



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

1. **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 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 on the front side of this Agreement.
  - **We, Us, Our** - Means the Dealership that is identified on the front side of 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 on the front of this Agreement.
  - **Trade-In Vehicle** - Means the vehicle you are delivering to us as part of this transaction as identified on the front side of this Agreement.
2. **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.
3. **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.
4. **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 given to us will be honored by your Bank, 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.
5. **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, rebuilt, flood, or lemon buyback vehicle; that you have the right to sell or otherwise convey such vehicle; that such vehicle is free and clear of liens or encumbrances, except as may be noted on the front side of this Agreement; all emissions control equipment is on the vehicle and in satisfactory working order; and, unless you have told us otherwise, that you have not removed any equipment from the vehicle subsequent to our appraisal and that the odometer reading shown is accurate.
6. **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.
7. **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.
8. **Remedies Upon Rightful 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 canceled (with full refund of any Deposit/Down Payment) if the Vehicle is not delivered to you as specified on the front side of this Agreement or pursuant to Paragraphs 2 or 7. 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.
9. **Purchaser's Default and Dealership's Remedies:** In the event you have agreed to pay the Amount to be Financed in cash or financing is being obtained by you through a credit source of your choice and we do not receive the Amount to be Financed from you at the time of delivery of the Vehicle or on the date promised on the front of 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, 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 (if permitted by law); (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 9 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.
10. **Security Agreement:** Purchaser hereby grants the Dealership, its successors and assigns, a security interest in the Vehicle, equipment and accessories to be purchased pursuant to this Agreement, and such security interest shall remain in effect until all sums due hereunder have been paid in full.
11. **Other Products and Services:** The Dealership offers its customers goods and services from various suppliers. The amounts charged to customers for such goods or services may be greater than the Dealership's cost, and/or the Dealership may receive a commission or other payment in connection with such sale. You are not required to purchase any other goods or services from us, nor are you required to finance the Amount to be Financed 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.
12. **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.
13. **Documentary Fee: A documentary fee is not an official fee. A documentary fee is not required by law, but may be charged to buyers for handling documents relating to the sale. A documentary fee may not exceed a reasonable amount agreed to by the parties. This notice is required by law. 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.**
14. **CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY)** 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 contenida en el contrato de venta.**
15. **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.
16. **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.
17. **CONDITIONAL DELIVERY AGREEMENT/LIMITED RIGHT TO CANCEL:** You may secure financing for this transaction through us or a financial institution of your choice. If you have elected to secure financing through us, the provisions of the Conditional Delivery Agreement/Limited Right to Cancel will apply. We may cancel this Agreement if: (1) you provide false or incomplete information regarding your creditworthiness; (2) your credit application is not approved by a financing source; or (3) your purchase is subject to the Conditional Delivery Agreement/Limited Right to Cancel and the Retail Installment Sale Contract is not accepted or approved by a financing source on terms acceptable to us.
18. **Entire Agreement and Signing Other Documents:** The front and back of 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.

## Who we are

## Who is providing this notice?

Audi McKinney, Audi North Houston, Audi Sugar Land, BMW of Grapevine, Ken Batchelor Cadillac, Mercedes-Benz of West Houston, Sewell Automotive Companies, Sewell Buick GMC, Sewell Cadillac, Sewell Cadillac of Grapevine, Sewell Lexus, Sewell Lexus of Fort Worth, Sewell Infiniti, Sewell Infiniti of Fort Worth, Sewell Infiniti of North Houston, Sewell Subaru, Jaguar Land Rover North Austin

## What we do

## How does Sewell Automotive Companies 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 and secured files and buildings.

## How does Sewell Automotive Companies collect my personal information?

We collect your personal information, for example, when you

- apply for financing or show your driver's license
- give us your contact information or give us your income information
- use your credit card or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

## What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Please see the list of our affiliates above.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Sewell Automotive Companies does not share with nonaffiliates so they can market to you.*

## Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include automobile manufacturers, providers and/or administrators of aftermarket products, financial institutions, and insurance companies or agencies.*

## Other important information

**Customer Acknowledgment:** I (We) acknowledge that I (we) received a copy of this privacy notice on the date indicated below.

  
Customer Signature

03/30/2023

Date

  
Customer Signature

03/30/2023

Date

# FACTS WHAT DOES SEWELL AUTOMOTIVE COMPANIES 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?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- credit card or other debt and payment history
- credit history and credit scores

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sewell Automotive Companies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sewell Automotive Companies share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Mail the form below

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we provide this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.  
However, you can contact us at any time to limit our sharing.

**Questions?** Call (214) 902-2222 or go to [www.sewell.com](http://www.sewell.com)

## Mail-in Form

Mark if you want to limit:

Do not allow your affiliates to use my personal information to market to me.  
Please note that the Sewell Automotive Companies do not share your personal information with nonaffiliates for their marketing purposes.

<b>Name</b>	SANDEEP KUMAR AMARADHI SWETHA DARAM	<b>Mail to:</b> Sewell Automotive Companies Attn: Marketing Department 3860 West Northwest Highway Suite 104 Dallas, TX 75220
<b>Address</b>	1442 STELLAR TRUTH WAY	
<b>City, State, Zip</b>	WYLIE, TX 75098	

# Trent Covington

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**From:** Nicholas Maleska  
**Sent:** Thursday, March 30, 2023 8:27 PM  
**To:** Trent Covington  
**Subject:** Fwd: Thank You for Visiting BMW MINI of Plano  
**Attachments:** mime-attachment

Sent from my iPhone

Begin forwarded message:

**From:** NoReply@bmwminiofplano.com  
**Date:** March 30, 2023 at 8:26:46 PM CDT  
**To:** Nicholas Maleska <nmaleska@sewell.com>  
**Subject:** Thank You for Visiting BMW MINI of Plano

**This Message Originated From Outside of Sewell**

Report any suspicious messages with the Report Phish Button.

BMW MINI of Plano  
6800 Dallas Parkway  
Plano Texas 75024  
2147782600

## Customer information

Street: N/A  
Zip code: N/A

Cardholder  
AMARADHI SANDEEP

## Transaction information

Sale  
Date: 03/30/2023 20:26:38  
Merchant ID: 400006411  
Terminal ID: 400018284  
Invoice No.: 25F5170363  
Amount: \$20000.00  
Card Number: \*\*\*\*\*5742  
Response Msg: Approved  
Auth Code: 002393  
Auth Mode: Issuer  
Application Name: Not provided  
Processed As: Debit  
Entry Method: ChipRead

P.O. Number:

Trace No.: N/A

Reference No.: 2042655772

Match AVS: Not provided

Match ZIP: Not provided

Match CVV: Not provided

Chip Card AID: A0000000980840

TVR: 8000048000

IAD: 06011203A08000

TSI: 6800

ARC: 00

Tax Voucher  
Number: <%TaxVoucherNumber%>

I agree to pay above total amount according to Card Issuer Agreement (Merchant Agreement if credit voucher).

The information contained in this e-mail and in any attachments is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. This message has been scanned for known computer viruses.



Texas Department  
of Motor Vehicles

# Application for Timed Temporary Permits

For County Use Only

License No \_\_\_\_\_

Mo/Yr of Exp \_\_\_\_\_

Date Issued \_\_\_\_\_

## Instructions

Submit completed application, payment (cash, money order, or cashier's check), and proof of eligibility to your local county tax assessor-collector's office or to a Texas Department of Motor Vehicles (TxDMV) Regional Service Center (RSC) for review. **Do not mail cash. Personal checks are not accepted.**

TxDmv issues timed temporary permits for the temporary movement of a vehicle subject to Texas registration laws. Applicants must provide the following when submitting this application:

- Proof of insurance
- Proof of a passing vehicle inspection that is current for the duration of the timed permit
- Current government-issued photo identification (ID)
- Power of Attorney (POA), if this application is being submitted by a third-party, other than a dealer or leasing company

A 30-Day Permit is valid for a period of 30 calendar days from the date reflected on the permit and may be purchased up to 60 days prior to its effective date. The fee is \$25, plus a non-refundable processing and handling fee of \$4.75 is assessed per permit.

The permit must be displayed in the rear window of the vehicle. If the vehicle does not have a rear window, the operator must carry the permit and receipt in the vehicle any time the vehicle is in transit.

## Applicant Information

First Name <b>SANDEEP</b>	Middle Initial <b>KUMAR</b>	Last Name <b>AMARADHI</b>	Suffix (if any)	
Address <b>1442 STELLAR TRUTH WAY</b>		City <b>WYLIE</b>	State <b>TX</b>	ZIP <b>75098</b>
Email			Phone <b>4756191657</b>	

## Vehicle Information

Vehicle Identification Number <b>5UXTA6C03P9R92129</b>		Year <b>2023</b>	Make <b>BMW</b>	Model <b>X5</b>	Body Style <b>LL</b>
Major Color <b>BLK</b>	Minor Color (if any)	Current Plate Number	State of Plate Issuance	Gross Vehicle Weight <b>5800</b>	
Vehicle Class <input type="checkbox"/> Passenger Vehicle <input type="checkbox"/> Motorcycle <input type="checkbox"/> Private Bus <input type="checkbox"/> Trailer <input type="checkbox"/> Semitrailer <input type="checkbox"/> Truck <input type="checkbox"/> Commercial Vehicle					
Has the vehicle been junked, salvaged, or deemed nonrepairable? <input type="checkbox"/> Yes <input type="checkbox"/> No					
For Trucks and Commercial Vehicles ONLY: Will this vehicle be operated unladen? <input type="checkbox"/> Yes <input type="checkbox"/> No					

## Permit Information

Permit Type Requested <input type="checkbox"/> 30-Day Permit	Permit Start Date (mo/day/year)	Permit Start Time (include AM or PM)
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## Certification – State law makes falsifying information a third degree felony.

