

LAW 553-TX-ARB-eps 4/21

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

BUYER <u>KALYANI WAMANRAO TITARMARE</u>	SELLER/CREDITOR <u>NORM REEVES HONDA NORTH RICHLAND HILLS</u>
ADDRESS <u>5115 MONTEGO BAY DR</u>	ADDRESS <u>7551 NE LOOP 820</u>
CITY <u>IRVING</u> STATE <u>TX</u> ZIP <u>75038</u>	CITY <u>NORTH RICHLAND HILLS</u> STATE <u>TX</u> ZIP <u>76180</u>
PHONE <u>(845) 546-7984</u>	PHONE <u>(817) 485-0300</u>

CO-BUYER <u>N/A</u>
ADDRESS <u>N/A</u>
CITY <u>N/A</u> STATE <u>N/A</u> ZIP <u>N/A</u>
PHONE <u>N/A</u>

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

You have thoroughly inspected, accepted, and approved the vehicle in all respects.

VEHICLE IDENTIFICATION

YEAR	MAKE	MODEL	VEHICLE IDENTIFICATION NUMBER	<input checked="" type="checkbox"/> NEW <input type="checkbox"/> DEMONSTRATOR <input type="checkbox"/> FACTORY OFFICIAL/EXECUTIVE <input type="checkbox"/> USED	USE FOR WHICH PURCHASED PERSONAL, FAMILY, OR HOUSEHOLD, UNLESS OTHERWISE INDICATED BELOW If either of the boxes below is checked, Chapter 353 of the Texas Finance Code applies to this Contract. <input type="checkbox"/> BUSINESS OR COMMERCIAL <input type="checkbox"/> AGRICULTURAL <input type="checkbox"/> N/A
2023	HONDA	CIVIC 1.5T	19XFL1H8XPE006889		

Trade-in: Make N/A Model N/A
 Year N/A VIN N/A License No. N/A

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. <u>7.94 %</u>	The dollar amount the credit will cost you. <u>\$ 6,618.23</u>	The amount of credit provided to you or on your behalf. <u>\$ 30,239.77</u>	The amount you will have paid after you have made all payments as scheduled. <u>\$ 36,858.00</u>	The total cost of your purchase on credit, including your down payment of <u>\$ 5,500.00</u> <u>\$ 42,358.00</u>

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

Number of Payments	Amount of Payments	When Payments Are Due
60	\$ 614.30	Monthly Payments beginning <u>06/11/2023</u>
N/A	\$ N/A	N/A

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

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

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.

APPLICABLE LAW
 Federal and Texas law apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

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

Buyer Signs X *Kalyani Titarmare* Co-Buyer Signs X N/A

DEAL NUMBER: 410588; CUSTOMER ID: 686895; STOCK NUMBER: PE006889 R_PTX_Y553ARB_0421 - 04/27/2023 5:29:18 PM