Agreement ("Agreement"), you agree to buy the option to cancel the conditional sale contract or purchase order, and return the Vehicle to us, for the Cancellation Option Purchase Price shown above.
- 2. Cancellation Option Period.** You agree that if you exercise the option to cancel the conditional sale contract or purchase order, you must do so by the Cancellation Date/Time shown above.
- 3. Restocking Fee.** If you exercise the option to cancel the conditional sale contract or purchase order, you agree to pay a Restocking Fee as explained herein. The Restocking Fee will be reduced by the price of the Cancellation Option Purchase Price shown above. You agree to pay any difference. The restocking fee schedule is as follows: for a vehicle with a cash price of \$5,000 or less, it is \$175; for a vehicle with a cash price of more than \$5,000 but less than \$10,000, it is \$350; for a vehicle cash price of \$10,000 or more, it is \$500.
- 4. Liens and Encumbrances.** You agree that the Vehicle must be returned free of all liens and encumbrances other than the lien or encumbrance created by the conditional sale contract or loan arranged by us or any purchase money loan obtained from a third party.
- 5. Wear and Tear; Mileage.** You agree that the Vehicle must be returned in the same condition as when received except for reasonable wear and tear and any mechanical problems that become evident after delivery that were not caused by you. You understand that after the original delivery of the Vehicle to you, the Vehicle must not be driven more than the number of miles shown above in order to remain eligible for the cancellation option under this Agreement.
- 6. Other Terms and Conditions.** You understand that this cancellation option gives you the right to cancel the purchase of the Vehicle and obtain a full refund, less the Restocking Fee shown above reduced by the purchase price for the Contract Cancellation Option Agreement shown above. Return of any vehicle traded in may be the day following the day of cancellation. You also understand that the right to cancel will apply only if, within the time shown above, you: (1) Personally sign and deliver to us a written notice exercising the right to cancel, (2) Pay the Restocking Fee shown above (less the amount of the Cancellation Option Purchase Price), (3) Return your copies of the Contract Cancellation Option Agreement, the original conditional sale contract or purchase order, all related documents, and all original vehicle titling and registration documents, if any.

**AGREEMENT AND ACKNOWLEDGMENT.** By signing below, you, the Buyer(s), acknowledge and agree to decline the above terms and conditions of this Agreement. **By signing below you voluntarily decline this option and give up the right it provides to cancel your vehicle purchase.**

*Manoj Kumar*      8/29/2020  
 (Buyer Signature)                      (Date)

\_\_\_\_\_  
 (Co-Buyer Signature)                      8/29/2020  
 (Date)

# BUYERS GUIDE / GUÍA DEL COMPRADOR

**IMPORTANT:** Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.  
**IMPORTANTE:** Las promesas verbales son difíciles de hacer cumplir. Solicite al concesionario que ponga todas las promesas por escrito. Conserve este

Land Rover

Discovery Sport

2019

SALCP2FX7KH783548

VEHICLE MAKE/MARCA DEL VEHÍCULO

MODEL/MODELO

YEAR/AÑO

VIN NUMBER/NÚMERO DE IDENTIFICACIÓN

**WARRANTIES FOR THIS VEHICLE / GARANTÍAS PARA ESTE VEHÍCULO:**

Stk# 10247



## AS IS - NO DEALER WARRANTY COMO ESTÁ-SIN GARANTÍA DEL CONCESIONARIO

THE DEALER DOES NOT PROVIDE A WARRANTY FOR ANY REPAIRS AFTER SALE.

The entire risk as to the quality and performance of the goods is with the buyer. Should the goods prove defective following their purchase, the buyer and not the manufacturer, distributor, or retailer, assumes the entire cost of all necessary servicing or repair.

EL CONCESIONARIO NO PAGARÁ NINGUNA REPARACIÓN. El concesionario no provee una garantía para reparaciones hechas después del momento de la venta. Todo el riesgo en cuanto a la calidad y el rendimiento de los productos es del comprador. En caso de que los productos resulten defectuosos después de su compra, el comprador y no el fabricante, el distribuidor o el vendedor, asume el costo total de todos los servicios o reparaciones necesarios.



