

BMW OF CONCORD
1967 MARKET ST
CONCORD, CA 94520-2626

DEAL # 119957
CUST# 337255

**COPY OF APPLICATION FOR REGISTRATION COVERING THE
FOLLOWING DESCRIBED AUTOMOBILE IN COMPLIANCE WITH
THE CALIFORNIA VEHICLE CODE**

COUNTY OF RESIDENCE: SANTA CLARA Dealer's No.: 4486
NOTE: ONLY COMPLETE IF DIFFERENT COUNTY THAN PROVIDED BELOW

SOLD TO: BALA VIGNESH CHARLLO
PRINT THE NAME- MUST BE CONSISTENT WITH PERSONAL SIGNATURE OF APPLICANT

ADDRESS: 1599 BERRYESSA RD APT 456 SAN JOSE 95133 COUNTY: SANTA CLARA

MAKE: MBZ VIN: W1N4N4HB0PJ436568 MODEL: GLA250

ENGINE NO.: _____ BODY TYPE: UT MOTIVE POWER: _____

DEALER'S NO.: 4486 DATE FIRST SOLD: _____ DATE FIRST OPERATED: 08/21/2023

LEGAL OWNER: _____

ADDRESS: _____ COUNTY: _____

Have the engine and serial numbers been checked against the vehicle? YES or NO

I HEREBY CERTIFY that dealer number 4486 has on this date delivered to the State of California Department of Motor Vehicles the Report of Sale and Application for Registration Number _____, covering the above-described vehicle and that license plate number _____ year 2023 has been assigned by the Department of Motor Vehicles for the above-described vehicle.

BMW OF CONCORD

DEALER'S NAME

BY: _____

DATE: 08/21/2023

DEAL# 119957
CUST# 337255Customer's Name: BALA VIGNESH CHARLLO Deal/Stock No.: C23M336B**ODOMETER DISCLOSURE STATEMENT**

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, BMW OF CONCORD (transferor's name, Print) state that the odometer now reads 8040 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

- (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
- (2) I hereby certify that the odometer reading is **NOT** the actual mileage.
WARNING - ODOMETER DISCREPANCY.

MAKE	MODEL	BODY TYPE
MBZ	GLA250	UT
VEHICLE IDENTIFICATION NUMBER		YEAR
W1N4N4HB0PJ436568		2023

X

TRANSFEROR'S SIGNATURE

BMW OF CONCORD

PRINTED NAME

1967 MARKET ST

TRANSFEROR'S ADDRESS (STREET)

CONCORD

CITY

CA

STATE

94520-2626

ZIP CODE

08/21/2023

DATE OF STATEMENT

DocuSigned by:

Bala Vignesh Charllo

A1E53C0F29914B1...

X

TRANSFEREE'S SIGNATURE

BALA VIGNESH CHARLLO

PRINTED NAME

1599 BERRYESSA RD APT 456

TRANSFEREE'S ADDRESS (STREET)

SAN JOSE

CITY

CA

STATE

95133

ZIP CODE

Customer's Name: BALA VIGNESH CHARLLO Deal/Stock No.: C23M336C**ODOMETER DISCLOSURE STATEMENT**

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, BALA VIGNESH CHARLLO (transferor's name, Print) state that the odometer now reads 76239 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

- (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
- (2) I hereby certify that the odometer reading is **NOT** the actual mileage.
WARNING - ODOMETER DISCREPANCY.

MAKE HYUNDAI	MODEL SONATA	BODY TYPE SD
VEHICLE IDENTIFICATION NUMBER KMHEC4A45FA130862		YEAR 2015

Signed by:
BALA VIGNESH CHARLLO
A1E53C0F29914B1...

X

TRANSFEROR'S SIGNATURE

BALA VIGNESH CHARLLO
PRINTED NAME1599 BERRYESSA RD APT 456
TRANSFEROR'S ADDRESS (STREET)SAN JOSE
CITYCA
STATE95133
ZIP CODE08/21/2023
DATE OF STATEMENT

X

TRANSFEREE'S SIGNATURE

BMW OF CONCORD
PRINTED NAME1967 MARKET ST
TRANSFEREE'S ADDRESS (STREET)CONCORD
CITYCA
STATE94520-2626
ZIP CODE

BMW OF CONCORD
1967 MARKET ST
CONCORD, CA 94520-2626

DEAL# 119957
CUST# 337255

AGREEMENT TO PROVIDE INSURANCE

Contact Person: _____

Customer Name(s): BALA VIGNESH CHARLLO Date: 08/21/2023

Street Address: 1599 BERRYESSA RD APT 456 SAN JOSE CA 95133

Home Telephone: 513-888-5039 Work Telephone: _____

Driver's License #: W1351796 Issuing State: CA Expiration Date: 03/08/2025

Vehicle: <u>2023</u>	<u>MBZ</u>	<u>GLA250</u>	<u>W1N4N4HB0PJ436568</u>
Year	Make	Model	Vehicle Identification Number (VIN)

I understand that the Retail Installment Sale Contract or Lease Contract ("Contract") that I signed in connection with my purchase/lease of the above-described vehicle requires me to provide and maintain insurance on the vehicle against the risks of loss or damage. I also understand that the Assignee/Holder of the Contract must be named as the loss payee and that the failure to procure and maintain said insurance coverage may be an event of a default under the Contract. In the event of a default, the holder of the Contract may pursue all of the remedies provided by law and in the Contract as it deems appropriate. Having been advised that I may obtain insurance coverage from a company and agent of my choice, I have obtained an Insurance Policy as follows:

Insurance Company: STATE FARM Policy #: 762 3808-B21-75

Agent's Name: GENERAL Telephone: 800-782-8332

Address: PO BOX 2358 BLOOMINGTON IL 61702

Insurance Coverage: Collision \$ N/A Deductible Comprehensive \$ N/A Deductible
 Fire & Theft \$ N/A Deductible N/A \$ N/A Deductible

Policy Effective From: 08/21/2023 To: 02/21/2024 Named Loss Payee: _____

If I fail to deliver a duly executed Insurance Policy, or evidence thereof, to the Dealership or its Assignee within 1 days of this Agreement, the Dealership or its Assignee may (but is not required to) procure insurance of the kind and type agreed to be provided under the terms of the Contract, or to exercise any other remedy under the Contract and applicable law. If the Dealership or its Assignee procure insurance on my behalf, I hereby agree to pay to the Dealership or its Assignee any earned premium for any policy they may have to place for the above-described vehicle in accordance with the repayment procedures established under California Civil Code Section 2982.8. I further agree to assume any and all responsibility for damage to the vehicle and agree to hold the Dealership and its Assignee free of any loss, claim, and/or liability resulting from the use, maintenance or operation of the vehicle.

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.

By signing below, I acknowledge that I have read this Agreement to Provide Insurance and understand my obligation to procure and maintain insurance coverage on the above-described vehicle. I further acknowledge and agree that I have given the Dealership and its Assignee, if applicable, permission to contact my Insurance Company to verify that I have insurance coverage for the vehicle.

Bala Vignesh Charllo

A1E53C0F29914B1

Customer

Authorized Dealership Representative

N/A

Customer
DealerCAP

53055*1*BIMR-FI
CATALOG #B963367

FRONT LICENSE PLATE ACKNOWLEDGEMENT

DEAL# 119957
CUST# 337255

961913			
Buyer/Lessee Name(s) ("you")			Contract Date
BALA VIGNESH CHARLLO			08/21/2023
Address (Street)	City	State	Zip
1599 BERRYESSA RD APT 456	SAN JOSE	CA	95133

Year	Make	Model	VIN
2023	MBZ	GLA250	W1N4N4HB0PJ436568

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, or front temporary license plate, and understand that California law requires a license plate, or temporary license plate, to be displayed from and securely fastened to the front of this Vehicle.

08/21/2023	 <small>DocuSigned by: Bala VIGNESH CHARLO A1E53C0E29914B1</small>	N/A
Date	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 front license plate bracket. You acknowledge that the dealership has provided you with a front license plate or front temporary license plate and that you declined installation. You understand that California law requires a license plate or temporary 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.

N/A	N/A	N/A
Date	Buyer/Lessee Signature	Co-Buyer/Co-Lessee Signature

BMW OF CONCORD
1967 MARKET ST
CONCORD, CA 94520-2626

DEAL# 119957
CUST# 337255

TIRE CHAIN NOTICE

AS EQUIPPED, THIS VEHICLE MAY NOT BE OPERATED WITH TIRE CHAINS BUT MAY ACCOMMODATE SOME OTHER TYPE OF TIRE TRACTION DEVICE. SEE THE OWNER'S MANUAL FOR DETAILS.

DocuSigned by:

Bala Vignesh Charlu

A1E53C0F29914B1

CUSTOMER SIGNATURE

08/21/2023

DATE

N/A

CUSTOMER SIGNATURE

N/A

DATE

DEAL#: 119957
CUST#: 337255

FACTS WHAT DOES IMPORT MOTORS, INC. (BMW CONCORD/MINI OF CONCORD) DO WITH YOUR PERSONAL INFORMATION?		
Why?	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.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Credit history and Credit scores ■ Employment data and checking account and credit card information <p>When your are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Mill Valley Motors, Inc. chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Import Motors Inc. Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about you creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call: 925-682-3577 or go to privacy.sunwiseautogroup.com - attn: Marketing Director	

Page 2

Who we are			
Who is providing this notice?	Import Motors, Inc. dba BMW Concord and MINI of Concord		
What we do			
How does Import Motors, Inc. 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, secured files and buildings.		
How does Import Motors, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Apply for financing or purchase or lease a vehicle ■ Provide employment data or contact information ■ Provide your driver's license number or social security number <p>We also collect your personal information from others, such as credit bureaus.</p>		
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes—information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>		
Definitions			
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Import Motors, Inc. does not share with our affiliates.</i> 		
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Import Motors, Inc. does not share with nonaffiliates so they can market to you.</i> 		
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Import Motors, Inc. engages in joint marketing with banks, credit unions, and finance lenders.</i> 		
Other important information			
To provide you with additional information regarding our privacy practices and your rights under the California Consumer Privacy Act, a copy of our Notice at Collection of Personal Information has been made available to you. Our Privacy Policy may be accessed at privacy.sunwiseautogroup.com .			
BALA VIGNESH CHARLLO	08/21/2023	DocuSigned by: BALA VIGNESH CHARLLO	08/21/2023
Signature	Date	Signature	Date
	N/A		N/A
Print Name		Print Name	

DUE BILL

144957

DEAL# 119957
CUST# 337255

Service Hours N/A

Service Phone Number 925-682-3577

Sales Manager HOWARD THOMAS LEVINSON

Identification of Parties				
Buyer/Lessee Name(s) ("you")			Phone	
BALA VIGNESH CHARLLO			513-888-5039	
Address	Street	City	State	Zip
1599 BERRYESSA RD	APT 456	SAN JOSE	CA	95133
Contract Date				08/21/2023
Dealership ("dealer")			Salesperson	
BMW OF CONCORD			VLADIMIR RAMOS-MIZA	

Identification of Vehicle ("Vehicle")				
Year	Make	Model	VIN	Stock Number
2023	MBZ	GLA250	W1N4N4HB0PJ436568	C23M336B

Section A: Acknowledgment of Work

You acknowledge that the work described in this Section A, if any, is the only work that you are entitled to have performed at no additional charge. If you request any additional work, dealer will provide you with an estimate of charges for your approval prior to performing the additional work.