I, the undersigned, hereby certify the vehicle identified above is subject to registration in this state and is not otherwise authorized to travel on a public roadway because of the lack of registration in this state or the lack of reciprocity with the state or country in which the vehicle is registered.

Signature

3/30/2023

Date

## Staff Use Only

Government-Issued Photo ID Type <input type="checkbox"/> U.S. Driver License/ID Card <input type="checkbox"/> Passport <input type="checkbox"/> Texas Driver License/ID Card <input type="checkbox"/> Other	ID Issuer (specify state or country)	ID Number	ID Expiration Date
Vehicle Inspection Expiration Date		<input type="checkbox"/> Insurance Verified <input type="checkbox"/> POA Verified (if applicable)	

# Application for Timed Temporary Permits

## Acceptable Government-Issued Photo ID

TxDMV accepts an ID up to 12 months after expiration. The following are the only acceptable forms of government-issued photo ID for an Application for Timed Temporary Permits:

- Driver license or ID issued by a state or territory of the U.S.
- Texas handgun license
- U.S. or foreign passport
- U.S. military ID
- North Atlantic Treaty Organization ID
- ID issued under a Status of Forces Agreement
- U.S. Department of Homeland Security ID
- U.S. Department of State ID
- U.S. Citizenship and Immigration Services ID document





Texas Department  
of Motor Vehicles

## Limited Power of Attorney for Eligible Motor Vehicle Transactions

### Information

All sections of this form must be properly completed in order for this document to be accepted. Original signatures are required, only black or blue ink are acceptable, and no alterations are allowed on this form.

This completed and signed form grants the grantee, with full power of substitution, full power and authority to perform every act necessary and proper to purchase, transfer, and assign the legal title to the motor vehicle described on behalf of the grantor. "Full power of substitution" means that whoever is given this power of attorney may delegate that power by putting another person in his or her place by a substitute power of attorney.

This power of attorney cannot be used in a dealer transaction to complete a title assignment on a motor vehicle subject to federal odometer disclosure. In compliance with federal law, the secure *Power of Attorney for Transfer of Ownership to a Motor Vehicle* (Form VTR-271-A) must be used when use of a power of attorney is permitted by the applicable regulations for a vehicle subject to federal odometer disclosure.

If a power of attorney is used to apply for title, initial registration, or a certified copy of title, the grantor (person signing this form) and the grantee (person signing the application) must include a photocopy of their photo identification as required by state law.

### Vehicle Information

Vehicle Identification Number	Year	Make	Body Style	Model
License Plate State and Number (if any)	Title/Document Number (if unknown, leave blank)			

### Grantor Information


First Name (or Entity Name) <b>SANDEEP</b>	Middle Name <b>KUMAR</b>	Last Name <b>AMARADHI</b>	Suffix (if any)
Address <b>1442 STELLAR TRUTH WAY</b>			
City <b>WYLIE</b>	County <b>COLLIN</b>	State <b>TX</b>	Zip <b>75098</b>

### Grantee Information

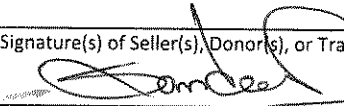

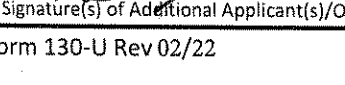
First Name (or Entity Name) <b>BMW OF PLANO</b>	Middle Name	Last Name	Suffix (if any)
Address <b>6800 DALLAS PARKWAY</b>			
City <b>PLANO</b>	County <b>COLLIN</b>	State <b>TX</b>	Zip <b>75024</b>

### Certification – State law makes falsifying information a third degree felony

I, the grantor of the county and state as listed above, owner of the motor vehicle described above, certify that I do make, constitute, and appoint the grantee of the county and state as listed above, or to anyone the grantee may substitute, my true and lawful attorney, for me and in my name, place, and stead to title, and to allow my attorney the authority to substitute as it pertains to the motor vehicle described above.

	<b>SANDEEP KUMAR AMARADHI</b>	<b>03/30/2023</b>
Signature of Grantor	Printed Name (Same as Signature)	Date

# Application for Texas Title and/or Registration

Applying for (please check one): <input checked="" type="checkbox"/> Title & Registration <input type="checkbox"/> Title Only <input type="checkbox"/> Registration Purposes Only <input type="checkbox"/> Nontitle Registration						<b>TAX OFFICE USE ONLY</b>	
For a corrected title or registration, check reason: <input type="checkbox"/> Vehicle Description <input type="checkbox"/> Add/Remove Lien <input type="checkbox"/> Other: _____						County: _____	
						Doc #: _____	
						<input type="checkbox"/> SPV <input type="checkbox"/> Appraisal Value \$ _____	
1. Vehicle Identification Number <b>5UXTA6C03P9R92129</b>		2. Year <b>2023</b>	3. Make <b>BMW</b>	4. Body Style <b>LL</b>	5. Model <b>X5</b>	6. Major Color <b>BLK</b>	7. Minor Color
8. Texas License Plate No. <b>39</b>	9. Odometer Reading (no tenths)	10. This is the Actual Mileage unless the mileage is: <input type="checkbox"/> Not Actual <input type="checkbox"/> Exceeds Mechanical Limits <input type="checkbox"/> Exempt			11. Empty Weight <b>5800</b>	12. Carrying Capacity (if any) <b>0</b>	
13. Applicant Type <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Business <input type="checkbox"/> Government <input type="checkbox"/> Trust <input type="checkbox"/> Non-Profit						14. Applicant Photo ID Number or FEIN/EIN	
15. ID Type <input checked="" type="checkbox"/> U.S. Driver License/ID Card (issued by: <b>TX</b> ) <input type="checkbox"/> NATO ID <input type="checkbox"/> U.S. Dept. of State ID <input type="checkbox"/> Passport (issued by: _____) <input type="checkbox"/> U.S. Military ID <input type="checkbox"/> U.S. Dept. of Homeland Security ID <input type="checkbox"/> U.S. Citizenship & Immigration Services/DOJ ID <input type="checkbox"/> Other Military Status of Forces Photo ID							
16. Applicant First Name (or Entity Name) <b>SANDEEP</b>		Middle Name <b>KUMAR</b>		Last Name <b>AMARADHI</b>		Suffix (if any)	
17. Additional Applicant First Name (if applicable) <b>SWETHA</b>		Middle Name		Last Name <b>DARAM</b>		Suffix (if any)	
18. Applicant Mailing Address <b>1442 STELLAR TRUTH WAY</b>			City <b>WYLIE</b>	State <b>TX</b>	Zip <b>75098</b>	19. Applicant County of Residence <b>COLLIN</b>	
20. Previous Owner Name (or Entity Name) <b>BMW OF PLANO</b>		City <b>PLANO</b>	State <b>TX</b>	21. Dealer GDN (if applicable) <b>P164218</b>	22. Unit No. (if applicable)		
23. Renewal Recipient First Name (or Entity Name) (if different)		Middle Name		Last Name		Suffix (if any)	
24. Renewal Notice Mailing Address (if different)		City		State		Zip	
25. Applicant Phone Number (optional) <b>(475) 619-1657</b>		26. Email (optional)		27. Registration Renewal eReminder <input type="checkbox"/> Yes (Provide Email in #26)		28. Communication Impediment? <input type="checkbox"/> Yes (Attach Form VTR-216)	
29. Vehicle Location Address (if different)			City	State	Zip		
30. Multiple (Additional) Liens <input type="checkbox"/> Yes (Attach Form VTR-267)		31. Electronic Title Request <input type="checkbox"/> Yes (Cannot check #30)	32. Certified/eTitle Lienholder ID Number (if any)			33. First Lien Date (if any)	
34. First Lienholder Name (if any)		Mailing Address		City	State	Zip	
35. Check only if applicable: <b>MOTOR VEHICLE TAX STATEMENT</b> <input type="checkbox"/> I hold Motor Vehicle Retailer (Rental) Permit No. _____ and will satisfy the minimum tax liability (V.A.T.S., Tax Code §152.046(c)) <input type="checkbox"/> I am a dealer or lessor and qualify to take the Fair Market Value Deduction (V.A.T.S., Tax Code, §152.002(c)). GDN or Lessor Number _____							
36. Trade-In (if any)    Year    Make    Vehicle Identification Number <input type="checkbox"/> Yes (Complete)						37. Additional Trade-In(s) <input type="checkbox"/> Yes	
38. Check only if applicable: <b>SALES AND USE TAX COMPUTATION</b>							
<input type="checkbox"/> (a) Sales Price (\$ _____ rebate has been deducted) \$ _____ <input type="checkbox"/> (b) Less Trade-in Amount, described in Box 36 above \$ _____ <input type="checkbox"/> (c) For Dealers/Lessors/Rental ONLY – Fair Market Value Deduction, described in Box 36 above \$ _____ <input type="checkbox"/> (d) Taxable Amount (Item a minus Item b or Item c) \$ _____ <input type="checkbox"/> (e) 6.25% Tax on Taxable Amount (Multiply Item d by .0625) \$ _____ <input type="checkbox"/> (f) Late Tax Payment Penalty <input type="checkbox"/> 5% or <input type="checkbox"/> 10% \$ _____ <input type="checkbox"/> (g) Tax Paid to _____ (STATE) \$ _____ <input type="checkbox"/> (h) AMOUNT OF TAX AND PENALTY DUE (Item e plus Item f minus Item g) \$ _____				<input type="checkbox"/> \$90 New Resident Tax – (Previous State) _____ <input type="checkbox"/> \$5 Even Trade Tax <input type="checkbox"/> \$10 Gift Tax – Attach Comptroller Form 14-317 <input type="checkbox"/> \$65 Rebuilt Salvage Fee <input type="checkbox"/> 2.5% Emissions Fee (Diesel Vehicles 1996 and Older > 14,000 lbs.) _____ <input type="checkbox"/> 1 % Emissions Fee (Diesel Vehicles 1997 and Newer > 14,000 lbs.) _____ <input type="checkbox"/> Exemption claimed under the Motor Vehicle Sales and Use Tax Law because: <input type="checkbox"/> \$28 or \$33 Application Fee for Texas Title (Contact your county tax assessor-collector for the correct fee.)			
<b>CERTIFICATION – State law makes falsifying information a third degree felony</b>							
I hereby certify all statements in this document are true and correct to the best of my knowledge and belief, and I am eligible for title and/or registration (as applicable) <input type="checkbox"/> (Check only if applicable) I certify I am applying for a corrected title and the original Texas Certificate of Title is lost or destroyed.							
Signature(s) of Seller(s), Donor(s), or Trader(s) 		Printed Name(s) (Same as Signature(s)) <b>BMW OF PLANO</b>				Date <b>03/30/2023</b>	
Signature of Applicant/Owner 		Printed Name (Same as Signature) <b>SANDEEP KUMAR AMARADHI</b>				Date <b>03/30/2023</b>	
Signature(s) of Additional Applicant(s)/Owner(s) 		Printed Name(s) (Same as Signature(s)) <b>SWETHA DARAM</b>				Date <b>03/30/2023</b>	

