



**OPPORTUNITY TO INSPECT AND APPROVAL OF THE VEHICLE:** You agree that you have had the opportunity to thoroughly inspect the Vehicle to your satisfaction and to have the Vehicle inspected by an independent mechanic or other third party of your choice at your own cost prior to signing this Agreement. You agree that you approve and are satisfied with the Vehicle in all aspects including its present appearance, condition, and mechanical operation.

X  V. Sreenath Pabbly X N/A

**CONDITIONAL DELIVERY AGREEMENT:** If Purchaser and Co-Purchaser sign here, the provisions of the Conditional Delivery Agreement in Paragraph 20 of this Agreement will apply to this transaction. By signing below, Purchaser(s) acknowledge they have read the Conditional Delivery Agreement in Paragraph 20 and agree to be bound by the terms and conditions of the Conditional Delivery Agreement.

X  V. Sreenath Pabbly X N/A

**AGREEMENT TO ARBITRATE:** The Purchaser(s) and Dealership agree, except as otherwise provided in the Agreement to Arbitrate, to resolve by binding arbitration any dispute between them. **THE PARTIES UNDERSTAND THAT EXCEPT FOR THOSE DISPUTES SPECIFICALLY EXEMPTED FROM ARBITRATION, THEY ARE KNOWINGLY AND UNCONDITIONALLY WAIVING THEIR RIGHT TO LITIGATE ANY CLAIMS IN COURT, THEIR RIGHT TO A JURY TRIAL, AND THEIR RIGHT TO PARTICIPATE AS A MEMBER OR REPRESENTATIVE IN ANY CLASS ACTION IN COURT OR THROUGH ARBITRATION.** By signing below, Purchaser(s) acknowledge they have read the Agreement to Arbitrate in Paragraph 22 and agree to be bound by the terms and conditions of the Agreement to Arbitrate.

X  V. Sreenath Pabbly X N/A

**OPTIONAL CONSENT TO CONTACT:** By signing below, you expressly consent to receive advertisements for goods and services or special promotions from or on behalf of the Dealership for marketing or any other purposes by means of text messages, phone calls, and voice messages via technology using an automatic telephone dialing system or a prerecorded voice at any telephone number and address you provide even if the contact results in a charge to you. You understand and acknowledge that you are not required to provide this authorization as a condition of purchasing goods or services from the Dealership.