- A.1. N/A
- A.2. N/A
- A.3. SOLD AS EQUIPPED
- A.4. N/A
- A.5. N/A


Section B: Acknowledgment of Accessories

You acknowledge that the charges for the accessories described in this Section B, if any, were disclosed to you and included in the retail installment sale or lease contract you entered into for the purchase or lease of the Vehicle with your consent. These accessories are the only accessories that you are entitled to have installed at no additional charge. If you request additional accessories, dealer will provide you with an estimate of charges for your approval prior to installation of such accessories.

- B.1. N/A
- B.2. N/A
- B.3. N/A
- B.4. N/A
- B.5. N/A


**PLEASE NOTE THAT LOANER CARS WILL NOT BE AVAILABLE WHILE THE WORK/INSTALLATION IS BEING PERFORMED
PLEASE CONTACT OUR SERVICE DEPARTMENT AS SOON AS POSSIBLE TO SCHEDULE AN APPOINTMENT**

08/21/2023 _____
Date

 Bala VIGNESH CHARLLO _____
Buyer's Signature

_____ N/A _____
Co-buyer's Signature

08/21/2023 _____
Date

 _____
Dealer Representative's Signature

Consumer Notice Pursuant to California Vehicle Code Section 24011.5

Your vehicle may be equipped with certain partial driving automation features that are listed below. Please review your vehicle's Monroney label to determine if your vehicle is equipped with some, all, or none of these features. This notice provides information about the functions and limitations of these features, should your vehicle be equipped with them. **Important: this notice does not contain all information about these features and is no substitute for reviewing the Owner's Manual. For complete details and information, consult the Owner's Manual.**

Assisted Driving

Principle: Assisted Driving enhances the distance control with a Steering Assistant with lane guidance. The system helps keep the vehicle in its lane. For this purpose, the system executes supporting steering movements, for instance when cornering.

General information: Depending on the speed, the system orients itself according to the lane boundaries or vehicles in front. Sensors in the steering wheel detect whether the steering wheel is being touched.

Safety information – Warning: The system cannot serve as a substitute for the driver's personal judgment in assessing the traffic situation. Based on the limits of the system, it cannot independently react to all traffic situations. There is a risk of accident. Adjust driving style to traffic conditions. Watch the surrounding traffic situation closely, be ready to take over steering and braking at any time, and actively intervene where appropriate.

Sensors: The system is controlled by the following sensors: ▷ Camera behind the windshield. ▷ Front radar sensor. ▷ Depending on the equipment: Radar sensors, side, front. ▷ Depending on the equipment: Radar sensors, side, rear. Additional information: Refer to the Owner's Manual.

Functional requirements: ▷ Depending on the equipment: speed below 130 mph/210 km/h or 110 mph/180 km/h. ▷ Sufficient lane width. ▷ Hands on the steering wheel rim. ▷ Sufficiently wide curve radius. ▷ Drive in the center of the lane. ▷ Turn signal switched off. ▷ The sensor system calibration process is complete. ▷ Distance control is active. ▷ Seat belt on the driver's side fastened. ▷ Forward Collision Mitigation is active. ▷ Depending on the equipment: Side-collision warning is active.

Interruption Assisted Driving automatically: The system interrupts the supporting steering movements automatically, for example in the following situations: ▷ Depending on the equipment: at a speed above 130 mph/210 km/h or 110 mph/180 km/h. ▷ After releasing the steering wheel. ▷ With strong steering intervention. ▷ When leaving own lane. ▷ When the turn signal is switched on. ▷ When the lane is too narrow. ▷ If a lane boundary is not detected and there is no vehicle driving in front. ▷ The Cruise Control with distance control is interrupted. ▷ The seat belt on the driver's

CUST #: 337255
DEAL# 119957

side is unfastened. Steering wheel icon lights up gray: The system is on standby and does not manipulate steering movements. System activates automatically as soon as all function conditions are fulfilled.

System limits: General information: The system cannot be activated or meaningfully used in certain situations.

Safety information: Warning: Due to its limits, the system may not react, or it may react too late or in a manner that is not consistent with normal use. There may be a risk of accident or risk of damage to property. Actively intervene as warranted. Refer to the information in the Owner's Manual regarding the scope of the system's operation and limitations.

System limits of the sensors: Additional information: ▷ Cameras, refer to the Owner's Manual ▷ Radar sensors, refer to the Owner's Manual.

Hands on the steering wheel: The sensors cannot detect hand-steering wheel contact in the following situations: ▷ Driving with gloves. ▷ Protective covers on the steering wheel. **Narrow lanes:** When driving within narrow lanes, the system cannot be activated or effectively used, for instance in the following situations: ▷ In construction areas. ▷ Depending on the equipment, with automatic formation of emergency lanes. ▷ Within city limits. **Weather:** The following restrictions can occur under unfavorable weather or light conditions: ▷ Poorer recognition of vehicles and lane boundaries. ▷ Short-term interruptions in case of already detected vehicles and lane boundaries. Drive attentively, and react to the current surrounding traffic situation. If necessary, intervene actively, for instance by braking, steering or evading.

Please see your Owner's Manual for critical information regarding this system, including Buttons on the steering wheel, Turn on Assisted Driving, Displays in the instrument cluster, Displays on the steering wheel, and Displays in the Head-up display.

Automatic Lane Change Assistant

Principle: The Automatic Lane Change Assistant also assists when changing lanes on multi-lane roads.

General information: The system uses the Assisted Driving sensors.

Safety information – Warning: The system cannot serve as a substitute for the driver's personal judgment in assessing the traffic situation. Based on the limits of the system, it cannot independently react to all traffic situations. There is a risk of accident. Adjust driving style to traffic conditions. Watch the surrounding traffic situation closely, be ready to take over steering and braking at any time, and actively intervene where appropriate.

Federal, state, or local laws may differ, and the use of this function may be prohibited or limited. Before use, check federal, state, and local laws. Additionally, the Assisted

Buyer's Initial: ^{DS}

BVC

Driving notices apply. Additional information: Assisted Driving, refer to the Owner's Manual.

Functional requirements: ▷ The functional requirements for Assisted Driving are met. Assisted Driving, refer to the Owner's Manual. ▷ Driving on a road without pedestrians or cyclists and with physical barriers to oncoming traffic, such as crash barriers. ▷ A vehicle has been detected at a sufficient distance behind your own vehicle since beginning the drive. ▷ Lane boundaries are detected. ▷ Maximum speed approx. 110 mph/180 km/h. ▷ The minimum speed is country-specific.

Please see your Owner's Manual for critical information regarding this system, including Turning on/turning off Automatic Lane Change Assistant, Changing lanes, Canceling a lane change, and Displays in the instrument cluster.

System limits: The limits of the Assisted Driving system apply. Additional information: Assisted Driving, refer to the Owner's Manual.

Assisted Driving Plus

Principle: Assisted Driving Plus provides vehicle control assistance on highways. Supporting steering movements take place without the driver actively steering.

General information: The system uses the buttons on the steering wheel and the Assisted Driving sensors. Assisted Driving Plus is enabled when the vehicle is delivered and only available for a limited time. Information on how long Assisted Driving Plus will be available is provided before and during sale of the vehicle. Assisted Driving Plus may be canceled earlier due to technical or legal requirements. More information on the availability of Assisted Driving Plus can be requested from an authorized service center.

Safety information – Warning: The system cannot serve as a substitute for the driver's personal judgment in assessing the traffic situation. Based on the limits of the system, it cannot independently react to all traffic situations. There is a risk of accident. Adjust driving style to traffic conditions. Watch the surrounding traffic situation closely, be ready to take over steering and braking at any time, and actively intervene where appropriate.

Warning: The system is only intended for use on roads with structural separations, such as highways. Because of the system limits, the system can also remain active on roads without structural separations and may not react as expected. There is a risk of accident. Deactivate the system if it is enabled on roads without structural separations.

Federal, state, or local laws may differ, and the use of this function may be prohibited or limited. Before use, check federal, state, and local laws. Additionally, the Assisted Driving notices apply. Additional information: Assisted Driving, refer to the Owner's Manual.

Buyer's Initial: ^{DS}
BVC

CUST #: 337255
DEAL# 119957

Functional requirements ▷ Assisted Driving Plus is available. ▷ The functional requirements for Assisted Driving are met. Assisted Driving is active and the LED displays on the steering wheel are switched on. Assisted Driving, refer to the Owner's Manual. ▷ The emergency stop assistant is activated on the control display and the functional requirements for the emergency stop assistant are met. Emergency Stop Assistant, refer to the Owner's Manual. ▷ The navigation data must be up to date. The automatic map update setting must be activated in the data protection menu. Data protection, refer to the Owner's Manual. ▷ The function must be available in the country in which the vehicle is driven. ▷ Driving on a road like a highway without pedestrians or cyclists and with physical barriers to oncoming traffic, such as crash barriers. ▷ Sufficient lane width. ▷ Sufficiently wide curve radius. ▷ Lane markings in the form of lane marking lines are detected. ▷ Speed below approx. 85 mph/135 km/h. ▷ Antennas on the roof must not be covered, e.g., with roof cargo or snow. ▷ The Driver Attention Camera in the instrument cluster detects that the driver is paying attention to the surrounding traffic. ▷ The systems in the vehicle, e.g., the Attention Assistant and the Driver Attention Camera recognize that the driver is rested.