## DEALER WARRANTY/GARANTÍA DEL CONCESIONARIO

FULL WARRANTY / GARANTÍA COMPLETA.

LIMITED WARRANTY / GARANTÍA LIMITADA.

The dealer will pay \_\_\_\_\_% of the labor and \_\_\_\_\_% of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty, and for any documents that explain warranty coverage, exclusions, and the dealer's repair obligations. *Implied warranties* under your state's laws may give you additional rights.

El concesionario pagará el \_\_\_\_\_% de la mano de obra y el \_\_\_\_\_% de las partes de los sistemas cubiertos que fallen durante el período de garantía. Pídale al concesionario una copia de la garantía y de cualquier documento que le explique la cobertura, las exclusiones y las obligaciones de reparación del concesionario. Las garantías implícitas, según las leyes de su estado, podrían darle derechos adicionales.

SYSTEMS COVERED/ SISTEMAS CUBIERTOS

DURATION/DURACION

S. K. Henry  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**NON-DEALER WARRANTIES FOR THIS VEHICLE/GARANTÍAS QUE NO PERTENECEN AL CONCESIONARIO:**

MANUFACTURER'S WARRANTY STILL APPLIES. The manufacturer's original warranty has not expired on some components of the vehicle. / LA GARANTÍA DEL FABRICANTE TODAVÍA APLICA. La garantía original del fabricante no ha expirado para algunos de los componentes del vehículo.

MANUFACTURER'S USED VEHICLE WARRANTY APPLIES. / SE APLICA LA GARANTÍA DEL FABRICANTE PARA VEHÍCULOS USADOS.

OTHER USED VEHICLE WARRANTY APPLIES. / SE APLICA OTRA GARANTÍA PARA VEHÍCULOS USADOS.

Ask the dealer for a copy of the warranty document and an explanation of warranty coverage, exclusions, and repair obligations. / Pídale al concesionario una copia del documento de garantía y una explicación de la cobertura, las exclusiones y las obligaciones de reparación.

SERVICE CONTRACT/CONTRATO DE MANTENIMIENTO.

A service contract on this vehicle is available for an extra charge. Ask for details about coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of your purchase of this vehicle, *implied warranties* under your state's laws may give you additional rights. / Con un cargo adicional, puede obtener un contrato de mantenimiento para este vehículo. Pregunte acerca de los detalles de la cobertura, los deducibles, el precio y las exclusiones. Si compra un contrato de mantenimiento dentro de los 90 días desde el momento en que compró el vehículo, las *garantías implícitas* según las leyes de su estado podrían darle derechos adicionales.

ASK THE DEALER IF YOUR MECHANIC CAN INSPECT THE VEHICLE ON OR OFF THE LOT.

EGÚNTELE AL CONCESIONARIO SI SU MECÁNICO PUEDE INSPECCIONAR EL VEHÍCULO DENTRO O FUERA DEL CONCESIONARIO.