X X N/A

**ADDITIONAL AGREEMENTS BETWEEN THE DEALERSHIP AND PURCHASER(S)**

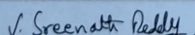
- Terms Used In This Agreement:** This Retail Purchase Agreement contains the following words and phrases that appear throughout this Agreement and have particular meanings:
  - Agreement** - Means all of the pages of this Retail Purchase Agreement together with any documents incorporated into this Agreement by reference, whether such reference is made in this Agreement or in the document itself.
  - You, Your** - Means the Purchaser(s) identified in this Agreement.
  - We, Us, Our** - Means the Dealership that is identified in this Agreement and its Authorized Representatives.
  - Manufacturer** - Means the company that manufactured the Vehicle.
  - Vehicle** - Means the Vehicle that you are purchasing from us as described in this Agreement.
  - Trade-In Vehicle** - Means the vehicle you are delivering to us as part of this transaction as identified in this Agreement.
- Our Right to Increase the Price:** We may increase the price of the Vehicle after we accept this Agreement if the Trade-In Vehicle is reappraised, new equipment is required by state or federal law, or the increase is caused by state or federal tax rate changes. If the price is increased, you may cancel this Agreement with full refund of any Deposit/Down Payment, provided that the cancellation occurs prior to you taking delivery of the purchased Vehicle.
- Manufacturer's Design Changes:** In the event the Manufacturer changes or modifies the design of or any part or accessory of the Vehicle after your order for the Vehicle has been entered by us, you will not have any claim or right against us if the Vehicle does not contain such changes or modifications, nor shall we be required to effect such changes or modifications to the Vehicle.
- Your Representations and Warranties:** You represent, warrant and affirm to us that (a) You are not purchasing a new Vehicle for resale or export within the period beginning on the date the Vehicle title is issued to you and ending on the date one (1) year thereafter. You confirm that we are relying on this representation and agree that we would not sell the Vehicle to you without this representation. If we are required by the Manufacturer to forfeit or repay any manufacturer incentives, allowance and/or special pricing, or if we suffer any loss or harm as a result of your breach of this provision, you agree to indemnify and hold us harmless from any such cost, loss or harm suffered as a result of or arising because of your breach; (b) the Deposit/Down Payment and any amounts due to us have been paid in full, any check or other payment instrument given to us or any electronic payment you make will be honored, and that no part of the Deposit/Down Payment has been loaned to you by us or any third party; (c) all statements made by you in this Agreement and any other documents completed in connection with this transaction are true and correct; and (d) you are who you have represented yourself to be and you have purchased the Vehicle for your own use and not on behalf of another person, unless you have disclosed otherwise to us.
- Delivery:** You agree to accept delivery of the Vehicle as ordered within 48 hours after notification that the Vehicle is ready for delivery.
- Cash Transaction:** In the case of a cash transaction, title to the Vehicle shall not pass to you until we have received, in cash, the full amount of the Total Balance Due. If, however, we elect in our sole discretion to pass title to the Vehicle to you prior to receipt of the Total Balance Due as shown on Page 1, the passing of such title shall not relieve you of your obligation to pay in full the amount of the Total Balance Due.
- Your Representations Regarding the Trade-In Vehicle:** Any Trade-In Vehicle delivered by you to us in connection with this transaction shall be accompanied by a Certificate of Title or documents sufficient to enable us to obtain a Certificate of Title to the Trade-In Vehicle in accordance with applicable state law. You warrant that the Trade-In Vehicle delivered to us is properly titled to you, has never been titled as or declared a total loss, salvage, junk, reconstructed, rebuilt, flood, lemon buyback vehicle, or any other title brand; that you have the right to sell or otherwise convey such Trade-In Vehicle; that such Trade-In Vehicle is free and clear of liens or encumbrances, except as may be noted in this Agreement; that all emission control equipment is on the Trade-In Vehicle and appears properly connected and undamaged; that you have accurately disclosed any information known to you regarding prior use of the vehicle, prior damage, paint work, modifications and any mechanical defects; and, unless you have told us otherwise, that you have not removed equipment from the Trade-In Vehicle subsequent to our appraisal, that the odometer reading shown is accurate, and that all bags in the vehicle are of original equipment and have never been deployed or disconnected.
- Trade-In Vehicle Payoff:** If you are delivering a Trade-In Vehicle in connection with this transaction and the actual amount of the Balance Owed on the Trade-In Vehicle is greater than the amount of the Balance Owed as listed in this Agreement, you agree to pay the difference to us. If the actual amount of the Balance Owed is less than the amount listed, we will pay or credit the difference to you.
- Our Appraisal of Your Trade-In Vehicle:** If you are delivering a Trade-In Vehicle to us in connection with this transaction and the delivery will not be made until delivery of the Vehicle being purchased from us, we shall have the right to reappraise your Trade-In Vehicle at the time of delivery. The reappraised amount shall be the amount allowed for the Trade-In Vehicle in this transaction. If you are dissatisfied with the reappraisal, you may cancel this Agreement with full refund of any Deposit/Down Payment, provided that the cancellation occurs prior to you taking delivery of the purchased Vehicle.
- Remedies Upon Cancellation:** You agree that we are not liable for any damages resulting from our failure to deliver the Vehicle if the failure is caused by the manufacturer, an accident, fire, act of nature or any other causes beyond our control. This Agreement may be renegotiated or cancelled if the Vehicle is not delivered to you on the date specified or pursuant to Paragraphs 2, 9, or 20. If this Agreement is cancelled (1) pursuant to Paragraph 2; (2) because we cannot deliver the Vehicle on the date specified; (3) before this Agreement is signed by an Authorized Representative of the Dealership; or (4) because you are dissatisfied with our reappraisal of your Trade-In Vehicle, any consideration, including your Deposit/Down Payment, received by us will be returned to you if the Vehicle is returned to the Dealership in the same condition as delivered to Purchaser, normal wear and tear excepted, within 24 hours of receiving written or oral notice from the Dealership. If you have delivered a Trade-In Vehicle to us, the Trade-In Vehicle will be returned to you if we have not already sold it. If we have already sold the Trade-In Vehicle, we will refund the agreed upon Trade-In Allowance. Regardless of whether we return the Trade-In Vehicle or have already sold it, you shall be responsible for paying to us the Balance Owed on the Trade-In Vehicle if we have paid the Balance Owed to the Lienholder. We may keep any

portion of the amount you have paid to us as a Deposit/Down Payment and any Trade-In Allowance we owe to you to offset against the amount you owe us. If the actual amount you owe to us is greater than the amount of the Deposit/Down Payment, you agree to pay the difference to us. If the actual amount you owe is less than the amount of the Deposit/Down Payment, we will pay the difference to you. You are responsible for paying the cost of repairing any damage and any other losses, liabilities, damages, claims, costs and expenses arising out of your use, possession and control of the Vehicle.