System limits: The system limits of the following systems apply: ▷ Assisted Driving ▷ Driver Attention Camera ▷ Fatigue alert Additional information: ▷ Assisted Driving, refer to the Owner's Manual. ▷ Driver Attention Camera, refer to the Owner's Manual. ▷ Fatigue alert, refer to the Owner's Manual.

Please see your Owner's Manual for critical information regarding this system, including Turning Assisted Driving Plus on/off, Displays in the instrument cluster, Displays on the steering wheel, Displays in the Head-up display, and Navigation system displays.

Buyer's Initial:

DS
BVL

DEAL # 119957
CUST# 337255

TO ENSURE YOUR LIABILITY IS RELEASED, PLEASE FOLLOW THE INSTRUCTIONS BELOW.
THE FORM MUST BE COMPLETED IN FULL. PRINT IN CAPITAL LETTERS USING BLACK OR BLUE INK.

NOTICE OF TRANSFER AND RELEASE OF LIABILITY

MAIL THIS FORM TO DMV
OR FILE ONLINE AT dmv.ca.gov

DMV DOCUMENT IMAGING USE ONLY

NEW OWNER'S LAST NAME (OR) COMPANY NAME

FIRST

B M W O F C O N C O R D
NEW OWNER'S ADDRESS

APT NUMBER

ODOMETER READING (NO TENTHS)

1 9 6 7 M A R K E T S T
CITY

STATE

ZIP CODE

DATE OF SALE, TRANSFER, OR LEASE RETURN
MO. DAY YR.

C O N C O R D
SELLER'S OR LESSEE'S LAST NAME (OR) COMPANY NAME

FIRST

SELLING PRICE (NO CENTS)

C H A R L L O
SELLER'S OR LESSEE'S ADDRESS

B A L A V I G N E S H

7 5 0 0

WHOLE DOLLARS

1 5 9 9 B E R R Y E S S A R D A P T 4 5 6
CITY

STATE

ZIP CODE

IF VEHICLE IS A GIFT,
ENTER 0 FOR SELLING PRICE

S A N J O S E
VEHICLE LICENSE OR CF NUMBER

STATE

ZIP CODE

DocuSigned by:
SELLER'S OR LESSEE'S SIGNATURE
Bala VIGNESH CHARU
A1E53C0F29914B1...

MAKE OR BUILDER

YEAR MODEL

VEHICLE ID OR VESSEL HULL NUMBER

H Y U N 2 0 1 5 K M H E C 4 A 4 5 F A 1 3 0 8 6 2

WARNING! You must provide accurate, legible information: vehicle/vessel description, your name/address, buyer's name/address, and date of sale, transfer, or lease return, or the information SHALL NOT be updated or retained.

REG 138 (REV. 2/2012)



NOTICE OF TRANSFER AND RELEASE OF LIABILITY



Please Protect Yourself!
Submit a Notice of Transfer
and Release of Liability
Give Us **FIVE** in **FIVE**

- | | |
|----------------------------------|--|
| 1. VEHICLE OR VESSEL DESCRIPTION | 4. DATE OF SALE, TRANSFER, OR LEASE RETURN |
| 2. NEW OWNER'S NAME AND ADDRESS | 5. YOUR NAME AND ADDRESS |
| 3. ODOMETER READING | Within 5 Days |

This form may be filed online at dmv.ca.gov and a receipt can be printed ensuring it had been received.
This form may also be mailed, but no notification will be sent that it was received.

WARNING: You must provide accurate, legible information: vehicle/vessel description, your name/address, new owner's name and address, and the date of sale, transfer, or lease return.
Otherwise the information WILL NOT be updated or retained.
You WILL NOT receive notification that the information was not updated or retained.

Pay careful attention to write the new owner's information in the new owner section and the seller's information in the seller's section. If you have multiple vehicles or sell multiple vehicles at the same time, be sure to enter the correct vehicle license plate and vehicle identification number for the correct vehicle and list the correct new owner. File this form within 5 days of the transaction taking place. Submitting this notice yourself is the best way to ensure DMV gets all the information in a timely manner. If you give this form to the new owner, they may never submit it to DMV on your behalf.

IF YOU ARE COMPLETING THIS FORM INSTEAD OF FILING ONLINE AT dmv.ca.gov,
DETACH AND KEEP THIS PART FOR YOUR RECORDS AND MAIL THE TOP CARD TO DMV.
DO NOT MAIL A COPY OF A BILL OF SALE OR ANY OTHER DOCUMENTATION WITH THIS FORM.

44009*1*BIMR-FI

(See Reverse for Additional Information)

REG 138 (REV. 2/2012)



FIRST
CLASS
LETTER
POSTAGE
REQUIRED

From:

BMW OF CONCORD

1967 MARKET ST

CONCORD CA 94520-2626

DEPARTMENT OF MOTOR VEHICLES
NOTICE OF TRANSFER AND RELEASE OF LIABILITY
P. O. BOX 942859
SACRAMENTO, CA 94259-0001



DEPARTMENT OF MOTOR VEHICLES
P. O. BOX 942859
SACRAMENTO, CA 94259-0001

IF YOU DO NOT FILE THIS FORM ONLINE AT *dmv.ca.gov*, COMPLETE AND MAIL THE TOP CARD TO DMV AND DETACH AND KEEP THIS PART FOR YOUR RECORDS

You are required by law to notify the Department of Motor Vehicles (DMV) within five (5) days from the date you sell or otherwise dispose of a vehicle or vessel. This form is provided for use in reporting the sale or transfer to the Department, and does not constitute application for transfer of ownership (title).

BEFORE YOUR NAME IS REMOVED FROM DMV'S RECORDS, THE NEW OWNER MUST APPLY FOR TRANSFER USING THE ENDORSED CERTIFICATE OF OWNERSHIP (TITLE) RECEIVED FROM YOU AND THEY MUST COMPLETE ALL TRANSFER REQUIREMENTS.

When this form is properly completed and the information is recorded by DMV (see WARNING on reverse side), liability for parking and/or traffic violations and civil litigation resulting from operation of the vehicle/vessel after the date of sale, transfer, or lease return, becomes the responsibility of the subsequent new owner(s). You may want to verify the new owner's identification to ensure the new owner is providing you with accurate name information. Keep a copy of the completed form for your records, as collection notices can be received months/years after the vehicle has been sold; do not ignore any collection notice. California Vehicle Code (CVC) §5602 states the requirements for releasing liability and may be referred to for any liability disputes.

VEHICLE LICENSE OR CF NUMBER	MAKE OR BUILDER	YEAR MODEL	VEHICLE ID OR VESSEL HULL NUMBER
	HYUN	2015	KMHEC4A45FA130862
ODOMETER READING	DATE OF SALE, TRANSFER, OR LEASE RETURN		SELLING PRICE (IF VEHICLE IS GIFT, ENTER 0)
76239	08/21/2023		7500.00
NAME OF NEW OWNER			
BMW OF CONCORD			
ADDRESS OF NEW OWNER			
1967 MARKET ST CONCORD CA 94520-2626			

CA - TRADE

NOTICE OF RELEASE OF LIABILITY

VEHICLE OR HULL IDENTIFICATION NO. _____ VEHICLE LICENSE NO. OR VESSEL CF NO. _____

MAKE _____

KMHEC4A45FA130862 **HYUNDAI**

YEAR _____ MODEL _____ BODY TYPE _____

2015 **SONATA** **SD**

Mail **Dept. of Motor Vehicles** ENTER ODOMETER READING HERE **76239**

Completed **P.O. Box 942859** IN MILES

Form To: **Sacramento, CA 94259-0001**

YOU MUST SUBMIT LEGIBLE AND COMPLETE INFORMATION TO FACILITATE RELEASE OF SELLER'S LIABILITY FOR THIS VEHICLE OR VESSEL.

BUYER'S FULL NAME (LAST) _____ (MIDDLE) _____ (FIRST) _____ IF DEALER CHECK HERE

BMW OF CONCORD

ADDRESS _____

1967 MARKET ST

CITY _____ STATE _____ ZIP CODE _____ MO. _____ DAY _____ YR _____

CONCORD **CA** **94520-2626** **08** **21** **23**

SELLER'S FULL NAME (LAST) _____ (MIDDLE) _____ (FIRST) _____

CHARLLO **BALA VIGNESH**

SELLER'S ADDRESS _____

1599 BERRYESSA RD APT 456

CITY _____ STATE _____ ZIP CODE _____ SELLING PRICE _____

SAN JOSE **CA** **95133** **\$ 7500.00**

SELLER'S SIGNATURE _____

AUTHORIZATION FOR PAY-OFF

VEHICLE OR HULL IDENTIFICATION NO. _____ VEHICLE LICENSE NO. OR VESSEL CF NO. _____

MAKE _____

KMHEC4A45FA130862 **HYUNDAI**

YEAR _____ MODEL _____ BODY TYPE _____

2015 **SONATA** **SD**

DATE **08/21/2023** at **SAN JOSE** (CITY)

TO _____ (HOLDER OF TITLE)

_____ (ADDRESS)

You are authorized and instructed to accept from _____

_____ of **BMW OF CONCORD** (PAYER'S NAME)

_____ **1967 MARKET ST CONCORD, CA 94520-2626** (ADDRESS)

or order the pay-off due to you on my account in the amount of \$ N/A

and surrender to the payor, or order, the properly endorsed Certificate of Ownership to the vehicle identified above. If the actual pay-off due and/or outstanding lien(s) on the vehicle traded-in are in excess of the amount stated above, I will pay the additional amount on demand or, if possible, it may be added to my Security Agreement.