Below is a list of some major defects that may occur in used motor vehicles

<p><b>Frame &amp; Body</b> Frame-cracks, corrective welds, or rusted through Dog tracks—bent or twisted frame</p> <p><b>Engine</b> Oil leakage, excluding normal seepage Cracked block or head Belts missing or inoperable Knocks or misses related to camshaft lifters and push rods Abnormal exhaust discharge</p> <p><b>Transmission &amp; Drive Shaft</b> Improper fluid level or leakage, excluding normal seepage Cracked or damaged case which is visible Abnormal noise or vibration caused by faulty transmission or drive shaft Improper shifting or functioning in any gear Manual clutch slips or chatters</p> <p><b>Differential</b> Improper fluid level or leakage, excluding normal seepage Cracked or damaged housing which is visible Abnormal noise or vibration caused by faulty differential</p>	<p><b>Cooling System</b> Leakage including radiator Improperly functioning water pump</p> <p><b>Electrical System</b> Battery leakage Improperly functioning alternator, generator, battery, or starter</p> <p><b>Fuel System</b> Visible leakage</p> <p><b>Inoperable Accessories</b> Gauges or warning devices Air conditioner Heater &amp; Defroster</p> <p><b>Brake System</b> Failure warning light broken Pedal not firm under pressure (DOT spec.) Not enough pedal reserve (DOT spec.) Does not stop vehicle in straight line (DOT spec.) Hoses damaged Drum or rotor too thin (Mfgr. Specs) Lining or pad thickness less than 1/32 inch Power unit not operating or leaking Structural or mechanical parts damaged</p> <p><b>Air Bags</b></p>	<p><b>Steering System</b> Too much free play at steering wheel (DOT specs.) Free play in linkage more than 1/4 inch Steering gear binds or jams Front wheels aligned improperly (DOT specs.) Power unit belts cracked or slipping Power unit fluid level improper</p> <p><b>Suspension System</b> Ball joint seals damaged Structural parts bent or damaged Stabilizer bar disconnected Spring broken Shock absorber mounting loose Rubber bushings damaged or missing Radius rod damaged or missing Shock absorber leaking or functioning improperly</p> <p><b>Tires</b> Tread depth less than 2/32 inch Sizes mismatched Visible damage</p> <p><b>Wheels</b> Visible cracks, damage or repairs Mounting bolts loose or missing</p> <p><b>Exhaust System</b> Leakage Catalytic Converter</p>
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A continuación podrá encontrar una lista de los defectos principales que podrían ocurrir en vehículos usados.

<p><b>Chasis y carrocería</b> Grietas en el chasis, soldaduras correctivas u oxidadas Descuadrado: chasis doblado o torcido</p> <p><b>Motor</b> Pérdidas de aceite, excepto las filtraciones normales Bloque o cárter con grietas Correas ausentes o fuera de servicio Golpes o fallas relacionados con levantadores de levas o bielas Descarga del escape fuera de lo normal</p> <p><b>Transmisión y eje motor</b> Nivel inadecuado de fluido o pérdidas excepto filtraciones normales Grietas o daños visibles en la caja. Ruidos o vibraciones fuera de lo normal ocasionadas por la transmisión o el eje motor Cambios o funcionamiento inadecuados en cualquier velocidad Patinados o vibraciones del embrague manual</p> <p><b>Diferencial</b> Nivel inadecuado de fluido o pérdidas excepto filtraciones normales Grietas o daños visibles en el cárter del diferencial Ruidos o vibraciones fuera de lo normal ocasionadas por fallas en el diferencial.</p>	<p><b>Sistema de enfriamiento</b> Pérdidas, incluidas las del radiador Funcionamiento inadecuado de la bomba de agua</p> <p><b>Sistema eléctrico</b> Pérdidas en la batería Funcionamiento inadecuado del alternador, generador, batería o arrancador</p> <p><b>Sistema de combustible</b> Pérdidas visibles</p> <p><b>Accesorios fuera de servicio</b> Indicadores o dispositivos de advertencia Aire acondicionado Calefacción y Desempañador</p> <p><b>Sistema de frenos</b> Luz de advertencia de fallas rota Falta de firmeza cuando se presiona el pedal (según especificaciones del Departamento de Transporte [DOT]) Distancia insuficiente del pedal (según especificaciones del DOT) El vehículo no se detiene en línea recta (según especificaciones del DOT) Mangueras dañadas Tambor o rotor muy delgados (según especificaciones del fabricante) Grosor de la placa o del revestimiento inferior que 1/32 pulgadas Unidad de potencia fuera de servicio o con pérdidas Partes estructurales o mecánicas dañadas</p> <p><b>Bolsas de aire</b></p>	<p><b>Sistema de dirección</b> Demasiado juego en el volante (según especificaciones del DOT) Juego mayor a 1/4 de pulgada en el varillaje. El mecanismo de dirección se trava Alineación inadecuada de las ruedas frontales (según especificaciones del DOT) Grietas o deslizamientos en las correas de la unidad de potencia Nivel inadecuado de fluidos de la unidad de potencia</p> <p><b>Sistema de suspensión</b> Juntas de rótula dañadas Partes estructurales dobladas o dañadas Barra estabilizadora desconectada Resorte roto Cojinete del amortiguador suelto Cojinetes de caucho dañados o ausentes Biela dañada o ausente Amortiguador con pérdidas o con funcionamiento inadecuado</p> <p><b>Neumáticos</b> Profundidad de las ranuras menor que 2/32 de pulgada Tamaños que no corresponden Daños visibles</p> <p><b>Ruedas</b> Grietas, daños o reparaciones visibles Tornillos de sujeción sueltos o ausentes</p> <p><b>Sistema de escape</b> Pérdidas Convertidor catalítico</p>
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San Jose Mitsubishi