11. **Purchaser's Default and Dealership's Remedies:** In the event you have agreed to pay the Total Balance Due in cash or financing is being obtained by you through a credit source of your choice and we do not receive the Total Balance Due from you at the time of delivery of the Vehicle or on the date promised in this Agreement, you fail to perform any of your other obligations under this Agreement, or you breach any representation or warranty made by you to us, we shall be permitted (if permitted by law), at our sole discretion, to the choice of remedies in this Agreement, which may be used separately or together, including: (1) cancel this Retail Purchase Agreement; (2) repossess the Vehicle without notice; (3) rescind the sales transaction; (4) seek collection for amounts due; (5) retain any cash down payment made by you; and/or (6) in the event that you have delivered a Trade-In Vehicle as part of the consideration for your purchase of the Vehicle from us, to sell such Trade-In Vehicle and reimburse the Dealership out of the proceeds of such sale for any reasonable expenses incurred in connection with preparing and offering the Trade-In Vehicle for sale and any actual damages suffered by us as a result of your default. Regardless of whether we return the Trade-In Vehicle or have already sold it, you shall be responsible for paying to us the Balance Owed on the Trade-In Vehicle if we have paid the Balance Owed to the Lienholder and for any reasonable expenses incurred by us in connection with preparing or reconditioning the Trade-In Vehicle for sale. Any remedies in this Paragraph 11 shall be in addition to, and not in lieu of, any other remedies available under the Retail Purchase Agreement or at law or equity. Any waiver of all or part of a remedy hereunder is not a continuing waiver. If the actual amount you owe to us is greater than the amount of the down payment and/or proceeds from the sale of your Trade-In Vehicle, you agree to pay the difference to us upon demand and if the actual amount you owe is less, then we will pay the difference to you.
12. **Dishonored Payments:** If your Deposit/Down Payment or any other payment, whether made by check, other instrument, or electronic payment, is returned unpaid in breach of your Representations and Warranties in Paragraph 4 of this Agreement, in addition to the remedies provided to us in Paragraph 11, you agree to pay a returned payment charge up to the maximum amount allowed by law.
13. **Taxes:** The price for the Vehicle specified on the face of this Agreement includes reimbursement for federal excise taxes, but does not include sales taxes, use taxes or occupational taxes based on sales volume (federal, state or local) unless expressly so stated. You assume and agree to pay, unless prohibited by law, any such sales, use or occupational taxes imposed on or applicable to the transaction covered by this Agreement, regardless of which party may have the primary tax liability.
14. **Documentary Fee Spanish Translation:** Un honorario de documentación no es un honorario oficial. Un honorario de documentación no es requerido por la ley, pero puede ser cargada al comprador como gastos de manejo de documentos relacionados con una venta. Un honorario de documentación no puede exceder una cantidad razonable acordada por las partes. Esta notificación es requerida por la ley.
15. **Optional Products and Lending Sources:** We offer optional dealer-installed equipment or optional services or products from various suppliers. The amount charged for such equipment, services or products may be greater than our cost and/or we may receive a commission or other payment from suppliers in connection with such sales. You are not required to purchase any other goods or services from us, nor are you required to finance any amounts due under this Agreement with a particular lending source. In the event this Agreement includes a charge for other goods or services for which you must complete an application for coverage, and for any reason such coverage cannot be provided, you will receive a credit for the amount charged. If the cost of other goods or services was included in the amount to be financed in connection with this transaction, then this credit will be applied to the outstanding balance you owe to the Lender. No insurance coverage is provided under this Agreement.
16. **Dealer Assisted Financing:** If we assist you to obtain financing for this transaction, the Annual Percentage Rate may be negotiated with us and we may receive a fee, commission or other compensation from the Lender. We do not make any representations or warranties regarding whether you obtained the best rate or could have obtained a better rate from us or a third party.
17. **Rebates, Incentives, and Discounts:** We are not required to find or disclose all available rebates, incentives or discounts for which you might be eligible. We do not make any representations or warranties regarding whether you received the best rebates, incentives or discounts available to you. If conditions apply to a rebate, incentive or discount, you agree that you will provide us with all necessary documentation to verify your eligibility. By signing this Agreement, you assign all rebates, incentives, discounts and other similar payments to us.
18. **GOVERNING LAW:** THE TERMS AND CONDITIONS OF THIS AGREEMENT (INCLUDING ANY DOCUMENTS WHICH ARE A PART OF THIS TRANSACTION OR INCORPORATED HEREIN BY REFERENCE) AND ANY SALE HEREUNDER WILL BE GOVERNED BY THE LAWS OF THE STATE OF TEXAS.
19. **LIMIT ON DAMAGES:** TO THE EXTENT PERMITTED BY TEXAS LAW, PURCHASER EXPRESSLY WAIVES AND SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.