I authorize the holder of title to be released from any insurance policy or service contract covering said vehicle and open the VIGNESH BALA VIGNESH account.

(Signed) X _____ Authorization for Payoff

IMPORTANT NOTICE

The law requires you to immediately notify the Department of Motor Vehicles when you sell or otherwise dispose of a vehicle or vessel. This form is provided for reporting the sale or transfer to the Department. It is not an application for transfer of ownership (title).

TO PROPERLY COMPLETE TRANSFER AND REGISTRATION, THE NEW BUYER MUST APPLY FOR TRANSFER USING THE ENDORSED CERTIFICATE OF OWNERSHIP (TITLE) RECEIVED FROM YOU.

Subject to the **WARNING**, below, liability for parking and/or traffic violations and most civil litigation resulting from operation after the date of sale is noted as becoming the responsibility of the subsequent purchaser(s) when the information contained in this form is recorded by the DMV.

WARNING, THIS FORM MUST BE COMPLETE, ACCURATE, AND LEGIBLE IN ORDER FOR THE INFORMATION CONTAINED IN THIS NOTICE TO BE RECORDED.

THIS FORM IS FOR REGISTERED OWNER TRANSFERS ONLY. DO NOT SUBMIT FOR TRANSFERS TO OR ON BEHALF OF THE LIENHOLDER (LEGAL OWNER).

**MAIL COMPLETED NOTICE TO: DEPARTMENT OF MOTOR VEHICLES,
P.O. BOX 942859, SACRAMENTO, CA 94259-0001**

DealerCAP

CATALOG #8963995

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TRADE/PURCHASE DISCLOSURE FORM

DEAL #:119957
CUST #:337255

Customer Name(s) ("you")			Contract Date	
BALA VIGNESH CHARLLO			08/21/2023	
Address (Street)		City	State	Zip
1599 BERRYESSA RD APT 456		SAN JOSE	CA	95133

Year	Make	Model	VIN	Odometer
2015	HYUNDAI	SONATA	KMHEC4A45FA130862	76239

By initialing below next to each paragraph, you hereby declare to the best of your knowledge:

- ^{DS} Customer's Initials BVC Co-Customer's Initials _____
 The vehicle has NOT been in an accident that has caused any **FRAME OR SUSPENSION DAMAGE** or caused the vehicle to be classified as "**SALVAGE**." A salvage vehicle is either of the following:
 1. A vehicle that has been damaged to the extent that the owner, financial institution, or the insurance company that insured or is responsible for repair of the vehicle, considers it uneconomical to repair the vehicle and it is not repaired; or
 2. A vehicle that was determined to be uneconomical to repair and, regardless of whether the vehicle was repaired or not, a total loss payment was made to an insured party and the insurance company informed the claimant of the need to report the total loss status to the DMV.
- ^{DS} BVC
 The vehicle has NOT been classified as a "**LEMON-LAW BUYBACK**" or "**WARRANTY RETURN**" by its manufacturer or any prior selling dealer. (A warranty return vehicle is a vehicle wherein the manufacturer or dealer accepted a return of the vehicle due to a claimed defect which existed in the condition or performance of the vehicle, which defect caused the vehicle to be returnable because of state or federal warranty laws.)
- ^{DS} BVC
 The vehicle was NOT a **PUBLICLY OWNED** vehicle, has NOT been previously used in law enforcement, or classified as a **POLICE** vehicle.
- ^{DS} BVC
 The vehicle has NOT been previously used as a **RENTAL** vehicle, used **FOR HIRE**, used as part of a **TRANSPORTATION NETWORK** (e.g., Uber, Lyft, etc.), or classified as a **TAXI**.
- ^{DS} BVC
 The vehicle was NOT manufactured for use outside of the United States or classified as a **GREY MARKET** vehicle.
- ^{DS} BVC
 The vehicle's **ODOMETER** has NOT been **TAMPERED WITH**, **REPAIRED** or **REPLACED**. The vehicle's **ODOMETER READING** is accurate.
- ^{DS} BVC
 The vehicle's **AIRBAGS**, if any, have **NEVER** been deployed and are fully functional at this time.
- ^{DS} BVC
 The vehicle has NOT sustained any **WATER DAMAGE** due to flooding or other water-related event.
- ^{DS} BVC
 The vehicle's **EMISSIONS CONTROL** system has NOT been **REMOVED** or **TAMPERED WITH** in any way. The vehicle has never been designated by the State of California as a "**GROSS POLLUTER**."
- ^{DS} BVC
 The vehicle has **NEVER** been **MODIFIED** or **REPAIRED** in such a way as to cause the **MANUFACTURER'S WARRANTY** (in part or in its entirety) to be voided.
- ^{DS} BVC
 There are no **LIENS** on this vehicle other than the one (if any) that appears on the vehicle's title and/or registration.
- ^{DS} BVC
 The vehicle's most recent **REGISTRATION RENEWAL FEES** due to the state were NOT paid by a check that was subsequently (or may be) returned due to a **STOP-PAYMENT ORDER**, **INSUFFICIENT FUNDS**, or a **CLOSED-ACCOUNT**.
- ^{DS} BVC
 The vehicle has never been **STOLEN** or **REPORTED** stolen.

By signing below, you represent that you understand the dealer is relying on these representations in both agreeing to acquire the vehicle and in establishing a value for its acquisition.

08/21/2023 Bala Vignesh Charllo 08/21/2023 N/A
 Date Customer's Signature Date Co-Customer's Signature

201130

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

Buyer Name and Address (Including County and Zip Code) BALA VIGNESH CHARLLO 1599 BERRYESSA RD APT 456 SAN JOSE, CA 95133 COUNTY: SANTA CLARA Cell: 513-888-5039 Email: BALAVIGNESH.CHARLLO@GMAIL.COM	Co-Buyer Name and Address (Including County and Zip Code) N/A Cell: Email: BALAVIGNESH.CHARLLO@GMAIL.COM	Seller-Creditor (Name and Address) BMW OF CONCORD 1967 MARKET ST CONCORD, CA 94520-2626 925-682-3577
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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 in 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	2023	MBZ GLA250	8040	W1N4N4HB0PJ436568	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
6.50 %	\$ 5112.21 (e)	\$ 29389.59 (e)	\$ 34501.80 (e)	\$ 15000.00 is \$ 49501.80 (e) (e) means an estimate
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		
59	\$ 575.03	09/20/2023 Monthly beginning		
N/A	\$ N/A	N/A		
One final payment	\$ 575.03	08/20/2028		

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.

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
Total Vehicle Insurance Premiums		\$ N/A

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 may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X BALA VIGNESH CHARLLO
A1E53C0F29914B1

Co-Buyer X **N/A**
BMW OF CONCORD
Seller X

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 above, if 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. You agree to sign or provide any documents Seller reasonably requires to effect the transfer of the Trade-In Vehicle to Seller or its designee.

Buyer Signature X _____ Co-Buyer Signature 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**

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 BALA VIGNESH CHARLLO Co-Buyer Signs X **N/A**

SELLER'S RIGHT TO CANCEL. 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 BALA VIGNESH CHARLLO Co-Buyer X **N/A**

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 BALA VIGNESH CHARLLO Co-Buyer Signs X **N/A**

Buyer Initials DS BVC Co-Buyer Initials **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 \$ **39900.00** (A)

1. Cash Price Vehicle \$ **39900.00**

2. Cash Price Accessories \$ **N/A**

3. Other (Nontaxable) Describe **N/A** \$ **N/A**

4. Other (Nontaxable) 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)

1. (paid to) **N/A** \$ **N/A** (D1)

2. (paid to) **N/A** \$ **N/A** (D2)

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

E. (Optional) Surface Protection Product(s)

1. (paid to) **N/A** \$ **N/A** (E1)

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) \$ **3748.59** (G)

H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) **OPT DMV ELEC TITLING** \$ **33.00** (H)

I. (Optional) Service Contract(s)

1. (paid to) **N/A** \$ **N/A** (I1)

2. (paid to) **N/A** \$ **N/A** (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 **N/A** \$ **N/A** (J)
(see downpayment and trade-in calculation)

K. Prior Credit or Lease Balance (e) paid by Seller to **N/A** \$ **N/A** (K)
(see downpayment and trade-in calculation)

L. (Optional) Debt Cancellation Agreement or Guaranteed Asset Protection Waiver \$ **N/A** (L)

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

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

O. Other paid to **N/A** For **N/A** \$ **N/A** (O)

Total Cash Price (A through O) \$ 43766.59 (1)

2. Amounts Paid to Public Officials

A. Vehicle License Fees **ESTIMATE** \$ **259.00** (A)

B. Registration/Transfer/Titling Fees \$ **336.00** (B)

C. California Tire Fees \$ **N/A** (C)

D. Other **SMOG ABATEMENT FEE** \$ **20.00** (D)

Total Official Fees (A through D) \$ 615.00 (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 \$ **8.00** (4)

5. Subtotal (1 through 4) \$ 44389.59 (5)

6. Total Downpayment

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): \$ **7500.00** (A)

Vehicle 1 \$ **7500.00** 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) \$ **7500.00** (C)

Vehicle 1 \$ **7500.00** Vehicle 2 \$ **N/A**

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

E. Manufacturer's Rebate \$ **N/A** (E)

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

G. Other **N/A** \$ **N/A** (G)

H. Other **N/A** \$ **N/A** (H)

I. Cash, Cash Equivalent, Check, Credit Card, or Debit Card \$ **7500.00** (I)

Total Downpayment (C through I) \$ 15000.00 (6)
(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J and/or 1K above)

7. Amount Financed (5 less 6) \$ 29389.59 (7)

OPTIONAL DEBT CANCELLATION AGREEMENT OR GUARANTEED ASSET PROTECTION WAIVER. A debt cancellation agreement or guaranteed asset protection waiver (GAP waiver) 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 or a GAP waiver, the charge is shown in item 1L of the Itemization of Amount Financed. See your agreement for details on the terms and conditions it provides. It is a part of this contract.

Term **N/A** Mos. **N/A** Name of Agreement _____

I want to buy a debt cancellation agreement or GAP waiver.

Buyer Signs X **N/A**

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.