DEALER\NOMBRE DEL CONCESIONARIO

3396 Stevens Creek Blvd, San Jose CA 95117

ADDRESS\DIRECCIÓN DEL CONCESIONARIO

(408) 300-9000

TELEPHONE\TELÉFONO

EMAIL\CORREO ELECTRÓNICO

Ayman Moussa

SEE FOR COMPLAINTS\PARA QUEJAS DESPUÉS DE LA VENTA COMUNÍQUESE CON:

*I hereby acknowledge receipt of the Buyers Guide at the closing of this sale. / Por la presente acuso recibo de la Guía del Comprador al cierre de esta venta.*

X  \_\_\_\_\_

Buyer Signature/Firma

8/29/2020

Date/Fecha

X \_\_\_\_\_

Co-Buyer Signature/Firma

8/29/2020

Date/Fecha

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removal of this label before consumer purchase (except for purpose of test-driving) is a violation of federal law (16 C.F.R. 455).

IMPORTANTE: La información de este formulario es parte de cualquier contrato para comprar este vehículo. Quitar esta etiqueta antes de la compra del consumidor (excepto a los fines de realizar una prueba de conducción) es una infracción a la ley federal (16 C. F. R. 455).

# FRONT LICENSE PLATE ACKNOWLEDGEMENT

Buyer/Lessee Name(s) ("you") Manoj Kumar Kapa	Contract Date 8/29/2020
Address (Street) City State Zip 1161 Chopin Ter 301 Fremont, CA 94538	

Year 2019	Make Land Rover	Model Discovery Sport	VIN SALCP2FX7KH783548
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### VEHICLE IS EQUIPPED WITH A FRONT LICENSE PLATE BRACKET

You have observed and acknowledge that this Vehicle is equipped with a bracket or other means of securing a front license plate and understand that California law requires a license plate to be displayed from and securely fastened to the front of this Vehicle.

8/29/2020

Date



*Manoj Kumar*

Buyer/Lessee Signature



Co-Buyer/Co-Lessee Signature

## - OR -

### VEHICLE IS **NOT** EQUIPPED WITH A FRONT LICENSE PLATE BRACKET AT CUSTOMER'S REQUEST

You have been offered but expressly refuse installation of a bracket or other means of securing a front license plate. You understand that California law requires a license plate to be displayed from and securely fastened to the front of this Vehicle and that the hardware necessary to securely fasten the front plate to this Vehicle is available from the dealer.

8/29/2020

Date



Buyer/Lessee Signature



Co-Buyer/Co-Lessee Signature



Label ID:

<b>Warranty Holder</b>			<b>Seller</b>		
Name Manoj Kumar                      Kapa			Name SAN JOSE MITSUBISHI		
Address 1161 Chopin Ter 301			Address 3396 STEVENS CREEK BLVD		
City Fremont	State CA	Zip Code 94538	City SAN JOSE	State CA	Zip Code 95117

<b>Vehicle Information</b>			
Year 2019	Make LAND ROVER	Model DISCOVERY SPORT SE	Vehicle Identification Number SALCP2FX7KH783548