# SEWELL 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 MINI OF PLANO state that the odometer now  
(TRANSFEROR'S NAME - PRINT)

reads 39 (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 BMW  
MODEL X5 BODY TYPE LL  
VEHICLE IDENTIFICATION NUMBER 5UXTA6C03P9R92129  
YEAR 2023 LICENSE NO. MCO 3.22.23 SR

TRANSFEROR'S NAME BMW MINI OF PLANO  
(PRINTED NAME)  
TRANSFEROR'S ADDRESS 6800 DALLAS PKWY  
(STREET)  
PLANO TX 750243599  
(CITY) (STATE) (ZIP)

TRANSFEROR'S NAME   
(SELLER/AGENT)  
TRANSFEROR'S NAME \_\_\_\_\_  
(PRINTED NAME SAME AS SIGNATURE)

DATE OF STATEMENT 03/30/2023  
TRANSFEREE'S NAME SANDEEP KUMAR AMARADHI  
SWETHA DARAM  
(PRINTED NAME SAME AS SIGNATURE)

TRANSFEREE'S ADDRESS 1442 STELLAR TRUTH WAY  
(STREET)  
WYLIE TX 75098  
(CITY) (STATE) (ZIP)  
TRANSFEREE'S NAME    
(SIGNATURE)

Subscribed and sworn to before me on this \_\_\_\_\_ day of \_\_\_\_\_,  
\_\_\_\_\_, Notary Public \_\_\_\_\_ County, Texas.

### DELIVERY CONFIRMATION

Customer Name(s): SANDEEP KUMAR AMARADHI SWETHA DARAM

Street Address: 1442 STELLAR TRUTH WAY WYLIE TX 75098

Home Telephone: \_\_\_\_\_ Work Telephone: \_\_\_\_\_

Vehicle Description: 2023 BMW X5 5UXTA6C03P9R92129  
Year Make Model Vehicle Identification Number (VIN)

Our Dealership has prepared this Delivery Confirmation to ensure your satisfaction with the vehicle and to make sure there are no misunderstandings between us with respect to the transaction. We recognize that you have been asked to review and sign a number of documents today in order to complete the transaction. You should also have been provided with the opportunity to take the vehicle for a test drive. Please take a moment now to consider the transaction before taking delivery of the vehicle to make sure it is clear to you and that nothing has been promised to you that has not been put into writing. Representatives of this Dealership are not authorized to make any oral promises to you. If our Dealership has agreed to provide any goods and/or services with respect to the vehicle that have not been received at the time of delivery of the vehicle, those items must be listed below.

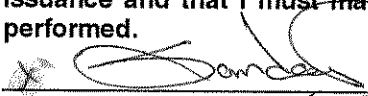
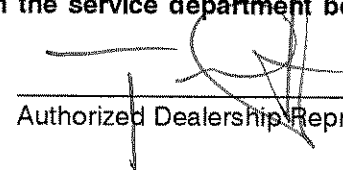

I HAVE RECEIVED ALL OF THE PRODUCTS AND SERVICES PROMISED TO ME IN CONNECTION WITH THIS TRANSACTION AT THE TIME OF DELIVERY.

AS OF THE TIME OF DELIVERY, I HAVE YET TO RECEIVE THE FOLLOWING PRODUCTS AND/OR SERVICES PROMISED TO ME IN CONNECTION WITH THIS TRANSACTION:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

By signing below, you are acknowledging that you had the opportunity to inspect the vehicle and found it free from any reasonably discoverable defects. You are also agreeing that you had the opportunity to review the entire transaction; the Dealership has satisfactorily addressed any questions or concerns you had; the purchase of any service contract, auto appearance product, theft deterrent system or other similar product or service was voluntary and not represented by the Dealership as being required in order to obtain financing for the purchase/lease transaction; and nothing has been promised to you that has not been put into writing. If anything is listed above, please call the Dealership in advance to schedule a time to receive the products and/or services listed. This Delivery Confirmation Form is hereby incorporated by reference into the Retail Purchase/Retail Lease Agreement for this transaction.

I hereby accept this Delivery Confirmation with the understanding that it is valid for only thirty (30) days from the date of issuance and that I must make an advance appointment with the service department before the above work can be performed.

	<u>03/30/2023</u>		<u>03/30/2023</u>
Customer	Date	Authorized Dealership Representative	Date
	<u>03/30/2023</u>		
Customer	Date		

**For Office Use Only:**

Appointment Scheduled On: \_\_\_\_\_ By: \_\_\_\_\_

Date of Appointment: \_\_\_\_\_ Time: \_\_\_\_\_ a.m./p.m. Contact: \_\_\_\_\_

Additional Notes: \_\_\_\_\_

# New Vehicle Limited Warranty Disclosure

DEAL# 60443  
CUST# 100817226

## Vehicle Data

VIN: 5UXTA6C03P9R92129

Model Year: 2023

Description: BMW X5

In-Service Date: 03/30/2023

## New Vehicle Limited Warranty Coverage Period

Warranty Expiration Date (No Coverage As Of): 03/30/2027

Expiration Mileage: 50,000

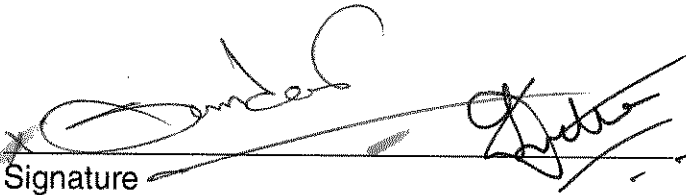
## New Vehicle Ultimate Care (Maintenance) Coverage Period

Ultimate Care Expiration Date (No Coverage As Of): 03/30/2026

Expiration Mileage: 36,000

SANDEEP KUMAR AMARADHI SWETHA DARAM

Print Customer Name

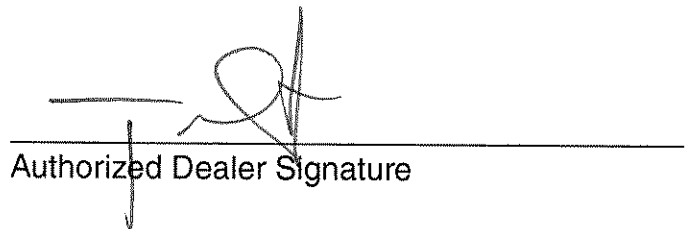
  
Signature

03/30/2023

Date

BMW MINI OF PLANO

Dealer Name

  
Authorized Dealer Signature

03/30/2023

Date

60443

# AGREEMENT TO FURNISH INSURANCE POLICY

(TO BE USED WITH SECURITY AGREEMENT ON SALE OF VEHICLE)

Date 03/30/2023

TO SELLER BMW MINI OF PLANO

6800 DALLAS PKWY PLANO TX 750243599

The undersigned Buyer(s) agree(s) to furnish his/their own Insurance Policy, covering a vehicle which is the subject of a Security Agreement (the "Security Agreement") dated this 30th day of March, YR 2023

The vehicle referred to herein is described as follows:

Year	Make	Model	Body Type	Vehicle Identification No.
<u>2023</u>	<u>BMW</u>	<u>X5</u>	<u>LL</u>	<u>5UXTA6C03P9R92129</u>

Such Insurance Policy must be delivered to the Seller within \_\_\_\_\_ days from the date of this Agreement. The following is not an acceptable policy: Maintenance or repair contracts, One Month Policies or Insurance Certificates that make reference to a "Master Insurance Agreement." If Seller does not receive such Policy by the time stated, Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the Security Agreement. Such insurance may cover only Seller's interest in the vehicle.