I1 Company **N/A**
Term **N/A** Mos. or **N/A** Miles
I2 Company **N/A**
Term **N/A** Mos. or **N/A** Miles
I3 Company **N/A**
Term **N/A** Mos. or **N/A** Miles
I4 Company **N/A**
Term **N/A** Mos. or **N/A** Miles
I5 Company **N/A**
Term **N/A** Mos. or **N/A** Miles
Buyer X **N/A**

Trade-In Vehicle(s)

1. Vehicle 1
Year **2015** Make **HYUNDAI**
Model **SONATA** Odometer **76239**
VIN **KMHEC4A45FA130862**

a. Agreed Value of Property \$ **7500.00**

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

c. Agreed Value of Property Being Traded-In (a-b) \$ **7500.00**

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

e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ **7500.00**

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) \$ 7500.00*

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

Total Net Trade-In (1e+2e) \$ 7500.00*

(*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**

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 BALLA VIGNESH CHARLU X **N/A**

DS
BVC
Buyer Initials _____ Co-Buyer Initials **N/A**

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 as the law allows.
- 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. You agree to name us on your insurance policy as loss payee. 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 during credit application;
 - 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 (such as GPS), 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. 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**

In consideration of our extension of credit to you, you agree to provide us your contact information for our servicing and collection purposes. You agree that we may use this information 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 to allow our agents and service providers to contact you as agreed above.

You agree that you will, within a reasonable time, notify us of any change in your contact information.

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 during 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.

9. **NEGATIVE CREDIT REPORT NOTICE**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

**CREDIT DISABILITY INSURANCE NOTICE
CLAIM PROCEDURE**

If you become disabled, you must tell us right away. (You are advised to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location

where we would like to be notified.) We will tell you where to get claim forms. You must send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment(s), WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have any money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

Seller's Right to Cancel

- a. 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.
- b. 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.
- c. 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.
- d. 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.

ARBITRATION PROVISION
PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

- 1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND 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, any allegation of waiver of rights under 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 only on an individual basis and not as a plaintiff in a collective or representative action, or a class representative or member of a class on any class claim. The arbitrator may not preside over a consolidated, representative, class, collective, injunctive, or private attorney general action. You expressly waive any right you may have to arbitrate a consolidated, representative, class, collective, injunctive, or private attorney general action. You or we may choose the American Arbitration Association (www.adr.org) or National Arbitration and Mediation (www.namadr.com) as the arbitration organization to conduct the arbitration. If you and we agree, you or we may choose a different arbitration organization. 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 transaction was originated. We will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee up to a maximum of \$5,000, unless the law or the rules of the chosen arbitration organization require us to pay more. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee over \$5,000 in accordance with the rules and procedures of the chosen arbitration organization. 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 any related or unrelated claims by filing any action in small claims court, or 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 or statutory public 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 rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. You agree that you expressly waive any right you may have for a claim or dispute to be resolved on a class basis in court or in arbitration. If a court or arbitrator finds that this class arbitration waiver is unenforceable for any reason with respect to a claim or dispute in which class allegations have been made, the rest of this Arbitration Provision shall also be unenforceable.

N/A

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 BALA VIGNESH CHARLLO A1E53C0F29914B1 Date 08/21/2023 Co-Buyer Signature X N/A Date 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, YOU 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 ABOVE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature X BALA VIGNESH CHARLLO A1E53C0F29914B1 Date 08/21/2023 Co-Buyer Signature X N/A Date N/A
 Buyer Printed Name BALA VIGNESH CHARLLO Co-Buyer Printed Name N/A
 If the "business" use box is checked in "Primary Use for Which Purchased": Print Name N/A Title N/A

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

Seller Signs BMW OF CONCORD Date 08/21/2023 By X FINANCE MGR Title FINANCE MGR

Seller assigns its interest in this contract to _____ (Assignee) under the terms of Seller's agreement(s) with Assignee.

- Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller By X BMW OF CONCORD Title FINANCE MANAGER

0152542

Pre-Contract Disclosure (Retail Installment Sale Contract)

Identification of Parties

Buyer Name(s) ("you") BALA VIGNESH CHARLLO			Contract Date 08/21/2023	Buyer's Email 08/21/2023
Address: Street 1599 BERRYESSA RD APT 456	City SAN JOSE	State CA	Zip 95133	Buyer's Telephone 513-888-5039
Dealership BMW OF CONCORD			Dealer's Telephone 925-682-3577	

Identification of Vehicle ("Vehicle")

Year 2023	Make MBZ	Model GLA250	VIN W1N4N4HB0PJ436568
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Optional Goods and Services

The following goods and services are NOT required as a condition to obtaining financing terms for the purchase of the Vehicle.

- Optional Theft Deterrent Device(s):
 - (1) N/A \$ N/A
 - (2) N/A \$ N/A
 - (3) N/A \$ N/A
 - Optional Surface Protection Product(s):
 - (1) N/A \$ N/A
 - (2) N/A \$ N/A
 - Optional Service Contract(s):
 - (1) N/A \$ N/A
 - (2) N/A \$ N/A
 - (3) N/A \$ N/A
 - (4) N/A \$ N/A
 - (5) N/A \$ N/A
 - Optional Debt Cancellation Agreement or Guaranteed Asset Protection Waiver: N/A \$ N/A
 - Optional Vehicle Contract Cancellation Option Agreement: N/A \$ N/A
 - Optional Insurance Product: N/A \$ N/A
- Total \$ N/A**

Installment Payment EXCLUDING Listed Items: \$ 575.03

Installment Payment INCLUDING Listed Items: \$ 575.03

THE ABOVE INSTALLMENT PAYMENTS INCLUDE THE ITEMS DESCRIBED ABOVE, THE PRICE OF THE VEHICLE, GOVERNMENT FEES AND TAXES, FINANCE CHARGES, AND THE ADDITIONAL CHARGES SHOWN BELOW.


Other Goods, Services and Miscellaneous Charges

Cash Price of Additional Accessories	\$ <u>39900.00</u>	Emissions Testing Charge	\$ <u>N/A</u>
Other (Nontaxable)		Prior Credit or Lease Balance	\$ <u>7500.00</u>
<u>N/A</u>	\$ <u>N/A</u>	Other (to whom paid) <u>N/A</u>	\$ <u>N/A</u>
<u>N/A</u>	\$ <u>N/A</u>	For: <u>N/A</u>	
EV Charging Station	\$ <u>N/A</u>	Other (to whom paid) <u>N/A</u>	\$ <u>N/A</u>
Electronic Vehicle Registration or Transfer Charge	\$ <u>33.00</u>	For: <u>N/A</u>	
Document Processing Charge	\$ <u>85.00</u>		


By signing below, you acknowledge:

- All of the charges described above will be included in the retail installment sale contract accompanying the purchase of the Vehicle.
- This document was presented to you prior to signing the retail installment sale contract and you consent to including all the above charges in the retail installment sale contract.
- The goods and services are NOT required as a condition to obtaining financing terms for the purchase of the Vehicle.

08/21/2023
Date


Buyer's Signature

DocuSigned by:
Bala Vignesh Charlo
A1E53C0E29914B1

 N/A
Co-Buyer's Signature

103205*1*BIMR-FI

DEAL# 119957
 CUST# 337255
 138059

Used Vehicle Disclosure

Identification of Parties

Buyer Name(s) ("you", "your") BALA VIGNESH CHARLLO				Contract Date 08/21/2023
Address: Street 1599 BERRYESSA RD APT 456	City SAN JOSE	State CA	Zip 95133	Buyer's Telephone 513-888-5039
Dealership ("Dealer," "we," "us," "our") BMW OF CONCORD				Dealer's Telephone 925-682-3577

Identification of Vehicle ("Vehicle")

Year 2023 N/A	Make MBZ	Model GLA250	VIN W1N4N4HB0PJ436568
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The Vehicle you are purchasing is used. You have the right to have this Vehicle inspected by an independent third party, either on or off the premises, at your own expense, and with the approval of the dealer.

DocuSigned by:

 Buyer Signature A1E53C0F29914B1... 
 Co-Buyer Signature

Accident History – Vehicle History Report

A vehicle history report concerning the Vehicle ("Report") was provided to you. You understand that Dealer obtained this Report from an unaffiliated, third-party service provider. Dealer is not responsible for any errors or omissions in this Report. This Report is provided as a courtesy and is for your information only.

(Initial) (Initial) **REPORT OF PRIOR ACCIDENT(S)**

DS N/A According to the Report, the Vehicle **HAS** been in an accident and/or **HAS** sustained damage.

(Initial) (Initial) **NO REPORT OF PRIOR ACCIDENT(S)**

N/A According to the Report, the Vehicle has **NOT** been in an accident and has **NOT** sustained damage. You further acknowledge that:

(Initial all) (Initial all)

N/A Additional vehicle history and/or prior accident information may be added to the Report by the unaffiliated third-party service provider after the date of the Report that has been provided to you; AND

N/A No dealership employee has promised or represented to you that the Vehicle has not been in a traffic or other accident; AND

N/A No dealership employee has promised or represented to you that the Vehicle has not sustained damage.

Inspection Report – If Applicable

If this box is checked, the Vehicle is a "certified" used vehicle. You acknowledge receiving a copy of the certified used vehicle inspection report. (NOTE: Dealer may use a separate form acknowledging receipt of the certified used vehicle inspection report.)

DocuSigned by:

 Buyer Signature A1E53C0F29914B1... 
 Co-Buyer Signature

Prior Use

You acknowledge the following disclosure of the Vehicle's prior history and/or use as known by us at the time of delivery.