20. **CONDITIONAL DELIVERY AGREEMENT:** You may secure financing for this transaction through us or a financial institution of your choice. If you have elected to secure financing for this transaction through us and we allow you the use and benefit of the Vehicle prior to the execution of a Retail Installment Sale Contract or Finance Contract (RISC/Finance Contract), the provisions of this Conditional Delivery Agreement will apply.

- (a) This Conditional Delivery Agreement allows you the use and benefit of the Vehicle for a period of not more than 15 days from the date set forth on the first page of this Agreement.
- (b) This Conditional Delivery Agreement will become void upon the execution of a RISC/Finance Contract for the sale of the Vehicle or terminate upon the expiration of the 15-day period, whichever occurs first.
- (c) In the event that you delivered a Trade-In Vehicle(s) in connection with this Agreement, you understand that the Dealership will use reasonable care to conserve the Trade-In Vehicle(s) while they are in the Dealership's possession. We have agreed to the Trade-In Allowance identified on the first page of this Agreement for each vehicle you are trading in to the Dealership.
- (d) In the event you do not enter into a RISC/Finance Contract for the sale of the Vehicle within 15 days of the date of this Agreement, you will immediately return the Vehicle to the Dealership upon request in the same condition it was in when it left the Dealership. You agree to pay any amounts you owe the Dealership pursuant to this Conditional Delivery Agreement upon your return of the Vehicle to the Dealership.
- (e) Upon return of the Vehicle to the Dealership, but not later than seven (7) days after the termination of this Conditional Delivery Agreement, the Dealership will refund any down payment or other consideration it has received from you in connection with this Agreement. The Dealership will also return each Trade-In Vehicle that you have delivered to the Dealership in the same or substantially the same condition as it was in at the time of execution of this Agreement. If a Trade-In Vehicle cannot be returned, in the same or substantially the same condition as it was in at the time of execution of this Agreement, the Dealership will pay you the agreed upon Trade-In Allowance for the Trade-In Vehicle.
- (f) If you are in breach of this Conditional Delivery Agreement or fail to return the Vehicle to the Dealership as required by this Conditional Delivery Agreement, you agree to pay all expenses incurred by the Dealership to have the Vehicle returned and the Dealership, or any of its agents or employees, may peacefully retake possession of the Vehicle. If you fail to timely return the Vehicle by the day specified in this Conditional Delivery Agreement, you agree to pay the Dealership \$50.00 per day thereafter until the Vehicle is returned or repossessed.
- (g) You must have a valid driver's license to operate the Vehicle and maintain full insurance coverage on the Vehicle. You may not permit anyone who does not have a valid driver's license and insurance to operate the Vehicle.
- (h) You agree that you are responsible for the cost of repairing any damage that occurs to the Vehicle or other property arising out of your use, possession and control of the Vehicle. You agree that you will defend, indemnify and hold harmless the Dealership from and against any and all losses, liabilities, damages, injuries, claims, demands, costs and expenses arising out of your use, possession and control of the Vehicle and/or any breach of your responsibilities as set forth in this Conditional Delivery Agreement. Your duty to defend, indemnify and hold harmless the Dealership in this Paragraph shall survive any termination of this Conditional Delivery Agreement or the Conditional Delivery Agreement becoming void due to the execution of a RISC/Finance Contract for the purchase of the Vehicle. If the Vehicle is immobilized or impounded while in your possession, you agree to do whatever is necessary to ensure the Vehicle's return to the Dealership.