Ins.Co. STATE FARM MUT AUTO INS CO Agent \_\_\_\_\_

ADDRESS OF AGENT - STREET	CITY	STATE	ZIP	AGENT'S PHONE NUMBER
Policy No. <u>521 8454-C15-43</u>				Exp. Date <u>09/15/2023</u>

Fire & Theft -  Additional Coverage -  \$ N/A Deductible Comprehensive -  \$ N/A Deductible Collision

In the event Buyer(s) fail(s) to furnish a valid insurance policy, or written evidence of insurance, of the type required under the Security Agreement, Buyer(s) hereby agree(s) to pay to Seller or its assignees any earned premium for any policy they may have to place for the above described vehicle in accordance with repayment procedures set forth in the Security Agreement.

Buyer(s) further agree(s) to assume forthwith any and all responsibility for damage to the vehicle or resulting from the use, maintenance or operation of the vehicle, and agree to hold Seller free of any loss, claim, or liability resulting from any damage to the vehicle or from the vehicle's use, maintenance or operation.

Loss Payee BMW BANK OF NORTH AMERICA

Loss Payee's Address PO BOX 1910 COCKEYSVILLE MD 21030

**NOTICE TO BUYER:** This Agreement does not authorize the ordering of Public Liability or Property Damage Insurance. Any insurance ordered by the Seller or Seller's Assignee will cover loss of or damage to the vehicle only and will not include Public Liability or Property Damage Insurance.

BUYER'S NAME (Printed) SANDEEP KUMAR AMARADHI SWETHA DARAM

ADDRESS 1442 STELLAR TRUTH WAY

HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_

WYLIE TX 75098

X   
BUYER'S SIGNATURE SANDEEP KUMAR AMARADHI

X   
CO-BUYER'S SIGNATURE SWETHA DARAM

**LAW** FORM NO. 228RS-U-eps REV 3/13

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THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

# Application for Texas Title and/or Registration

DEAL# 60443  
CUST# 100817226

Applying for (please check one): <input type="checkbox"/> Title & Registration <input type="checkbox"/> Title Only <input type="checkbox"/> Registration Purposes Only <input type="checkbox"/> Nontitle Registration						<b>TAX OFFICE USE ONLY</b>					
For a corrected title or registration, check reason: <input type="checkbox"/> Vehicle Description <input type="checkbox"/> Add/Remove Lien <input type="checkbox"/> Other: <b>N/A</b>						County: _____ Doc #: _____ <input type="checkbox"/> SPV <input type="checkbox"/> Appraisal Value \$ _____					
1. Vehicle Identification Number <b>5UXTA6C03P9R92129</b>		2. Year <b>2023</b>	3. Make <b>BMW</b>	4. Body Style <b>LL</b>	5. Model <b>X5</b>	6. Major Color <b>BLACK</b>	7. Minor Color <b>KPHF Coffee</b>				
8. Texas License Plate No. <b>39</b>		9. Odometer Reading (no tenths) <b>39</b>			10. This is the Actual Mileage unless the mileage is: <input type="checkbox"/> Not Actual <input type="checkbox"/> Exceeds Mechanical Limits <input type="checkbox"/> Exempt			11. Empty Weight		12. Carrying Capacity (if any)	
13. Applicant Type <input type="checkbox"/> Individual <input type="checkbox"/> Business <input type="checkbox"/> Government <input type="checkbox"/> Trust <input type="checkbox"/> Non-Profit						14. Applicant Photo ID Number or FEIN/EIN <b>47839195</b>					
15. ID Type <input checked="" type="checkbox"/> U.S. Driver License/ID Card (issued by: <b>TX</b> ) <input type="checkbox"/> NATO ID <input type="checkbox"/> U.S. Dept. of State ID <input type="checkbox"/> Passport (issued by: <b>N/A</b> ) <input type="checkbox"/> U.S. Military ID <input type="checkbox"/> U.S. Dept. of Homeland Security ID <input type="checkbox"/> U.S. Citizenship & Immigration Services/DOJ ID <input type="checkbox"/> Other Military Status of Forces Photo ID											
16. Applicant First Name (or Entity Name) <b>SANDEEP</b>		Middle Name <b>KUMAR</b>		Last Name <b>AMARADHI</b>		Suffix (if any)					
17. Additional Applicant First Name (if applicable) <b>SWETHA</b>		Middle Name <b>DARAM</b>		Last Name		Suffix (if any)					
18. Applicant Mailing Address <b>1442 STELLAR TRUTH WAY</b>			City <b>WYLIE</b>	State <b>TX</b>	Zip <b>75098</b>	19. Applicant County of Residence <b>COLLIN</b>					
20. Previous Owner Name (or Entity Name) <b>BMW MINI OF PLANO</b>		City <b>PLANO</b>	State <b>TX</b>	21. Dealer GDN (if applicable)		22. Unit No. (if applicable)					
23. Renewal Recipient First Name (or Entity Name) (if different)		Middle Name		Last Name		Suffix (if any)					
24. Renewal Notice Mailing Address (if different)		City		State		Zip					
25. Applicant Phone Number (optional) <b>475-619-1657</b>		26. Email (optional)		27. Registration Renewal eReminder <input type="checkbox"/> Yes (Provide Email in #26)		28. Communication Impediment? <input type="checkbox"/> Yes (Attach Form VTR-216)					
29. Vehicle Location Address (if different)		City		State		Zip					
30. Multiple (Additional) Liens <input type="checkbox"/> Yes (Attach Form VTR-267)		31. Electronic Title Request <input type="checkbox"/> Yes (Cannot check #30)	32. Certified/eTitle Lienholder ID Number (if any)			33. First Lien Date (if any) <b>03/30/2023</b>					
34. First Lienholder Name (if any) <b>BMW BANK OF NORTH AMERICA</b>		Mailing Address <b>PO BOX 1910</b>		City <b>COCKEYSVILLE</b>		State <b>MD</b>		Zip <b>21030</b>			
35. Check only if applicable: <b>MOTOR VEHICLE TAX STATEMENT</b> <input type="checkbox"/> I hold Motor Vehicle Retailer (Rental) Permit No. _____ and will satisfy the minimum tax liability (V.A.T.S., Tax Code §152.046(c)) <input type="checkbox"/> I am a dealer or lessor and qualify to take the Fair Market Value Deduction (V.A.T.S., Tax Code, §152.002(c)). GDN or Lessor Number _____											
36. Trade-In (if any) <input type="checkbox"/> Yes (Complete)		Year	Make	Vehicle Identification Number			37. Additional Trade-In(s) <input type="checkbox"/> Yes				
38. Check only if applicable: <b>SALES AND USE TAX COMPUTATION</b> <input checked="" type="checkbox"/> (a) Sales Price (\$ <b>N/A</b> rebate has been deducted) \$ <b>70120.00</b> <input type="checkbox"/> \$90 New Resident Tax -- (Previous State) _____ (b) Less Trade-in Amount, described in Box 36 above \$ ( <b>N/A</b> ) <input type="checkbox"/> \$5 Even Trade Tax _____ (c) For Dealers/Lessors/Rental ONLY -- Fair Market Value Deduction, described in Box 36 above \$ ( <b>N/A</b> ) <input type="checkbox"/> \$10 Gift Tax -- Attach Comptroller Form 14-317 _____ (d) Taxable Amount (Item a minus Item b or Item c) \$ <b>70120.00</b> <input type="checkbox"/> \$65 Rebuilt Salvage Fee _____ (e) 6.25% Tax on Taxable Amount (Multiply Item d by .0625) \$ <b>4382.50</b> <input type="checkbox"/> 2.5% Emissions Fee (Diesel Vehicles 1996 and Older > 14,000 lbs.) <b>N/A</b> _____ (f) Late Tax Payment Penalty <input type="checkbox"/> 5% or <input type="checkbox"/> 10% \$ <b>N/A</b> <input type="checkbox"/> 1% Emissions Fee (Diesel Vehicles 1997 and Newer > 14,000 lbs.) <b>N/A</b> _____ (g) Tax Paid to <b>N/A</b> (STATE) \$ <b>N/A</b> <input type="checkbox"/> Exemption claimed under the Motor Vehicle Sales and Use Tax Law because: <b>N/A</b> _____ (h) AMOUNT OF TAX AND PENALTY DUE (Item e plus Item f minus Item g) \$ <b>4382.50</b> <input checked="" type="checkbox"/> \$28 or \$33 Application Fee for Texas Title (Contact your county tax assessor-collector for the correct fee.)											
<b>CERTIFICATION -- State law makes falsifying information a third degree felony</b>											
I hereby certify all statements in this document are true and correct to the best of my knowledge and belief, and I am eligible for title and/or registration (as applicable). <input type="checkbox"/> (Check only if applicable) I certify I am applying for a corrected title and the original Texas Certificate of Title is lost or destroyed.											
Signature(s) of Seller(s), Donor(s), or Trader(s) 				Printed Name(s) (Same as Signature(s)) <b>BMW MINI OF PLANO</b>			Date <b>03/30/2023</b>				
Signature of Applicant/Owner 				Printed Name (Same as Signature) <b>SANDEEP KUMAR AMARADHI</b>			Date <b>03/30/2023</b>				
Signature(s) of Additional Applicant(s)/Owner(s) 				Printed Name(s) (Same as Signature(s)) <b>SWETHA DARAM</b>			Date <b>03/30/2023</b>				