<b>Coverage Information</b>			
Date of Purchase 08/29/2020	Coverage Term (Must be greater than 24 months) 36 Months	Maximum Benefit Amount \$4,000.00	Purchase Price \$199.00

<b>Lienholder</b>				
Name Wells Fargo Dealer Servi	Address 5000 Hopyard, Suite 270	City Pleasanton	State	Zip Code 94588

**Vehicle Theft Protection Limited Warranty**

**Acceptance of Coverage:** My signature below means that I have agreed to purchase the Universal Security Guard® Theft Deterrent System and that I have received a copy of the accompanying Vehicle Theft Protection Limited Warranty (warranty).

**I ACKNOWLEDGE:**

- (1) This agreement is a product warranty and is not insurance. It is not subject to state insurance laws but is subject to state law concerning warranties.
- (2) To be eligible for this warranty you must have comprehensive insurance coverage on the vehicle that is protected by the anti-theft device.
- (3) The obligations of the warrantor to the warranty holder are insured under a warranty reimbursement policy.
- (4) The purchase of the Vehicle Theft Protection System is optional and is not required in order to finance, lease, or purchase this vehicle.
- (5) The System must be purchased on the vehicle date of sale, and is available on both new and used vehicles.
- (6) I understand I am responsible for any expenses and incidental costs which are not covered by this warranty.
- (7) I have read and understand the Coverages and Exclusions and have verified the information contained above is true.

Warranty Holder's Signature Manoj Kumar Phone 2623021072 Date 08/29/2020

By signing below, Seller certifies that the complete Universal Security Guard® Theft Deterrent System has been professionally and permanently installed on **your vehicle**.

Seller's Signature J. Dell Seller Phone (408) 606-4000 Date 08/29/2020

**Coverage**  
The coverage provided in this warranty applies only to the Universal Security Guard® Theft Deterrent System hereinafter called the "System" which has been properly installed on **your vehicle** by the Seller. The System consists of the proper installation of uniquely numbered retroreflective body part labels and two (2) window stickers. **We** certify that the System will be an effective deterrent against vehicle theft. Once installed the System is permanent. Therefore, the purchase of the System is non-cancelable and nonrefundable. No deductible applies to this warranty coverage. Nothing in this Limited Warranty affects any statutory rights of consumers that cannot be waived or limited by contract.

In the event the complete System installed on **your vehicle** fails to prevent a **Total Loss By Theft** during the Term of this warranty, **you** will be entitled to a Benefit provided that all the conditions of this warranty have been met. This benefit shall reimburse **you** for the following expenses that **you** may have incurred including: insurance policy deductible reimbursement, temporary vehicle rental expense, vehicle registration fees and taxes on a replacement vehicle, and the difference between the **actual cash value** of the stolen **vehicle** and the **vehicle's** replacement cost. The maximum benefit payment shall in no event exceed the **vehicle's actual cash value** on the **date of loss**.

The benefit that will be paid is the lesser of the amount reflected above in Maximum Benefit Amount or the **actual cash value** of **your vehicle** at the time of theft as determined by **your** primary insurer.



# Zurich Shield®

Environmental Protection Registration Form

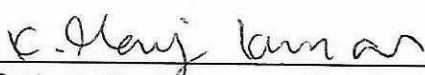
Warranty #: EH05991005

Dealer Information			
Name			Phone Number
SAN JOSE MITSUBISHI			(408) 606-4000
Address			
3396 STEVENS CREEK BLVD			
City	State	Zip Code	
SAN JOSE	CA	95117	

Customer Information			
Primary Name			Phone Number
Manoj Kumar	Kapa	2623021072	
Secondary Name			Phone Number
Address			
1161 Chopin Ter 301			
City	State	Zip Code	
Fremont	CA	94538	
Email Address			
manojkumar.kapa@gmail.com			

Vehicle Information				
Year	Make	Model	Vehicle Identification Number	Odometer Mileage
2019	LAND ROVER	DISCOVERY SPORT SE	SALCP2FX7KH783548	28,767

Product and Warranty Information		
Effective Date: 08/29/2020	Warranty Term: 12 months	Product Cost: \$199.00
<b>One-Year Standard Protection</b>		
<b>Exterior:</b> Paint Protection against weather-induced fading or loss of gloss.		
<b>Interior:</b> Fabric, Vinyl and Leather Protection against permanent staining caused by food or drink.		

