

INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Contract Number 426078 R.O.S. Number 08563234 Stock Number 54380

Buyer Name and Address (Including County and Zip Code) BHARATH NARENDRA BABU 5575 YORK MOUNTAIN LN ANTIOCH CA 94531 CONTRA COSTA	Co-Buyer Name and Address (Including County and Zip Code) NISHA GURUNATH BHARATHI 5575 YORK MOUNTAIN LN ANTIOCH CA 94531 CONTRA COSTA	Seller-Creditor (Name and Address) DIRITO BROTHERS VW 2020 N. MAIN ST WALNUT CREEK CA 94596 CONTRA CONSTA.
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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
NEW	2022	VOLKSWAGEN ID.4	8	WVGTMPE25NP041075	<input type="checkbox"/> Personal, family or household unless otherwise indicated below. <input type="checkbox"/> business or commercial

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
3.24 %	\$ 3644.73(e)	\$52881.03 (e)	\$ 56525.76 (e)	\$ 3750.00 is \$ 60275.76(e)

(e) means an estimate

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.

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

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of <u>N/A</u>	<u>N/A</u>	<u>N/A</u>
One Payment of <u>N/A</u>	<u>N/A</u>	<u>N/A</u>
One Payment of <u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>47</u>	<u>1177.62</u>	Monthly beginning <u>08/28/2022</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
One final payment	<u>1177.62</u>	<u>DUE ON 07/28/2026</u>

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 N/A *[Signature]*
 Co-Buyer X N/A *[Signature]*
 Seller X N/A *[Signature]*

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 [Signature]
 Co-Buyer Signs X [Signature]

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

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both you and we must sign it. No oral changes are binding.
 Buyer Signs X [Signature] Co-Buyer Signs X [Signature]

SELLER'S RIGHT TO CANCEL. If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on page 4 of this contract giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.
 Buyer X [Signature] Co-Buyer X [Signature]

Buyer Initials BAB NGB

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

Rate on the financed amount (shown in item 11) _____
 Finance Charge on a financed amount (shown in item 11) _____

1. Total Cash Price \$ 47405.00(A)

A. Cash Price of Motor Vehicle and Accessories \$ 47405.00

1. Cash Price Vehicle \$ N/A

2. Cash Price Accessories \$ N/A

3. Other (Nontaxable) \$ N/A

Describe N/A \$ N/A

Describe N/A \$ N/A

B. Document Processing Charge (not a governmental fee) \$ 85.00(B)

C. Emissions Testing Charge (not a governmental fee) \$ N/A(C)

D. (Optional) Theft Deterrent Device(s) \$ N/A(D1)

1. (paid to) N/A \$ N/A(D2)

2. (paid to) N/A \$ N/A(D3)

3. (paid to) N/A \$ N/A(D3)

E. (Optional) Surface Protection Product(s) \$ N/A(E1)

1. (paid to) N/A \$ N/A(E2)

2. (paid to) N/A \$ N/A(E2)

F. EV Charging Station (paid to) N/A \$ N/A(F)

G. Sales Tax (on taxable items in A through F) \$ 4630.28(G)

H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) MVSC \$ 31.00(H)

I. (Optional) Service Contract(s) \$ 2533.00(I1)

1. (paid to) VCI \$ 660.00(I2)

2. (paid to) VCI \$ 660.00(I2)

3. (paid to) N/A \$ N/A(I3)

4. (paid to) N/A \$ N/A(I4)

5. (paid to) N/A \$ N/A(I5)

J. Prior Credit or Lease Balance (e) paid by Seller to Vehicle 1 N/A Vehicle 2 N/A \$ N/A(J)

(see downpayment and trade-in calculation)

K. (Optional) Debt Cancellation Agreement VW DRIVE EASY GAP P \$ 675.00(K)

L. (Optional) Used Vehicle Contract Cancellation Option Agreement \$ N/A(L)

M. Other (paid to) N/A \$ N/A(M)

For N/A

N. Other (paid to) N/A \$ N/A(N)

For N/A

Total Cash Price (A through N) \$ 56019.28 (1)

2. Amounts Paid to Public Officials

A. Vehicle License Fees ESTIMATED \$ 309.00(A)

B. Registration/Transfer/Titling Fees ESTIMATED \$ 294.00(B)

C. California Tire Fees \$ 8.75(C)

D. Other N/A \$ N/A(D)

Total Official Fees (A through D) \$ 611.75 (2)

3. Amount Paid to Insurance Companies (Total premiums from Statement of Insurance) \$ N/A (3)

4. State Emissions Certification Fee or State Emissions Exemption Fee \$ N/A (4)

5. Subtotal (1 through 4) \$ 56631.03 (5)

6. Total Downpayment

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): \$ N/A(A)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

B. Total Less Prior Credit or Lease Balance (e) \$ N/A(B)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

C. Total Net Trade-In (A-B) (indicate if negative number) \$ N/A(C)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

D. Deferred Downpayment Payable to Seller \$ N/A(D)

E. Manufacturer's Rebate \$ 750.00(E)

F. Other N/A \$ N/A(F)

G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card \$ 3000.00(G)

Total Downpayment (C through G) \$ 3750.00 (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) \$ 52881.03 (7)

11 Company VCI

Term 96 Mos. or 100000 Miles

12 Company VCI

Term 36 Mos. or 30000 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 [Signature]

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 48 Mos. VW DRIVE EASY GA Debt Cancellation Agreement

I want to buy a debt cancellation agreement. [Signature]

Buyer Signs X [Signature]

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 \$ N/A

b. Buyer/Co-Buyer Retained Trade Equity \$ N/A

c. Agreed Value of Property Being Traded-In (a-b) \$ N/A

d. Prior Credit or Lease Balance \$ N/A

e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ N/A

2. Vehicle 2

Year N/A Make N/A

Model N/A Odometer N/A

VIN N/A

a. Agreed Value of Property \$ N/A

b. Buyer/Co-Buyer Retained Trade Equity \$ N/A

c. Agreed Value of Property Being Traded-In (a-b) \$ N/A

d. Prior Credit or Lease Balance \$ N/A

e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ N/A

Total Agreed Value of Property Being Traded-In (1c+2c) \$ N/A

Total Prior Credit or Lease Balance (1d+2d) \$ N/A

Total Net Trade-In (1e+2e) \$ N/A

(*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

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 4 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

Buyer Signature X [Signature] Co-Buyer Signature X [Signature]

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

WARNING: YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.

FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT. THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X [Signature] X [Signature]