# Application for Texas Title and/or Registration

## General Instructions

With a few exceptions, you are entitled to be informed about the information the department collects about you. The Texas Government Code entitles you to receive and review the information and to request that the department correct any information about you that is incorrect. Please contact the Texas Department of Motor Vehicles at 1-888-368-4689 or 512-465-3000 for details.

This form must be completed and submitted to your county tax assessor-collector accompanied by any required application fee, supporting documents, registration fee, if applicable, and any motor vehicle tax due. An application form may be reproduced or faxed. A completed form must contain the original signature of the buyer. The seller's signature may be reproduced or faxed. All title applications must include one of the government-issued photo IDs listed in Box 15. Detailed instructions for completing this form are located in the *Detailed Instructions for Application for Texas Title and/or Registration* (Form VTR-130-UIF).

### AVAILABLE HELP

- For assistance in completing this form, contact your county tax assessor-collector.
- For information about motor vehicle sales and use tax or emission fees, contact the Texas Comptroller of Public Accounts, Tax Assistance Section, at 1-800-252-1382 toll free nationwide or call 512-463-4600.
- For title or registration information, contact your county tax assessor-collector or the Texas Department of Motor Vehicles at 1-888-368-4689 or 512-465-3000.

## Additional Details

**Title Only:** License plates and registration insignia previously issued for this motor vehicle must be surrendered in accordance with Transportation Code §501.0275, if applicable, unless this vehicle displays a license plate under an applicable status of forces agreement. The following types of vehicles are not eligible for Title Only: construction machinery (unconventional vehicles), water well drilling units, machinery used exclusively for drilling water wells, construction machinery not designed to transport persons or property, implements of husbandry, farm equipment (including combines), golf carts, slow moving vehicles, or any vehicle with a suspended or revoked title.

**Registration Purposes Only:** Do not surrender an original out of state title with this application. A Texas title will NOT be issued for a vehicle applying for Registration Purposes Only. The receipt issued upon filing this application will serve as the registration receipt and proof of application for Registration Purposes Only.

- **Foreign Vehicles:** Foreign vehicles applying for Registration Purposes Only must attach DOT Form HS-7 or U.S. Customs Form CF-7501 to indicate the vehicle is: 1) over 25 years old, or 2) complies with Federal Motor Vehicle Safety Standards, or 3) is being imported in the United States for a temporary period by a nonresident or a member of the armed forces of a foreign country on assignment in the U.S., and does not conform to the Federal Motor Vehicle Standards and cannot be sold in the U.S.

**Nontitle Registration:** Certain trailers, farm equipment, construction machinery, oil well servicing machinery, water well drilling units, etc. are either exempt from, or not eligible for title, but are eligible for, or required to, obtain registration or a specialty plate in order to operate on the highway. Applicants should mark this box only when applicable. **Note:** A lien cannot be recorded on this type of application.

**Out of State Vehicles:** If the applicant certifies the vehicle is located out of state, self-certification of the Vehicle Identification Number (VIN) is allowed if a VIN verification form issued by a Texas state-approved safety inspection station is not included with the submission of this application. See *Vehicle Identification Number Certification* (Form VTR-270) for more information.

## Notice

- The sales and use tax must be paid to the county tax assessor-collector within 30 days from the date of purchase or entry of the vehicle into Texas.
- A \$2.50 transfer fee is paid to transfer current registration to the new owner in addition to the title application fee and other applicable fees. If the registration is not current, full registration fees are due unless applying for Title Only.
- A 6.25 percent motor vehicle sales and use tax is imposed on the sales price (less trade-in allowance) of motor vehicles for use in Texas or a motor vehicle purchased outside of the state and later brought into this state by a Texas resident.
- Standard Presumptive Value (SPV) applies to private-party sales of most used motor vehicles purchased or brought into Texas. The tax is computed on the greater of the sales price or 80 percent of the SPV on the day of title application.
- New Texas residents are subject to a \$90 use tax on a vehicle brought into this state that was previously registered to the new resident in another state or foreign country. This is in lieu of the 6.25 percent use tax imposed on a Texas resident.
- A \$10 gift tax is due when a person receives a motor vehicle as a gift from an immediate family member, guardian, or a decedent's estate. A vehicle donated to, or given by, a non-profit service organization qualifying under IRC 501(c)(3) is also taxed as a gift. Both donor and recipient must sign the Comptroller's joint affidavit, *Affidavit of Motor Vehicle Gift Transfer* (Form 14-317). The affidavit and the title application must be submitted in person by either the donor or recipient.
- A transaction in which a motor vehicle is transferred to another person without payment of consideration and one that does not qualify as a gift described above is a sale and will be subject to tax calculated on the vehicle's standard presumptive value.
- A late penalty equal to 5 percent of the tax will be charged if the tax or surcharge is paid from 1 to 30 calendar days late. If more than 30 calendar days late, the penalty will be 10 percent of the tax; minimum penalty is \$1.
- In addition to the late tax payment penalty, Texas Transportation Code provides for an escalating delinquent transfer penalty of up to \$250 for failure to apply for title within 30 days from the date of title assignment. Submit this application along with proper evidence of ownership and appropriate valid proof of financial responsibility such as a liability insurance card or policy.
- All new residents applying for a Texas title and registration for a motor vehicle must file at the county tax assessor-collector of the county in Texas where the applicant resides within 30 days of establishing residency. Texas law requires that all vehicles previously registered and titled or registered in another state or country be inspected for safety and the vehicle identification number verified before such vehicles may be registered in Texas. These inspections must be made by a state appointed safety inspection station that will complete a Texas Vehicle Inspection Report. This form must be submitted to the county tax assessor-collector with your application for registration and Texas title.

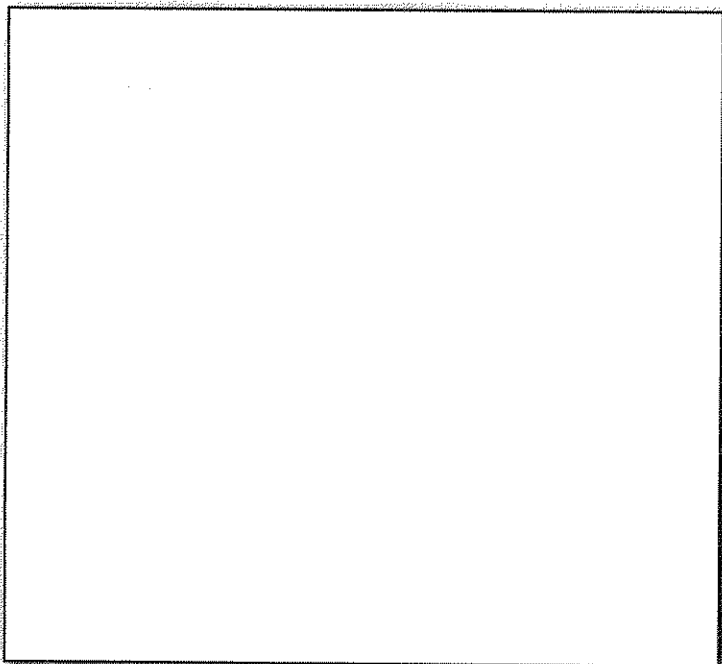














# Final Acceptance

**SANDEEP**, Review The Products You've Selected And Excellent Options You May Miss Out On  
 Review and confirm your Final Acceptance and Declination of the products we offer below

## Accepted Coverage



## Declined Coverage

-  **Windshield Add-On**  
 Repair or replace policy helps insure not only greater road visibility during inclement weather but also saves customers from the hassle of expensive glass repairs - \$631.00 Total
-  **Windshield Protection**  
 Repair or replace policy helps insure not only greater road visibility during inclement weather but also saves customers from the hassle of expensive glass repairs - \$1,462.00 Total
-  **Maintenance 3/36 (Full)**  
 Upgrade to full maintenance to include brake pads, rotors and wiper blades - \$850.00 Total
-  **Maintenance 4/50**  
 Save by prepaying for BMW Maintenance. Coverage includes brake pads and rotors. - \$2,499.00 Total
-  **Maintenance 5/75**  
 Save by prepaying for BMW Maintenance. Coverage includes brake pads and rotors. - \$3,799.00 Total
-  **Maintenance 6/100**  
 Save by prepaying for BMW Maintenance. Coverage includes brake pads and rotors. - \$5,099.00 Total
-  **Maintenance 7/125**  
 Save by prepaying for BMW Maintenance. Coverage includes brake pads and rotors. - \$6,349.00 Total
-  **BMW Maintenance**  
 The BMW Maintenance Program covers all factory recommended maintenance as determined by the Condition Based Service (CBS) system and not covered by the original New Vehicle Limited Warranty. - \$0.00 Total
-  **IAS Tire & Wheel**  
 Tire and structural wheel coverage from road hazards with a \$50 deductible. - \$2,333.00 Total
-  **GAP (Ally)**  
 pays the difference between the customer's insurance settlement and the outstanding loan balance in the event the vehicle is deemed a total loss. - \$927.00 Total

**Address Confirmation**

SANDEEP K AMARADHI

SWETHA DARAM

**Primary Address**

1442 STELLAR TRUTH WAY  
WYLIE, TX 75098

**Billing Address**

SAME AS PRIMARY

---

I confirm that the address(es) listed above are accurate.