PURCHASE OF THIS PRODUCT IS NOT REQUIRED AS A CONDITION TO OBTAIN FINANCING OR TO PURCHASE OR LEASE YOUR VEHICLE.	
I (Customer) whose signature appears below, acknowledge that the information contained above is, to the best of my knowledge, true. I have read this Registration Form ("Registration") and the Limited Warranty, and I understand and agree to all their terms and conditions.	
	
Primary Customer Signature	08/29/2020
	Date
	08/29/2020
	Date
	08/29/2020
	Date

AUTOMOTIVE PROTECTION SYSTEMS, INC. | 7455 FM 3009 | SCHERTZ, TX 78154 | 866.957.3377 | www.zurichshield.com

©2019 AUTOMOTIVE PROTECTION SYSTEMS, INC.

# Maintenance Advantage

VEHICLE OWNER		
Name	Manoj Kumar Kapa	
Address	1161 Chopin Ter 301	
City	State	Zip Code
Fremont	CA	94538

VEHICLE INFORMATION		
Vehicle Identification Number SALCP2FX7KH783548		
Year	Make	Model
2019	LAND ROVER	DISCOVERY SPORT SE
# Cylinders	Odometer Reading	
4	28,767	
Vehicle Date of Sale	Vehicle Purchase Price	
08/29/2020	\$27,999.00	
Check if vehicle is:		
<input type="checkbox"/> Diesel Powered	<input checked="" type="checkbox"/> Turbo/Super Charged	<input checked="" type="checkbox"/> 4WD/AWD
<input type="checkbox"/> Manufacturer Certified Vehicle		

SELLER		
Name	SAN JOSE MITSUBISHI	
Address	3396 STEVENS CREEK BLVD	
City	State	Zip Code
SAN JOSE	CA	95117

COMPANY USE

LIENHOLDER	
Name	Wells Fargo Dealer Services

V42560AN (01/13)	MAINTENANCE PLAN
Plan Date of Sale: <u>08/29/2020</u>	Plan Purchase Price: <u>\$1,999.00</u>
Plan Term: <u>36</u> months	Plan Service Interval: <u>7500</u> miles
	Service A: <u>6</u> Service B: <u>3</u>
For seller use only. Plan Class Selection: AOC: _____	

ACKNOWLEDGEMENT
<p>You (Vehicle Owner) whose signature appears below, acknowledge that you wish to purchase the Maintenance Plan and the information contained above is, to the best of your knowledge, true. You acknowledge you have read, understand and agree to the services, terms, limitations and charge.</p> <p>You must return to the Seller to receive Maintenance Services provided by the plan.</p> <p>The purchase of the Maintenance Plan is not required in order to purchase, register or obtain financing for this vehicle.</p> <p>Please refer to your vehicle owner's manual for recommended and required maintenance services.</p>
<p>By providing your cell phone number and/or email address in the following fields, you agree to receive text message and/or email communication regarding the maintenance services.</p> <p>Cell Phone Number _____ E-mail Address <u>manojkumar.kapa@gmail.com</u></p>

Customer's Signature <u>K. Manoj Kumar</u>	Telephone Number <u>2623021072</u>	Date <u>08/29/2020</u>
Seller Authorized Representative Signature <u>J. Powell</u>	Telephone Number <u>(408) 606-4000</u>	Date <u>08/29/2020</u>

Contract Administrator/Obligor:  
**UUSC SERVICE COMPANY**  
 7045 College Boulevard, Overland Park, KS 66211  
 Mail: PO Box 7922, Shawnee Mission, KS 66207  
 License 0C17302 - Customer Service (888) 835-5063