(Initial) (Initial)

- N/A 1. Unregistered Factory Executive Vehicle (Warranty Commencement Date: _____)
- N/A 2. Unregistered Dealer Demonstrator (Warranty Commencement Date: _____)
- N/A 3. Dealer Service Vehicle
- N/A 4. Dealer Loaner Vehicle
- N/A 5. Registered Dealer Lease Vehicle
- N/A 6. Other Dealer Registered Vehicle
- N/A 7. Dealer Rental Vehicle
- N/A 8. Other Rental Vehicle (e.g., Hertz, Budget, Enterprise, etc.)
- N/A 9. Publicly Owned Vehicle (e.g., government agency)
- N/A 10. Taxicab (includes limousines)
- N/A 11. Transportation Network (Rideshare) Vehicle (e.g., Uber, Lyft, etc.)
- N/A 12. Insurance Salvage Vehicle
- N/A 13. Revived Salvage Vehicle
- N/A 14. Lemon Law Buyback THIS VEHICLE WAS REPURCHASED BY ITS MANUFACTURER DUE TO A DEFECT IN THE VEHICLE PURSUANT TO CONSUMER WARRANTY LAWS. THE TITLE TO THIS VEHICLE HAS BEEN PERMANENTLY BRANDED WITH THE NOTATION "LEMON LAW BUYBACK."
- N/A 15. Rollback/Unwind This Vehicle has been previously sold/leased, delivered to a customer, then returned as a result of a sale/lease cancellation.
- ^{DS} N/A 16. Reported Stolen This Vehicle has previously been stolen or reported stolen.
- N/A 17. None of the above To the best of Dealer's knowledge, this Vehicle's prior history and/or use does not match any of the above categories.

THIS FORM SUPERSEDES ALL VERBAL COMMENTS REGARDING THE VEHICLE'S PRIOR HISTORY AND/OR USE.

08/21/2023

Date



Buyer Signature

DocuSigned by

Bella Vignesh Chakraborty

A1E53C0F20044B1...



Co-Buyer Signature

N/A

08/21/2023

Date



Dealer Representative's Signature

^{DS}
BVC

Customer Initials

Co-Customer Initials

N/A

CONTRACT CANCELLATION OPTION AGREEMENT

[Used Motor Vehicle Purchases Only]

DEAL #:119957
CUST #:337255


1379444

Buyer Name and Address: ("Buyer" or "you") BALA VIGNESH CHARLLO 1599 BERRYESSA RD APT 456 SAN JOSE CA 95133		Co-Buyer Name and Address: ("Co-Buyer" or "you") N/A	
Dealer Name and Address: ("Dealer", "we" or "us") BMW OF CONCORD 1967 MARKET ST CONCORD CA 94520-2626		Vehicle Delivery Date 08/21/2023	Odometer Reading Reading at time of delivery 8040
Vehicle Description: ("Vehicle")			
Year: 2023	Make: MBZ	Model: GLA250	VIN: W1N4N4HB0PJ436568
Cancellation Option Purchase Price \$ 399.00	Cancellation Deadline 08 / 23 / 23 5.00 <input type="checkbox"/> AM <input checked="" type="checkbox"/> PM		Mileage Restriction (Must not be less than 250 miles) 250
Standard Restocking Fee Schedule		Lessee Restocking Fee Schedule	
Vehicle Cash Price: \$5,000 or less: \$175.00 More than \$5,000 but less than \$10,000: \$350.00 \$10,000 or more: \$500.00		A. Excess Mileage: \$ 250.00 B. Unrepaired Damage: \$ 250.00 C. Excess Wear & Tear: \$ 250.00 D. Maximum Restocking Fee (A plus B plus C): \$ 750.00	
		Restocking Fee \$ 500.00	

DECLINE
(For use only when customer chooses NOT to purchase a contract cancellation option)

You were offered, but choose not to purchase a contract cancellation option. You understand that California law does not provide for a "cooling off" or other cancellation period for used vehicle purchases unless you obtain a contract cancellation option.

DocuSigned by:
I DO NOT WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.


 A1E53C0F29914B1
 Buyer's Signature

 N/A
 Co-Buyer's Signature

ACCEPT
(For use only when customer chooses to purchase a contract cancellation option)

TERMS AND CONDITIONS

- 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 retail installment sale contract or purchase order for the Cancellation Option Purchase Price shown above.
- Cancellation Option Period.** You agree that if you exercise the option to cancel the retail installment sale contract or purchase order, you must do so by the Cancellation Date/Time shown above. You may not cancel after the Cancellation Date/Time shown above. You may not cancel if, after the Vehicle Delivery Date, the Vehicle's mileage exceeds the Odometer Reading by the number of miles shown in the Mileage Restriction box above.
- Restocking Fee.** If you exercise the option to cancel the retail installment sale contract or purchase order, you agree to pay a Restocking Fee in the amount shown in the Restocking Fee box above. The restocking fee schedules above indicate the maximum charges that a dealer may collect in connection with this Agreement pursuant to Section 11713.21 of the California Vehicle Code. The Standard Restocking Fee Schedule above applies to all Buyers except for a Buyer who was a lessee of the Vehicle immediately preceding his or her purchase of the Vehicle ("Lessee"). If you were the Lessee, the Lessee Restocking Fee Schedule above applies to you and you understand that the maximum restocking fee is determined by taking the sum of: (1) the amount you would have been obligated to pay to the lessor, at time of lease termination for excess mileage, unrepaired damage, and excess wear and tear as specified in your lease agreement as if you had not purchased the Vehicle or this contract cancellation option, and (2) the maximum restocking fee as shown in the Standard Restocking Fee Schedule. The amount paid by you for the contract cancellation option shall be applied toward the restocking fee.
- Exercising Your Cancellation Option.** 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. You understand that the right to cancel will apply only if, within the time shown above, you:
 - Personally sign and deliver to us a written notice exercising the right to cancel. You may do so by returning a copy of this Agreement with the "Exercise of Option to Cancel and Return the Vehicle" section completed below;
 - Pay the Restocking Fee shown above;
 - Return your copies of this Agreement, the original retail installment sale contract or purchase order, all related documents, and all original vehicle titling and registration documents, if any;
 - Execute any documents reasonably necessary to effectuate the cancellation and refund, and as reasonably required to comply with applicable law; and
 - Return the Vehicle free of all liens and encumbrances other than the lien or encumbrance created by the retail installment sale contract or loan arranged by us or any purchase money loan obtained from a third party and in the same condition as when it was received except for reasonable wear and tear and any mechanical problems that become evident after the Vehicle Delivery Date shown above that were not caused by you.
- Other Important Terms and Conditions.** In addition to the above, there are equally important terms and conditions located on the reverse side of this Agreement.

By signing below, you acknowledge and agree to the terms and conditions of this Agreement (including those on the reverse side).

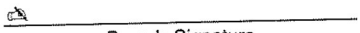
I WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.

N/A
 Buyer's Signature

 N/A
 Co-Buyer's Signature

EXERCISE OF OPTION TO CANCEL AND RETURN THE VEHICLE
(For use only when customer chooses to cancel the purchase contract and return the Vehicle)

By signing below, I elect to exercise my right to cancel the purchase of the Vehicle described in this Agreement. In doing so, I also agree to comply with all terms and conditions as set forth in this Agreement, including, but not limited to, those set forth in section 4 above.


 Buyer's Signature

 Cancellation Deadline
 08 / 23 / 23 5.00 AM PM
 N/A
 Co-Buyer's Signature

OTHER IMPORTANT TERMS AND CONDITIONS

This Agreement does not otherwise affect or alter the legal rights, duties, obligations or liability of the Buyer, the Dealer, or the Dealer's agents or assigns, that would exist in the absence of this Agreement.

6. Duties as Vehicle Owner. As of the Vehicle Delivery Date, you are the owner of the Vehicle until the Vehicle is returned in accordance with this Agreement. You understand that, as the owner, you are required to fulfill any and all applicable legal and contractual obligations including, without limitation, the terms of any retail installment sale contract, parking citations, and toll violations. You also understand that the existence of this Agreement does not impose permissive user liability on the Dealer, or the Dealer's agents or assigns, under Cal. Veh. Code § 460, Cal. Veh. Code § 17150, or otherwise.

7. Refund. You understand that we will cancel the retail installment sale contract or purchase order and provide you with a full refund not later than the second day following the day on which you exercise your right to cancel the purchase in accordance with this Agreement. If we received a portion of the purchase price by credit card, or other third-party payer on the Buyer's account, the law permits us to refund that portion of the purchase price to the credit card issuer or third-party payer for credit to the Buyer's account.

8. Trade-in. If you were charged a fee for the contract cancellation option, we agree to keep any motor vehicle that you used as a downpayment or trade-in until you exercise the right to cancel or the right to cancel expires in accordance with this Agreement. If you exercise your right to cancel the purchase of the Vehicle in accordance with this Agreement, we agree to return to you, no later than the day following the day on which you exercise your option, any motor vehicle you used as a downpayment or trade-in. If, however, we inadvertently sell or otherwise transfer title to such motor vehicle as a result of a bona fide error, notwithstanding reasonable procedures designed to avoid that error, the inadvertent sale of the motor vehicle shall not be considered a violation of California law and we agree to provide you with a full refund as described in Section 7 above which will include the retail market value of the motor vehicle left as a downpayment or trade-in, or its value as stated in the contract or purchase order, whichever is greater.

If you were not charged a fee for the contract cancellation option and you exercise your right to cancel the purchase of the Vehicle in accordance with this Agreement, we agree to return to you, no later than the day following the day on which you exercise your option, any motor vehicle you used as a downpayment or trade-in or, if we have otherwise sold or transferred title to such motor vehicle, we agree to provide you with a full refund as described in Section 7 above which will include the fair market value of the motor vehicle left as a downpayment or trade-in, or its value as stated in the contract or purchase order, whichever is greater.

9. Maximum Charge for Contract Cancellation Option. Under California law, the maximum amount a dealer may charge for a contract cancellation option is as follows:

Cash Price of Vehicle	Maximum Charge for Contract Cancellation Option
\$5,000 or less	\$75
\$5,000.01 - \$10,000	\$150
\$10,000.01 - \$30,000	\$250
\$30,000.01 - \$39,999.99	1% of the cash price

DEAL# 119957
CUST# 337255BMW OF CONCORD
1967 MARKET ST
CONCORD, CA 94520-2626**CALIFORNIA FOREIGN LANGUAGE ACKNOWLEDGEMENT**Customer Name(s): BALA VIGNESH CHARLLO Date: 08/21/2023Vehicle Year: 2023 Make: MBZ Model: GLA250 VIN: W1N4N4HB0PJ436568

Please check the applicable foreign language used within the automobile retail sales transaction.