---

Created: 03/30/2023 21:08:45 (UTC-05:00)

By: Mauricio Quevedo - 0383fecf-f252-4c42-b5fd-001aa8567d57@bmwsigning.bmwfs.com

Status: SIGNED

File ID: 8015564b-b8e1-48b5-865c-451fe5be474d

## Audit Trail:

\* Document created by Mauricio Quevedo - 0383fecf-f252-4c42-b5fd-001aa8567d57@bmwsigning.bmwfs.com

03/30/2023 21:08:45 (UTC-05:00), IP Address: 170.34.104.112

## BMW of Plano

\* Contacted By: mquevedo@sewell.com

\* Customer consent received

03/30/2023 21:08:57 (UTC-05:00), IP Address: 12.166.138.19

\* Document viewed by BMW of Plano

03/30/2023 21:10:02 (UTC-05:00), IP Address: 12.166.138.19

\* Document approved by BMW of Plano

03/30/2023 21:10:06 (UTC-05:00), IP Address: 12.166.138.19

## SANDEEP AMARADHI

\* Contacted By:

\* Customer consent received

03/30/2023 21:12:18 (UTC-05:00), IP Address: 12.166.138.19

\* Document viewed by SANDEEP AMARADHI

03/30/2023 21:13:33 (UTC-05:00), IP Address: 12.166.138.19

\* Document e-signed 1 time(s) by SANDEEP AMARADHI

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\* Document approved by SANDEEP AMARADHI

03/30/2023 21:13:49 (UTC-05:00), IP Address: 12.166.138.19

\* Document locked by BMW/MINI of Plano

03/30/2023 21:13:49 (UTC-05:00), IP Address: 170.34.104.112

# BMW Financial Services NA, LLC BMW

## Motor Vehicle Retail Installment Contract - Texas

1. PARTIES	
<b>BUYER(S)</b> SANDEEP K AMARADHI Name SWETHA DARAM  Address (include County and Zip Code) 1442 STELLAR TRUTH WAY 1442 STELLAR TRUTH WAY WYLIE TX 75098 WYLIE TX 75098  Billing Address (if different)	<b>SELLER</b> Name BMW of Plano  Address 6800 Dallas Pkwy Plano TX 75024  DATE OF CONTRACT 03/30/2023

The Buyer is referred to as "I" or "me." The Seller is referred to as "you" or "your." This Motor Vehicle Retail Installment Contract ("Contract") may be transferred by the Seller.

**PROMISE TO PAY.** The credit price is shown below as the "Total Sale Price." The "Cash Price" is also shown below. By signing this Contract, I choose to purchase the Vehicle on credit according to the terms of this Contract. I agree to pay you the Amount Financed, Finance Charge, and any other charges in this Contract and other legally permitted charges. I agree to make payments according to the Payment Schedule in this Contract. If more than one person signs as a Buyer, I agree to keep all the promises in this Contract even if the others do not.

I have thoroughly inspected, accepted, and approved the Vehicle in all respects.

2. VEHICLE							
<input checked="" type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Demonstrator <input type="checkbox"/> Factory Official/Executive	Stock No.	Year 2023	Make BMW	Model X5 xDrive45e	Vehicle Identification Number 5UXTA6C03P9R92129	Odometer Reading 39	<input checked="" type="checkbox"/> Personal Use <input type="checkbox"/> Business Use
<input type="checkbox"/> CD Player <input type="checkbox"/> _____ (specify) <input type="checkbox"/> _____ (specify) <input type="checkbox"/> _____ (specify)							
Trade-In: Year _____ Make _____ Model _____ VIN _____ License No. _____							

3. CREDIT DISCLOSURES				
<b>ANNUAL PERCENTAGE RATE</b> The cost of my credit as a yearly rate.  6.1 %	<b>FINANCE CHARGE</b> The dollar amount the credit will cost me.  \$ 9,094.60 e	<b>Amount Financed</b> The amount of credit provided to me or on my behalf.  \$ 54,957.20	<b>Total of Payments</b> The amount I will have paid after I have made all payments as scheduled.  \$ 64,051.80 e	e=estimate <b>Total Sale Price</b> The total cost of my purchase on credit, including my down payment of \$ 20,000.00  \$ 84,051.80 e

PAYMENT SCHEDULE		
Number of Payments	Amount of Payments	When Payments Are Due
60	1,067.53	Monthly, beginning 05/13/2023
1 Balloon Payment (if applicable)		

**SECURITY.** You will have a security interest in the Vehicle I am purchasing.  
**LATE CHARGE.** If you do not receive my entire payment within 15 days after it is due, I will pay a late charge of 5% of the scheduled payment.  
**PREPAYMENT.** If I pay off early, I will not have to pay a penalty.  
**ADDITIONAL INFORMATION.** I will refer to this document for information about nonpayment, default, security interests, any required repayment in full before the scheduled date, and prepayment refunds.

4. BALLOON PAYMENT
<b>BALLOON PAYMENT.</b> If a Balloon Payment is noted in Section 3, I understand that the last scheduled payment of this Contract is a Balloon Payment and is substantially larger than each of the other scheduled payments. The due date and amount of this Balloon Payment are shown in the Payment Schedule in Section 3 above. If I choose the Return (Sale) Option in Section 10 of this Contract, I agree that I may incur the following fees: (A) a Disposition Fee of \$ _____; (B) Excess Mileage Fees of _____ ¢ for each mile driven in excess of _____ miles per year; and (C) the Excess Wear and Use Charge as explained in Section 10.

5. ITEMIZATION OF THE AMOUNT FINANCED

1. CASH PRICE

Table with 2 columns: Description and Amount. Rows include (A) Cash Price of Vehicle and Accessories (\$70,120.00), (B) Sales Tax (\$4,382.50), (C) Other (Describe) N/A (\$0.00), (D) Other (Describe) N/A (\$0.00), (E) Other (Describe) N/A (\$0.00), (F) Other (Describe) N/A (\$0.00). Total Cash Price = \$74,502.50 (1)

2. TOTAL DOWN PAYMENT (If (2) is negative enter "0" and see line 4.A. below)

Table with 2 columns: Description and Amount. Rows include Gross trade-in (\$0.00 - payoff by Seller of \$0.00), net trade-in (\$0.00), + Cash Down Payment (\$20,000.00), + Manufacturer's Rebate Assigned to Seller (\$0.00), + Other (Describe) (\$0.00). Total Downpayment = \$20,000.00 (2)

3. UNPAID BALANCE OF CASH PRICE (1 minus 2) \$54,502.50 (3)

4. OTHER CHARGES INCLUDING AMOUNTS PAID TO OTHERS

(Seller may keep part of these amounts):

Table with 2 columns: Description and Amount. Rows include A. Net trade-in payoff to (\$0.00), B. Cost of optional credit insurance paid to insurance company or companies (Life \$0.00, Disability \$0.00), C. Other insurance paid to insurance companies (\$0.00), D. Official fees paid to government agencies (\$0.00), E. Debt cancellation agreement fee paid to Seller (\$0.00), F. Dealer's inventory tax paid to Seller (\$111.70), G. Other taxes (if not included in cash price) (\$0.00)

Table with 2 columns: Description and Amount. Rows include H. Government license and/or registration fees (\$148.00), I. Government certificate of title fee (\$38.00), J. Government vehicle inspection fees (\$7.00 to state \$7.00 to inspection station \$16.75), K. Deputy service fee paid to Seller (\$0.00)

A documentary fee is not an official fee. A documentary fee is not required by law, but may be charged to buyers for handling documents relating to the sale. A documentary fee may not exceed a reasonable amount agreed to by the parties. This notice is required by law.

Un cargo documental no es un cargo oficial. La ley no exige que se imponga un cargo documental. Pero este podria cobrarse a los compradores por el manejo de la documentacion en relacion con la venta. Un cargo documental no puede exceder una cantidad razonable acordada por las partes. Esta notificacion se exige por ley.