  
Purchaser  
DealerCAP

Co-Purchaser

N/A

21. **Security Agreement:** If you do not make payment in full for the Vehicle in cash, trade-in or funds from a Lender, or any combination thereof, you hereby agree this document grants us a security interest in the Vehicle being purchased and any accessories, equipment, and replacement parts installed in the Vehicle. As a result of the security interest, we shall have a lien on the Vehicle and all rights of a secured party under the laws of the State of Texas and the Uniform Commercial Code, including all rights of repossession, until we have been paid in full. This security interest is separate and apart from, but subordinate to, any interest granted to a third-party Lender if the Vehicle is being purchased on credit.

22. **AGREEMENT TO ARBITRATE. Important – The Agreement to Arbitrate Affects Your Legal Rights.** By entering into this Agreement to Arbitrate, Purchaser(s) and Dealership, including any employees, agents, successors or assigns (collectively referred to as "the Parties") agree, except as otherwise provided in this Agreement to Arbitrate, to settle by binding arbitration any dispute whether based in whole or in part on contract, tort, statute, or other equitable relief, including but not limited to any dispute related to (1) the purchase or condition of the Vehicle; (2) any products and services purchased in conjunction with the Vehicle and any resulting transaction or relationship; (3) the application for and the terms of any financing obtained in connection with the transaction; (4) any other dispute between them related to the purchase transaction and any documents that are part of the transaction; and/or (5) any alleged promises, representations and/or warranties made to or relied upon by the Parties, and any alleged unfair, deceptive, or unconscionable acts or practices. If federal law provides that a claim or dispute is not subject to binding arbitration, this Agreement to Arbitrate shall not apply to such claim or dispute.

Notwithstanding any other provisions in this Agreement to Arbitrate, neither party is precluded from filing a complaint with the Office of Attorney General of this state or from participating in a mediation program administered by the Attorney General or Better Business Bureau. The Parties also agree that they retain any right to self-help or provisional remedies available by law or pursuant to an agreement between them. The Parties also retain the right to seek remedies in a small claims court or equivalent state court for disputes or claims within that court's jurisdiction. Neither Party waives the right to request arbitration under this Agreement to Arbitrate by exercising such other rights and remedies or by initially agreeing to litigate a claim in court. If such claim or dispute is transferred, removed or appealed to a different court or if a new claim is asserted after the initial filing of such claim or dispute, the Parties shall have the right to request arbitration under the Agreement to Arbitrate. However, once one of the Parties has demanded arbitration, binding arbitration will be the exclusive method for resolving any and all claims.

The Federal Arbitration Act (9 U.S.C. §1 et seq.) ("FAA") shall govern any arbitration under this Agreement to Arbitrate. Any dispute between the Parties shall be arbitrated by a single arbitrator on an individual basis, not as a class action. The arbitration shall be conducted by and in accordance with the rules of the American Arbitration Association ("AAA") (1-800-778-7879), 120 Broadway, 21st Floor, New York, New York 10271 (www.adr.org). "Consumer" claims shall be arbitrated in accordance with the American Arbitration Association's consumer arbitration rules and fee schedule. A copy of the Arbitration Rules may be obtained by visiting the website indicated or by contacting the organization directly. The Rules in effect at the time the request for arbitration is made will govern. If the AAA will not accept the request to arbitrate, the Parties may agree upon another organization, or the arbitrator shall be selected pursuant to the FAA and conduct the arbitration in accordance with the AAA Rules and this Agreement to Arbitrate.

To initiate an arbitration proceeding, the demanding Party must provide the other Party a demand for arbitration that includes a statement of the basis for the dispute, the names and addresses of the Parties involved, and the amount of monetary damages involved and/or any other remedy sought. If an organization other than the AAA will conduct the arbitration of consumer claims (as defined by AAA Consumer Arbitration Rules), the Dealership will advance the Consumer's portion of the filing, administration, service, or case management fee and the hearing or arbitrator fee which exceeds the amount of the AAA Consumer Filing Fee up to a maximum of \$2500 upon request. The amount that the Dealership advances may be reimbursed by decision of the arbitrator at the arbitrator's discretion. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law.

The arbitrator shall be an attorney or retired judge and shall be selected in accordance with the applicable Arbitration Rules. The arbitration hearing shall be held in the federal district where the Dealership is located and the transaction occurred. Any court having jurisdiction may enforce this Agreement to Arbitrate and enter judgment on the arbitrator's award. If it is inconvenient for either Party to participate in arbitration proceedings in the district where the Dealership is located, the proceedings shall be held at a mutually convenient location agreed upon by the Parties or as determined by the arbitrator.