 English only used in this transaction. **Chinese**

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

依據加州法徑之規定，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。

 Korean

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

 Spanish

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

 Tagalog

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

 Vietnamese

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

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.

DocuSigned by:

BALA VIGNESH CHARLLO

A1E53C0F29914B1...

Customer

Authorized Dealership Representative

N/A

Customer

53079*1*BIMR-FI

DealerCAP

CATALOG #8963977

© 2015 CDK Global, LLC California (01/16)

Dealer Name: BMW Concord

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

INSTRUCTIONS:

You may apply for credit in your name alone, whether or not you are married.

- (1) Please indicate whether you are applying for Individual Credit Joint Credit Community Property State Business Application
- (2) If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A.
- (3) If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.

Applicant

Co-Applicant

* If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant.

A. APPLICANT INFORMATION

Last Name Charllo		First Name Bala Vignesh	Middle Initial	Social Security Number 747-77-9808	Birth Date 08/07/1995
Address 1599 Berryessa Rd Apt 456				City San Jose	State CA
Zip 95133		Home Phone (513)888-5039		Cell Phone	Residential Status <input type="checkbox"/> Homeowner <input checked="" type="checkbox"/> Rent <input type="checkbox"/> Family <input type="checkbox"/> Other
E-Mail Address balavignesh.charllo@gmail.com		Driver's License No.	Driver's License State	Time at Previous Address 2 Yrs. Mos.	
Previous Full Address (if less than 2 years) 717 W Julian st Apt 611				City San Jose	State CA
Zip 95126		Employer Name Highspot Inc		Employment Type <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other	
Salary 16,500.00	Salary Type <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	Occupation Software Engineer	Length of Employment 3 Yrs. Mos.	Work Phone Number * (513)888-5039	
Previous Employer Name		Previous Employment Type <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other			
Previous Occupation		Length of Employment Yrs. Mos.	Previous Work Phone Number		
Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.					
Other Income (Monthly)		Source of Other Income	By Signing, you certify that the income entered on this Credit Application is accurate. <input checked="" type="checkbox"/> <u>BALA VIGNESH CHARLLO</u>		

Comments

AGREEMENT

The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers; in addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by the dealer and such financial institutions.

You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time during the term of your financing. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that the dealer and the financial institutions may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide such dealer and financial institutions with such information. You further authorize the dealer and the financial institutions to gather whatever credit and employment history each considers necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. The dealer and the financial institutions may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

You consent to receive autodialed, prerecorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

You consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the following number(s) (513)888-5039 including any cell phone numbers. You understand that this consent is not a condition of purchase or credit.

You opt in

You do not opt in

Signature of Applicant for election above: _____

Your dealer will inform you of the name and address of the financing sources to which this application shall be sent.

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON ALL PAGES OF THIS APPLICATION.

DocuSigned by:

X

BALA VIGNESH CHARLLO

8/21/2023 | 12:23 PM PDT

APPLICANT'S SIGNATURE

DATE

FEDERAL NOTICES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT If applicable to your credit transaction, to help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver's license or other identifying documents.

STATE NOTICES

California Residents: An applicant, if married, may apply for a separate account.

Maine and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

New York Residents: In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Rhode Island Residents: Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law.

Vermont Residents: You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: No provision of any marital property agreement, any unilateral statement under Wis. Stat § 766.59 or any court decree under § 766.70 applied to marital property adversely affects our interest unless you furnish a copy of the agreement, statement, or court decree or we have actual knowledge of such adverse provision before credit is granted. If you are making this credit application individually and not jointly with your spouse, complete Section A about yourself and Section B about your non-applicant spouse. Your non-applicant spouse should not sign the credit application if you are applying for individual credit.

FOR USE ONLY DEALER SECTION										
Dealer # 108432	Vehicle Type NEW	Mileage	Product Type Retail	Stock Number	Source	Certified Pre Owned <input type="checkbox"/>				
Year	Make	Model		Trim	VIN					
Term	Cash Selling Price	Sales Tax	T & L	Cash Down	Front-End Fees	Rebate	Net Trade	Acq Fee	Unpaid Balance	
Accident/Health Ins.		Credit Life Insurance		Gap	Service Plan		Back-End Fees	Est. Amt. Financed		
MSRP	Invoice/Wholesale Value	Wholesale Source	Retail Value	Retail Source	Estimated Payment		Requested APR			
Vehicle Bookout <input type="checkbox"/>	Bookout Date	Lender Program								
Vehicle Options										
TRADE IN Information										
Year	Make	Model			Trim					
Lienholder		Monthly Payment								

"total loss" even if the vehicle's titling-state has not determined the vehicle to be "salvage" or "junk."

A vehicle history report is NOT a substitute for an independent vehicle inspection. Before making a decision to purchase a vehicle, consumers are **strongly encouraged to also obtain an independent vehicle inspection** to ensure the vehicle does not have hidden damage. The Approved NMVTIS Data Providers (look for the NMVTIS logo) can include vehicle condition data from sources other than NMVTIS.

NMVTIS data **INCLUDES** (as available by those entities required to report to the System):

- Information from participating state motor vehicle titling agencies.
- Information on automobiles, buses, trucks, motorcycles, recreational vehicles, motor homes, and truck tractors. NMVTIS may not currently include commercial vehicles if those vehicles are not included in a state's primary database for title records (in some states, those vehicles are managed by a separate state agency), although these records may be added at a later time.
- Information on "brands" applied to vehicles provided by participating state motor vehicle titling agencies. Brand types and definitions vary by state, but may provide useful information about the condition or prior use of the vehicle.
- Most recent odometer reading in the state's title record.
- Information from insurance companies, and auto recyclers, including junk and salvage yards, that is required by law to be reported to the system, beginning March 31, 2009. This information will include if the vehicle was determined to be a "total loss" by an insurance carrier.
- Information from junk and salvage yards receiving a "cash for clunker" vehicle traded-in under the Consumer Assistance to Recycle and Save Act of 2009 (CARS) Program.

Consumers are advised to visit www.vehiclehistory.bja.ojp.gov for details on how to interpret the information in the system and understand the meaning of various labels applied to vehicles by the participating state motor vehicle titling agencies.

CARFAX® Consumer Access Disclaimer

The information contained in the NMVTIS Title Information, NMVTIS Brand Information, NMVTIS Junk & Salvage Information, NMVTIS Insurance Information and NMVTIS Brand Definition Glossary sections of this NMVTIS Check and the information that can be accessed through one or more hyperlinks on this NMVTIS Check were obtained directly from NMVTIS. CARFAX does not enter, supply, or validate this information or any other information in NMVTIS. Any vehicle specifications included in this NMVTIS Check are based on a decoding of the VIN using information provided by third party data sources, which information may contain errors or omissions. Therefore, CARFAX does not warrant or assume any liability for the accuracy or completeness of any information provided in this NMVTIS Check.

NMVTIS Brand Definition Glossary	
Brand Name	Description
Agricultural Vehicle	The vehicle will primarily be operated on private roads for agricultural purposes.
Antique	The vehicle is over 50 years old.
Bond Posted	The insurance company has issued a bond on the vehicle because the ownership of the vehicle cannot be proven; this allows the vehicle to be sold and titled. Note: This brand is not valid after January 17, 2003.
Classic	The vehicle is over 20 years old and adheres to other jurisdiction-specific criteria, e.g., vehicle make, condition, etc.
Collision	Vehicle damaged by collision.
Crushed	The frame or chassis of the vehicle has been crushed or otherwise destroyed so that it is physically impossible to use it in constructing a vehicle.
Disclosed Damage	The vehicle has sustained damage to the extent that the damage is required to be disclosed under the jurisdiction's damage disclosure law.
Dismantled	The vehicle can only be sold as parts and can not be legally driven.

Bala Vignesh Charlo
 1599 Berryesa Rd Apt 456
 San Jose, CA, 95133
 5138885039

BMW CONCORD
 1967 MARKET STREET
 CONCORD, CA, 94520
 9252335444

Your Credit Score and the Price You Pay for Credit

Your Credit Score		
Your credit score	759 Source : TransUnion Model : FICO Auto 08 Date : 2023-08-21 12:37:45	Not Run Source : Experian Model : Not Run Date : Not Run
	Not Run Source : Equifax Model : Not Run Date : Not Run	

Understanding Your Credit Score

What you should know about credit scores	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. Your credit score can change, depending on how your credit history charges.														
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.														
The range of scores	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														
How your score compares to the scores of other consumers	[TransUnion] <table border="1"> <caption>% of consumers with scores in a particular range</caption> <thead> <tr> <th>Score Range</th> <th>% of consumers</th> </tr> </thead> <tbody> <tr> <td>[250-350]</td> <td>0.0</td> </tr> <tr> <td>[351-500]</td> <td>7.9</td> </tr> <tr> <td>[501-600]</td> <td>21.5</td> </tr> <tr> <td>[601-700]</td> <td>30.3</td> </tr> <tr> <td>[701-800]</td> <td>27.5</td> </tr> <tr> <td>[801-900]</td> <td>12.7</td> </tr> </tbody> </table>	Score Range	% of consumers	[250-350]	0.0	[351-500]	7.9	[501-600]	21.5	[601-700]	30.3	[701-800]	27.5	[801-900]	12.7
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[250-350]	0.0														
[351-500]	7.9														
[501-600]	21.5														
[601-700]	30.3														
[701-800]	27.5														
[801-900]	12.7														

Checking Your Credit Report

What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on 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.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free 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: www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit Federal Reserve Board's web site at www.federalreserve.gov or the Federal Trade Commissions's web site at www.ftc.gov or the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

X _____
 Bala Vignesh Charlo
 DocuSigned by:

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BUYERS GUIDE

C23M338B

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

MERCEDES BENZ	GLA 250	2023	W1N4N4HB0PJ436568
VEHICLE MAKE	MODEL	YEAR	VEHICLE IDENTIFICATION NUMBER (VIN)

WARRANTIES FOR THIS VEHICLE:



AS IS - NO DEALER WARRANTY

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



DEALER WARRANTY

- FULL WARRANTY.
- LIMITED WARRANTY. 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.