Table with 2 columns: Description and Amount. Rows include L. Documentary Fee (Cargo Documental) (\$150.00), M. Other charges (Seller must identify who is paid and describe purpose) with multiple rows for 'to' and 'for' amounts (\$0.00 each)

Total other charges and amounts paid to others on my behalf \$454.70(4)

5. AMOUNT FINANCED (3 + 4) \$54,957.20(5)

Seller will pay taxes, title fee, license and registration fees, and part of the inspection fee to government agencies. Seller will retain the documentary fee and the deputy service fee. Seller may also retain part or all of the inspection fee, insurance, service contracts, and other charges.

6. SERVICE CONTRACT

A service contract is not required to obtain credit and will not be provided unless I sign and agree to pay the cost. The service contract issued by the Provider will describe the terms and conditions in further detail. By signing below, I agree to purchase the service contract for the term and cost indicated.

Table with 4 columns: Provider, Cost, Term, and Description. Rows show Provider: N/A, Cost: \$0.00, Term: 0 months or 0 miles, whichever occurs first.

X Buyer's Signature

X Buyer's Signature

7. OPTIONAL CREDIT INSURANCE

Optional credit life or credit accident and health insurance. Credit Life Insurance and Credit Accident and Health Insurance are not required to obtain credit and will not be provided unless I sign and agree to pay the premium. My decision to obtain (or not obtain) credit insurance is not a factor in granting credit and does not affect your credit decision. I may also use alternative coverage or buy insurance elsewhere.

Table with 4 columns: Description, Cost, Description, Cost, Term. Rows include Credit Life, one buyer (\$0.00), Credit Life, both buyers (\$0.00), Credit Accident and Health, one buyer (\$0.00), Credit Accident and Health, both buyers (\$0.00), Term 0

The insurance application, notice of proposed insurance, policies or certificates issued by the insurer (as applicable) will describe the terms and conditions of any optional Credit Life and/or Credit Accident and Health Insurance.

If the term is 121 months or longer, the premium is not fixed or approved by the Texas Insurance Commissioner.

If this box is marked, the premium for the insurance coverage(s) included above is not fixed or approved by the Texas Insurance Commissioner.

I want the insurance indicated above.

Buyer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Buyer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**8. OPTIONAL GAP INSURANCE, OPTIONAL DEBT CANCELLATION AGREEMENT**

**Optional GAP insurance coverage; Optional debt cancellation agreement.** Neither GAP Insurance nor a Debt Cancellation Agreement is required to obtain credit. If I want GAP Insurance, I can obtain it from an insurance agent and company of my choice. Unless I sign and agree to pay the extra cost below, GAP insurance coverage and a debt cancellation agreement are not provided.

Coverage	Term in Months	Premium or Fee
GAP*	0	<input type="checkbox"/> \$ 0.00
Debt Cancellation Agreement**	0	<input type="checkbox"/> \$ 0.00

\*If I purchase GAP Insurance and the Vehicle is determined to be a total loss, the GAP Insurance will pay you the difference between the proceeds of my basic collision policy and the amount I owe on this Contract, minus my deductible. I can cancel that insurance without charge for 10 days from the date of this Contract.

\*\*IF I PURCHASE THE DEBT CANCELLATION AGREEMENT YOU WILL CANCEL CERTAIN AMOUNTS I OWE UNDER THIS CONTRACT IN THE CASE OF A TOTAL LOSS OR THEFT OF THE VEHICLE AS STATED IN THE DEBT CANCELLATION AGREEMENT. I can cancel the debt cancellation agreement without charge for a period of 30 days from the date of this Contract, or for the period stated in the debt cancellation agreement, whichever period ends later.

If the box next to the premium for GAP insurance above is marked, that premium is not fixed or approved by the Texas Insurance Commissioner. A debt cancellation agreement is not insurance and is regulated by the Office of Consumer Credit Commissioner.

**For the premium or fee included above, I want the optional GAP insurance coverage or debt cancellation agreement for which a charge is indicated above.**

Buyer's Signature: \_\_\_\_\_ Buyer's Signature: \_\_\_\_\_ Date: 03/30/2023

**9. INSURANCE DISCLOSURE AND VERIFICATION**

**PROPERTY INSURANCE.** I must keep the Vehicle insured against damage or loss in the amount I owe. I must keep this insurance until I have paid all that I owe under this Contract. I may obtain property insurance from anyone I want or provide proof of insurance I already have. The insurer must be authorized to do business in Texas. The maximum permitted deductible is \$1000. I agree to give you proof of property insurance. I must name you as the person to be paid under the policy in the event of damage or loss.

I agree to maintain the physical damage insurance coverage described in Section 12. I affirm that such insurance is in force on the date of this Contract. I authorize Seller and its assignees to speak to my insurance agent or company, and any future insurance agents or companies, about my coverage for the Vehicle.

STATE FARM MUT AUTO INS CO	521 8454-C15-43	TC
Insurance Company	Policy No.	Coverage Verified (Center Employee's Initials)
		(800)782-8332
Agent Name	Address	Phone No.

All matters regarding insurance should be sent by e-mail to insuranceinfo@bmwfs.com; or faxed to 888-725-8456.

**THIS CONTRACT DOES NOT INCLUDE INSURANCE COVERAGE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.**

**10. BALLOON PAYMENT OPTIONS**

**BALLOON PAYMENT OPTIONS.** This section applies if a Balloon Payment is shown in the Payment Schedule in Section 3 of this Contract. A Balloon Payment is a scheduled payment more than twice the amount of the average of my scheduled payments, other than the down payment, that are due before the Balloon Payment. I can choose any of the three options below to satisfy the Balloon Payment when it is due.

- 1. Payment Option.** I can pay all I owe when the Balloon Payment is due and keep my Vehicle.
- 2. Refinance Option.** I can enter into a new agreement to refinance my last installment if I am not in default. I can refinance at an annual percentage rate up to 5 percentage points greater than the Annual Percentage Rate shown in Section 3 of this Contract. The rate will not be more than applicable law allows. The new agreement will allow me to refinance the last installment for at least 24 months with equal monthly payments. You and I can also agree to refinance the last installment over another time period or on a different payment schedule.
- 3. Return (Sale) Option.** I can satisfy the Balloon Payment by returning (selling) the Vehicle to you under the following agreement. To use this option, I must satisfy the following requirements by the due date of the Balloon Payment: (a) Let you know that I am returning the Vehicle to you; (b) Pay you any amounts owed under the Contract on the due date of the Balloon Payment except the Balloon Payment; (c) Deliver the Vehicle to you at a reasonable place you tell me; (d) Deliver all documents, properly signed, needed to transfer clean title to the Vehicle to you or to a person you tell me to transfer it to; (e) Pay you the Disposition Fee shown in Section 4 of this Contract; (f) Pay you the Excess Mileage Charge, if any, as described in Section 4 of this Contract; and (g) Pay you the Excess Wear and Use Charge, if any, as described in Section 4 of this Contract for Excess Wear and Use as described in the paragraph below. By returning the Vehicle under the Return Option, I appoint you my attorney-in-fact under the provisions in Section 15. You will release me from my obligation to pay the Balloon Payment when I meet these requirements.

**Excess Wear & Use.** I agree to pay you the costs of all repairs to the Vehicle that are not the result of normal wear and use, whether or not you actually repair the Vehicle. Excess Wear and Use includes, but is not limited to:

- (a) inoperative electrical or mechanical parts;

- (b) dented, scratched, chipped, rusted, pitted, broken or mismatched body parts, paint, vehicle identification items, trim or grill work;
- (c) non-functioning, scratched, cracked, pitted or broken glass or lights;
- (d) missing equipment, parts, accessories or adornments;
- (e) torn, damaged, burned or stained interior;
- (f) any damage that makes the Vehicle unlawful or unsafe to drive;
- (g) damage due to installation or removal of non-manufacturer, after-market or replacement parts;
- (h) damage (including damage to the engine) due to failure to maintain the Vehicle in accordance with Section 13.B; or
- (i) tires with tread of less than 1/8" remaining at the shallowest point, or tires not all of the same grade, quantity and quality as those delivered with the Vehicle.

**11. PAYMENTS AND SECURITY INTEREST**

**A. FINANCE CHARGE.** You figure the Finance Charge using the true daily earnings method as defined by the Texas Finance Code. Under the true daily earnings method, the Finance Charge will be figured by applying the daily rate to the unpaid portion of the Amount Financed for the number of days the unpaid portion of the Amount Financed is outstanding. The daily rate is 1/365th of the Annual Percentage Rate. The unpaid portion of the Amount Financed does not include late charges or returned payment fees.

**B. APPLICATION OF PAYMENTS.** You will apply my payments in the following order:  
1. Earned but unpaid Finance Charge and late charges; and  
2. To anything else I owe under this Contract.

**C. HOW YOU FIGURE VARIOUS AMOUNTS; FINAL PAYMENT.** You based the Finance Charge, Total of Payments, and Total Sale Price as if all payments were made as scheduled. If I do not timely make all my payments in at least the correct amount, I will have to pay more Finance Charge and my last payment will be more than my final scheduled payment. If I make scheduled payments early, my Finance Charge will be reduced (less). If I make my scheduled payments late, my Finance Charge will increase. I promise to pay all that I lawfully owe on the day the final payment is due, even if that amount is different from the final payment shown in the Payment Schedule. However, if a Balloon Payment is noted in Section 3, I can satisfy the amount I owe for the

last scheduled payment by using any of my three Balloon Payment Options set forth in Section 10.