The arbitrator shall apply and be bound by governing state and federal law when making the decision and award and shall only award those damages or other relief permitted by applicable law. The Parties shall be provided a written decision setting forth the findings of fact and/or conclusions of law. The arbitration proceedings and the decision of the arbitrator shall be open to the public. Nothing in this Agreement to Arbitrate shall be interpreted as limiting or precluding the arbitrator from awarding monetary damages or any other relief provided for by law. The Parties agree that by entering into this Agreement to Arbitrate, they are expressly waiving their right to a jury trial and their right to bring or participate in any class action or multi-plaintiff action in court or through an arbitrator. The decision of the arbitrator shall be final and binding, except for any right of appeal provided by the FAA and the Arbitration Rules that governed the original arbitration proceedings. The appealing party shall be responsible for the filing fee and other arbitration appeal costs, subject to a final determination by the arbitrator of a fair apportionment of costs.

If any part of this Agreement to Arbitrate, other than waivers of class action rights, shall be declared unenforceable for any reason, the remainder of the Agreement to Arbitrate shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been asserted, then the remainder of this Agreement to Arbitrate shall be unenforceable. This Agreement to Arbitrate shall survive (1) any termination, payoff, assignment, transfer or cancellation of this Retail Purchase Agreement and/or the Retail Installment Sale Contract/Finance Contract; (2) any repossession of the Vehicle and any legal proceeding to collect a debt owed by the other party; and (3) any bankruptcy proceeding. To the extent permitted by law, this Agreement to Arbitrate is incorporated by reference into the Retail Installment Sale Contract/Finance Contract. If the Retail Installment Sale Contract/Finance Contract contains an arbitration clause, that arbitration clause shall govern any disputes or claims between the Parties; if, however, any term of this Agreement to Arbitrate conflicts with the terms of any other document or agreement between the Parties, the terms of this Agreement to Arbitrate shall prevail. This Agreement to Arbitrate may not be modified or amended except by a separate written agreement signed by Purchaser(s) and an Authorized Dealership Representative.

23. **Sale Documents Survive the Retail Installment Sale Contract:** If you and we enter into a Retail Installment Sale Contract (RISC) relating to the financed purchase of this Vehicle, you acknowledge that you signed this Agreement and many other documents and agreements in connection with the sale, which may have included (but are not limited to): a conditional delivery/bailment/spot delivery agreement, arbitration agreement, odometer statement, insurance related documents, credit application, title application, power of attorney, trade-in documents, service contracts, and debt cancellation or payment agreements (all of which are collectively referred to as "Sale Documents"). Notwithstanding any provision in the RISC, the parties agree that: a) the RISC and the Sale Documents are part of one transaction for Purchaser's acquisition of the Vehicle and are intended to be read together; b) that the Sale Documents are not superseded by the RISC; c) certain aspects of Purchaser's acquisition of the Vehicle are addressed by the Sale Documents and not the RISC; d) to the extent of any conflict between the Sale Documents and the RISC, other than as to Truth In Lending disclosures and Purchaser's repayment obligations, the Sale Documents control as to the Dealership and the customer; e) while all Truth In Lending disclosures are contained in the RISC, the Sale Documents may contain conditions (precedent or subsequent) that may trigger the termination of the RISC; and f) the execution of the RISC and/or termination of the RISC as a result of the failure of any such condition, or as otherwise may be provided in writing and signed by the parties, does not nullify the Sale Documents.

24. **Entire Agreement and Signing Other Documents:** This Agreement and any documents which are part of this transaction or incorporated herein by reference comprise the entire agreement affecting this transaction. No other agreement or understanding of any nature has been made or will be recognized. You agree to sign any and all documents necessary to complete the terms of this transaction.

25. **Authorization to Share Non-Public Personal Information:** You agree that the Dealership can share your personal information for everyday business purposes, to offer its own products and services to you, for joint marketing with other financial companies (such as the manufacturer, providers, and/or administrators of ancillary products, and financial institutions), and in some cases, with its affiliates for their everyday purposes as more fully set forth in the Dealership's Privacy Notice.

26. **Waiver of Jury Trial:** To the extent permitted by law, the Dealership and Purchaser(s) knowingly, voluntarily and intentionally waive any right they may have to a trial by jury in any litigation based upon or arising out of this Agreement, any document related to this transaction, or any course of conduct, dealing, statements (whether oral or written), or any act of the Dealership or Purchaser(s).

By signing below, I acknowledge that I have read all pages of this Agreement before signing below and I agree to all of the terms of this Agreement.



V. Sreetha Reddy

Purchaser

Co-Purchaser

N/A