

**MICHIGAN VEHICLE RETAIL INSTALLMENT CONTRACT**

**DATE** 05/17/2023

Buyer (and Co-Buyer) Name and Address (Including County and Zip Code)  MOHAMMED-FAYAJ NAVAZ 50598 AMBERWOOD RD CANTON, MI 48188-2540 WAYNE  N/A	<b>CREDITOR (Seller Name and Address)</b>  JACK DEMMER FORD, INC. 37300 MICHIGAN AVENUE WAYNE, MI 48184  <div style="text-align: right; font-size: 2em; font-weight: bold; opacity: 0.5;">                     CONTRACT                      FEB 05 2024                      PAID IN FULL                 </div>
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle described in this contract for cash or on credit. The cash price is shown below as "Total Cash Price." The credit price is shown on page 2 as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract.

New/Used	Mileage	Year and Make	Model	Vehicle Identification Number	Use For Which Purchased
New	37	2023 Ford	F-150 Lightning	1FTVW1EL3PWG15937	Personal use unless otherwise checked below <input type="checkbox"/> Commercial <input type="checkbox"/> Agricultural

**The Annual Percentage Rate may be negotiated with the Seller. The Seller may assign this contract and may retain its right to receive a portion of the Finance Charge.**

**ITEMIZATION OF AMOUNT FINANCED**

<b>1. Cash Price</b>					
(a) Vehicle.....	\$	70,139.95			
(b) Accessories and Installation.....	\$	699.00			
(c) Documentary Fee.....	\$	175.00			
(d) Sales Tax.....	\$	4,262.28			
(e)* to: N/A for: N/A	\$	N/A			
(f)* to: N/A for: N/A	\$	N/A			
(g)* to: N/A for: N/A	\$	N/A			
(h)* to: N/A for: N/A	\$	N/A			
(i)* to: N/A for: N/A	\$	N/A			
(j)* to: N/A for: N/A	\$	N/A			
<b>Total Cash Price</b> .....	\$	<b>75,276.23(1)</b>			
<b>2. Down Payment</b>					
Third Party Rebate Assigned to Creditor.....	\$	N/A			
Cash Down Payment.....	\$	1,600.00			
N/A	\$	N/A			
Trade-In _____	\$	N/A			
Year and Make _____	\$	N/A	Gross Allowance _____	\$	N/A
Amount Owing _____	\$	N/A			
<b>Total Down Payment</b> .....	\$	<b>1,600.00(2)</b>			
<b>3. Unpaid Balance of Cash Price (1 minus 2)</b> .....	\$	<b>73,676.23(3)</b>			
<b>4. Amounts paid on your behalf *</b>					
<b>To Insurance Companies for:</b>					
Credit Life Insurance.....	\$	N/A			
Credit Disability Insurance.....	\$	N/A			
N/A	\$	N/A			
N/A	\$	N/A			
N/A	\$	N/A			
To N/A	\$	N/A			
To N/A	\$	N/A			
<b>To Public Officials (i) for license (\$ 702.00 ),</b>					
<b>title (\$ 16.00 ), &amp; registration (\$ N/A ), fees \$ N/A ;</b>					
<b>(ii) for filing fees \$ N/A ; (iii) for taxes (not in Cash Price) \$ N/A</b>	\$	718.00			
To CVR	\$	24.00	for Electronic Filing Fee		
To N/A	\$	N/A	for N/A		
To N/A	\$	N/A	for N/A		
To N/A	\$	N/A	for N/A		
To N/A	\$	N/A	for N/A		
To N/A	\$	N/A	for N/A		
To N/A	\$	N/A	for N/A		
To N/A	\$	N/A	for N/A		
<b>Total</b> .....	\$	<b>742.00(4)</b>			
<b>5. Amount Financed (3 plus 4)</b> .....	\$	<b>74,418.23(5)</b>			

\* Seller may be retaining a portion of these amounts

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FEDERAL TRUTH-IN-LENDING DISCLOSURES										
<p><b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate</p> <p style="text-align: center;">9.75 %</p>	<p><b>FINANCE CHARGE</b> The dollar amount the credit will cost you</p> <p style="text-align: center;">\$ 28,551.49</p>	<p><b>Amount Financed</b> The amount of credit provided to you or on your behalf</p> <p style="text-align: center;">\$ 74,418.23</p>	<p><b>Total of Payments</b> The amount you will have paid when you have made all scheduled payments</p> <p style="text-align: center;">\$ 102,969.72</p>	<p><b>Total Sale Price</b> The total cost of your purchase on credit, including your downpayment</p> <p style="text-align: center;">of \$ 1,600.00</p> <p style="text-align: center;">\$ 104,569.72</p>						
<p>Your Payment Schedule will be:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:25%;">Number of Payments</th> <th style="width:25%;">Amount of Payments</th> <th style="width:50%;">When Payments are Due</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">84</td> <td style="text-align: center;">\$ 1,225.83</td> <td>                     Monthly unless otherwise checked  <input type="checkbox"/> Semi-Annually    <input type="checkbox"/> Annually                      Starting: 06/16/2023                 </td> </tr> </tbody> </table>					Number of Payments	Amount of Payments	When Payments are Due	84	\$ 1,225.83	Monthly unless otherwise checked <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually Starting: 06/16/2023
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84	\$ 1,225.83	Monthly unless otherwise checked <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually Starting: 06/16/2023								
<p><b>Prepayment:</b> If you pay off your debt early, you will not have to pay a penalty.</p> <p><b>Late Payment:</b> You must pay a late charge on the portion of each payment received more than 10 days late of 5% of the late amount or \$15.00, whichever is greater.</p> <p><b>Security Interest:</b> You are giving a security interest in the vehicle being purchased.</p> <p><b>Contract:</b> Please see this contract for additional information on security interest, nonpayment, default, the right to require repayment of your debt in full before the scheduled date, and prepayment penalty.</p>										

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**COMMERCIAL USE CONTRACT LATE PAYMENT:** If you purchased the vehicle for commercial use, you must pay a late charge on the portion of each payment received more than 10 days late of 7.5 percent of the late amount or \$50.00, whichever is less.

BALLOON CONTRACT PROVISIONS
<input type="checkbox"/> Your last scheduled payment under this contract is a balloon payment.
<p><b>EXCESS WEAR, USE AND MILEAGE CHARGES</b></p> <p>If the box directly above is checked, this section, Paragraph B, and Paragraph C of this contract apply. You may be charged for excessive wear based upon our standards for normal use. If you exercise the option to transfer ownership of the vehicle to Creditor under Paragraph B, you must pay the Creditor \$0. N/A per mile for each mile in excess of N/A miles shown on the odometer.</p>

**Anti-Theft Product (Optional)**

The purchase of anti-theft product(s) is optional and not required to obtain credit, even if the product(s) is already installed on the vehicle you selected. You may purchase anti-theft product(s) from the person of your choice. By signing below, you agree to purchase the anti-theft product(s) at the price disclosed.

N/A	\$	N/A	Term	N/A
N/A	\$	N/A	Term	N/A
N/A	\$	N/A	Term	N/A

**A**                                          N/A

Buyer Signs

**Debt Cancellation Waiver Addendum (Optional)**

Purchase of the debt cancellation waiver is optional and is not required to obtain credit. The terms and conditions of the debt cancellation waiver are set forth in the attached Addendum which is incorporated into this contract. By signing below you agree to purchase debt cancellation waiver for the price set forth on this contract in the Itemization of Amount Financed under section 4.

**B**                                          N/A

Buyer Signs