SYSTEMS COVERED:

DURATION:

_____	_____
_____	_____
_____	_____
_____	_____

NON-DEALER WARRANTIES FOR THIS VEHICLE:

- MANUFACTURER'S WARRANTY STILL APPLIES. The manufacturer's original warranty has not expired on some components of the vehicle.
- MANUFACTURER'S USED VEHICLE WARRANTY APPLIES.
- OTHER USED VEHICLE WARRANTY APPLIES.

Ask the dealer for a copy of the warranty document and an explanation of warranty coverage, exclusions, and repair obligations.

- SERVICE CONTRACT. 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.

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

OBTAIN A VEHICLE HISTORY REPORT AND CHECK FOR OPEN SAFETY RECALLS. For information on how to obtain a vehicle history report, visit ftc.gov/usedcars. To check for open safety recalls, visit safercar.gov. You will need the vehicle identification number (VIN) shown above to make the best use of the resources on these sites.

SEE OTHER SIDE for important additional information, including a list of major defects that may occur in used motor vehicles.

Si el concesionario gestiona la venta en español, pídale una copia de la Guía del Comprador en español.

Here is a list of some major defects that may occur in used vehicles.

Frame & Body

Frame-cracks, corrective welds, or rusted through
Dog tracks—bent or twisted frame

Engine

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

Transmission & Drive Shaft

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

Differential

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged housing which is

Visible

Abnormal noise or vibration caused by faulty differential

Cooling System

Leakage including radiator
Improperly functioning water pump

Electrical System

Battery leakage
Improperly functioning alternator, generator, battery, or starter

Fuel System

Visible leakage

Inoperable Accessories

Gauges or warning devices
Air conditioner
Heater & Defroster

Brake System

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 (Mfg. Specs)

Lining or pad thickness less than 1/32 inch

Power unit not operating or leaking

Structural or mechanical parts damaged

Air Bags

Steering System

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

Suspension System

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

Tires

Tread depth less than 2/32 inch
Sizes mismatched
Visible damage

Wheels

Visible cracks, damage or repairs
Mounting bolts loose or missing

Exhaust System

Leakage
Catalytic Converter

DEALER NAME

BMW CONCORD

ADDRESS

1967 MARKET ST

PETERP@BMWCONCORD.COM

TELEPHONE

EMAIL

925-682-3577 X182

FOR COMPLAINTS AFTER SALE, CONTACT:

GENERAL SALES MANAGER

DocuSigned by:

BALA VIGNESH CHARU

I hereby acknowledge receipt of the Buyer's Guide at the closing of this sale. x

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



This report provided free of charge by:

BMW MINI of Concord

1967 Market St
Concord, CA 94520

925-281-4911

★ **4.5 / 5.0**

161 Verified Reviews

♥ **367**

Customer Favorites



Vehicle History Report™

US \$44.99

2023 MERCEDES-BENZ GLA GLA 250 4MATIC

VIN: W1N4N4HB0PJ436568
4 DOOR WAGON/SPORT
UTILITY
2.0L I4
GASOLINE
ALL WHEEL DRIVE

This CARFAX Report Provided
by:

BMW MINI of Concord

★ **4.5 / 5.0**

161 Verified Reviews

♥ **367** Customer Favorites



No accidents or damage reported to CARFAX



Well maintained vehicle



CARFAX 1-Owner vehicle



Personal vehicle



Last owned in California



8,028 Last reported odometer reading

This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 8/21/23 at 11:54:29 AM (CDT). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.



Ownership History

The number of owners is estimated

Owner 1

Year purchased

2022

Type of owner

Personal

Estimated length of ownership

6 months

Owned in the following states/provinces

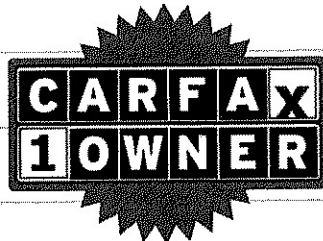
California

Estimated miles driven per year

—

Last reported odometer reading

8,028



**Title History**

CARFAX guarantees the information in this section

Owner 1**Damage Brands**

Salvage | Junk | Rebuilt | Fire | Flood | Hail | Lemon

 Guaranteed
No Problem**Odometer Brands**

Not Actual Mileage | Exceeds Mechanical Limits

 Guaranteed
No Problem**GUARANTEED** - None of these major title problems were reported by a state Department of Motor Vehicles (DMV). If you find that any of these title problems were reported by a DMV and not included in this report, CARFAX will buy this vehicle back.
[View Terms](#) | [View Certificate](#)**Additional History**

Not all accidents / issues are reported to CARFAX

Owner 1**Total Loss**

No total loss reported to CARFAX.

 No Issues
Reported**Structural Damage**

No structural damage reported to CARFAX.

 No Issues
Reported**Airbag Deployment**

No airbag deployment reported to CARFAX.

 No Issues
Reported**Odometer Check**

No indication of an odometer rollback.

 No Issues
Indicated**Accident / Damage**

No accidents or damage reported to CARFAX.

 No Issues
Reported**Manufacturer Recall**

Check with an authorized Mercedes-Benz dealer for any open recalls.

 No Recalls
Reported**Basic Warranty**

No data reported to CARFAX.

No Data Reported

**Detailed History****Owner 1**

Purchased: 2022

Personal Vehicle

Date**Mileage****Source****Comments**

10/21/2022

5

Mercedes-Benz of
Rocklin
Rocklin, CA
916-567-4300
mbofrocklin.com**Vehicle serviced**- Pre-delivery inspection completed
- Vehicle washed/detailed

★ 4.7 / 5.0
142 Verified Reviews

10/30/2022 33

Mercedes-Benz of
Rocklin
Rocklin, CA
916-567-4300
mbofrocklin.com/

Vehicle sold

★ 4.1 / 5.0
65 Verified Reviews
♥ 2,002 Customer
Favorites

11/07/2022

California
Motor Vehicle Dept.
Roseville, CA

Title issued or updated

- First owner reported
- Titled or registered as personal vehicle
- Loan or lien reported

02/28/2023 4,695

Mercedes-Benz of
Sacramento
Sacramento, CA
916-418-2570
mbsacramento.com



Vehicle serviced

- Maintenance inspection completed
- Electrical system checked
- Tire condition and pressure checked

★ 3.6 / 5.0
71 Verified Reviews
♥ 4,918 Customer
Favorites

03/22/2023 5,234

Mercedes-Benz of
Sacramento
Sacramento, CA
916-418-2570
mbsacramento.com



Vehicle serviced

- Maintenance inspection completed
- Tire condition and pressure checked

★ 3.6 / 5.0
71 Verified Reviews
♥ 4,918 Customer
Favorites

06/06/2023 8,021

BMW MINI of Concord
Concord, CA
925-682-3577
bmwconcord.com/

Vehicle offered for sale

★ 4.5 / 5.0
161 Verified Reviews
♥ 367 Customer
Favorites

06/22/2023

California
Motor Vehicle Dept.
Roseville, CA

Title issued or updated

- Loan or lien reported

07/06/2023 8,028

BMW MINI of Concord
Concord, CA
925-682-3577
bmwconcord.com/

Vehicle offered for sale

★ 4.5 / 5.0
161 Verified Reviews
♥ 367 Customer Favorites

Have Questions? Consumers, please visit our Help Center at www.carfax.com. Dealers or Subscribers, please visit our Help Center at www.carfaxonline.com.

CARFAX Glossary

First Owner

When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.

Ownership History

CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.

Title Issued

A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.

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8/21/23 11:54:29 AM (CDT)

I have reviewed and received a copy of the CARFAX Vehicle History Report for this 2023 MERCEDES-BENZ GLA vehicle (VIN: W1N4N4HB0PJ436568), which is based on information supplied to CARFAX and available as of 8/21/23 at 12:54 PM (EDT).

DocuSigned by:

8/21/2023 | 12:23 PM PDT
A1E53C0F29914B1...

Customer Signature

Date

Dealer Signature

Date

NMVTIS Check

DocuSigned by:

BALL VIGNESH CHARUA

A1E53C0F29914B1...

**VIN: W1N4N4HB0PJ436568****2023 MERCEDES-BENZ GLA GLA 250 4MATIC** (VIN decoded by

CARFAX)

Run date: 08/21/2023 11:54AM CDT

NMVTIS Title Information:

Title Issue Date	Odometer Reading	Issue State	Title Type
06/22/2023	33 mi.	CA	Current
11/07/2022	33 mi.	CA	Historical

NMVTIS Brand Information:

Brand Date	Brander Name	Brand
No information reported		

NMVTIS Junk & Salvage Information:

Date Vehicle Was Deemed Salvage/Junk or Obtained in Inventory	Source	Description
No information reported		

NMVTIS Insurance Information:

Date of Total Loss Declaration	Source
No information reported	

Explanatory Note: If the VIN includes any information contained in the **NMVTIS Junk & Salvage Information** and/or **NMVTIS Insurance Information** sections of this NMVTIS Check, then the business that submitted the VIN to NMVTIS deemed the vehicle to be either a *junk, salvage, or in the case of an insurer, a total loss*. The information in the **DISPOSITION** field denotes what has happened to the VIN (i.e., vehicle) since it came into the possession of the business.

NMVTIS Consumer Access Product Disclaimer

The National Motor Vehicle Title Information System (NMVTIS) is an electronic system that contains information on certain automobiles titled in the United States. NMVTIS is intended to serve as a reliable source of title and brand history for automobiles, but it does not contain detailed information regarding a vehicle's repair history

All states, insurance companies, and junk and salvage yards are required by federal law to regularly report information to NMVTIS. However, NMVTIS does not contain information on all motor vehicles in the United States because some states are not yet providing their vehicle data to the system. Currently, the data provided to NMVTIS by states is provided in a variety of time frames; while some states report and update NMVTIS data in "real-time" (as title transactions occur), other states send updates less frequently, such as once every 24 hours or within a period of days.

Information on previous, significant vehicle damage may not be included in the system if the vehicle was never determined by an insurance company (or other appropriate entity) to be a "total loss" or branded by a state titling agency. Conversely, an insurance carrier may be required to report a