**D. LATE CHARGE AND RETURN PAYMENT FEE.** I agree to pay you a late charge as shown in Section 3 of in this Contract when it accrues. I agree to pay you a returned payment fee of up to \$30 for a returned check, item, paper or electronic payment. You can add the returned payment fee to the amount I owe or collect it separately.

**E. SECURITY INTEREST.** To secure all I owe on this Contract and all my promises in it, I give you a security interest in:

- the Vehicle including all accessories and parts now or later attached and any other goods financed in this Contract;
- all insurance proceeds and other proceeds received for the Vehicle;
- any insurance policy, service contract or other contract financed by you and any proceeds of those contracts; and
- any refunds of charges included in this Contract for insurance, or service contracts.

This security interest also secures any extension or modification of this Contract. The certificate of title must show your security interest in the Vehicle.

I agree to fully cooperate with you to perfect your security interest in the Vehicle, including, but not limited to, paying applicable titling and registration fees, obtaining a smog and/or safety inspection from an authorized inspection station, obtaining applicable inspections of the vehicle identification number from the appropriate law enforcement or other government official(s), and providing you with inspection certificates and other documents necessary to perfect your security interest.

## 12. VEHICLE INSURANCE

**A. AGREEMENT TO KEEP VEHICLE INSURED.** I agree to have physical damage insurance covering loss or damage to the Vehicle for the term of this Contract. The insurance must cover your interest in the Vehicle. The insurance must include collision coverage and either comprehensive or fire, theft, and combined additional coverage. The insurance must be in an amount not less than the unpaid amount from time to time owed under this Contract, or the insurable value of the Vehicle, whichever is less. The insurance may have normal and reasonable deductibles (not to exceed \$1000).

**B. PHYSICAL DAMAGE INSURANCE PROCEEDS.** I must use physical damage insurance proceeds to repair the Vehicle, unless you agree otherwise in writing. However, if the Vehicle is a total loss, I must use the insurance proceeds to pay what I owe you. I agree that you can use any proceeds from insurance to repair the Vehicle, or you may reduce what I owe under this Contract. If the unpaid amount owed on this Contract has been lawfully declared due at the time you are holding the insurance proceeds, you may, at your option, instead apply the insurance proceeds to reduce what I owe under this Contract.

**C. INSURANCE OR OTHER CHARGES RETURNED.** I agree that if you receive any refund on any optional insurance, maintenance, service, or any other contracts or products financed under this Contract, you may use the refund to reduce the amount I owe on this Contract. If the unpaid amount owed on this Contract has been lawfully declared due at the time you are holding the insurance proceeds, you may, at your option, instead apply the insurance proceeds to reduce what I owe under this Contract.

**D. APPLICATION OF PROCEEDS AND REFUNDS.** If you apply insurance proceeds or refunds to the amount I owe, they will be applied to my required payments, including payments already due and future payments, in reverse order of when they become due under this Contract. If my insurance on the Vehicle, credit insurance, GAP insurance or debt cancellation agreement doesn't pay all I owe (such as, for example, my insurance deductible or other amounts not covered or paid by my insurance or debt cancellation), I must pay what is still owed. I must pay all I owe even if the Vehicle is lost, damaged or destroyed (other than because of fault in the Vehicle or your fault). Once all amounts owed under this Contract are paid, any remaining proceeds or refunds totaling a \$1 or more will be paid to me.

## 13. WARRANTIES AND VEHICLE USE

### A. WARRANTIES.

**1. NO WARRANTIES BY SELLER. THE SELLER MAKES NO WARRANTIES, EXPRESS OR IMPLIED, ABOUT THE VEHICLE. THERE ARE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE ON THE VEHICLE.**

**2. EXCEPTIONS TO ABOVE. SECTION 13. A.1 ABOVE DOES NOT APPLY IF THE SELLER MAKES A WRITTEN WARRANTY, OR ENTERS INTO A SERVICE CONTRACT WITHIN 90 DAYS FROM THE DATE OF THIS CONTRACT. ALSO, IF THE VEHICLE IS A USED OR DEMONSTRATOR VEHICLE, ANYTHING ON THE WINDOW FORM ON THE VEHICLE PREVAILS OVER SECTION 13. A.1.**

**3. NO EFFECT ON MANUFACTURER WARRANTY, IF ANY. SECTION 13. A.1 ABOVE DOES NOT AFFECT ANY WARRANTIES COVERING THE VEHICLE THAT THE MANUFACTURER OR DISTRIBUTOR OF THE VEHICLE MAY PROVIDE, IF ANY.**

### B. USE OF VEHICLE AND ANY RELATED AGREEMENTS. I agree:

- (1) not to remove the Vehicle from the U.S., or to sell, rent, lease, or transfer any interest in the Vehicle or this Contract without your written permission;
- (2) to notify you within 30 days of any change of my address or the address where I keep the Vehicle;
- (3) not to allow the Vehicle to be misused;
- (4) to prevent the Vehicle from being subject to or threatened by seizure, confiscation, levy, or other involuntary transfer by governmental, administrative or legal process;
- (5) to allow you to inspect the Vehicle at reasonable times;
- (6) not to use the Vehicle improperly or as a taxi without your written permission;
- (7) I will not allow the Vehicle to be seized or placed in jeopardy or use it illegally;
- (8) to maintain the Vehicle in good condition and have the Vehicle serviced and maintained in accordance with the manufacturer's recommendations and specifications, so long as I have obligations under this Contract;
- (9) not to make significant changes to the Vehicle without your consent;
- (10) to timely pay all taxes, fines or charges pertaining to the Vehicle; (If not I will repay you any amount you pay for taxes, fines, or charges on the Vehicle, with interest at the Annual Percentage Rate shown in Section 3 of this Contract, from the date you pay the charge until I repay you. I also agree to pay you those amounts when you ask me to but in no event later than the time my final payment is due under the Payment Schedule.)
- (11) to timely pay all I owe even if the Vehicle is lost, damaged or destroyed;
- (12) to keep the Vehicle free from all liens, and claims except those that secure this Contract; and
- (13) that if a third party takes a lien or claim against or possession of the Vehicle, you may pay the third party any cost required to free the Vehicle from all liens or claims. You may immediately demand that I pay you the amount paid to the third party for the Vehicle. If I do not pay this amount, you may repossess the Vehicle and add that amount to the amount I owe. If you do not repossess the Vehicle, you may still demand that I pay you, but you cannot compute a finance charge on this amount.

## 14. DEFAULT

**A. DEFAULT; REQUIRED REPAYMENT IN FULL.** I will be in default if:

- I do not pay any amount when it is due;
- I give you false credit information;
- I break any of my promises in this Contract;
- I allow a judgment to be entered against me or the Vehicle; or
- I file bankruptcy, bankruptcy is filed against me, or the Vehicle becomes involved in a bankruptcy.

If I default, you can exercise your rights under this Contract and your other rights under the law. If I default, or you believe in good faith that I am not going to keep any of my promises, you can demand that I immediately pay all that I owe. You don't have to give me notice that you are demanding or intend to demand immediate payment of all that I owe.

If the Vehicle has an electronic tracking device, I agree that you may use the device to find the Vehicle.

**B. REPOSSESSION.** If I default, you may repossess the Vehicle from me if you do so without breaching the peace. Any accessories, equipment or replacement parts will stay with the Vehicle. If any personal items are in the Vehicle, you may store them for me and give me written notice at my last address shown on your records within 15 days of discovering that you have such items. If I do not ask for these items back within 31 days from the notice, you may dispose of them as the law allows.

**C. MY RIGHT TO REDEEM.** If you repossess the Vehicle, you will tell me how much I have to pay to get it back (redeem). If I do not pay you to get the Vehicle back, you can sell it or take other action allowed by law. My right to



reem ends when the Vehicle is sold or you have entered into a contract for sale or accepted the Vehicle as full or partial satisfaction of this Contract.

**D. COLLECTION COSTS.** If you hire an attorney who is not your salaried employee to enforce this Contract, I will pay any reasonable attorney's fees and court costs as the law allows.

**E. SALE OF THE VEHICLE.** If I don't pay you to get the Vehicle back, you can sell it or take other action allowed by law. If you sell the Vehicle in a public or private sale, you will send me notice at least 10 days before you sell it. You can use the money you get from selling it to pay allowed expenses and to reduce the amount I owe. Allowed expenses are expenses you pay as a direct result of taking the Vehicle, holding it, preparing it for sale, and selling it. If any money is left, you will pay it to me unless you must pay it to someone else. If the money from the sale is not enough to pay all I owe, I must pay the rest of what I owe you plus interest. If you take or sell the Vehicle, I will give you the certificate of title and any other document required by state law to record transfer of title.

**F. CANCELLATION OF OPTIONAL INSURANCE AND SERVICE CONTRACTS.** This Contract may contain charges for insurance or service contracts or for services included in the Cash Price. If I default, I agree that you can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what I owe.

#### 15. POWER OF ATTORNEY

I appoint you, to the extent permitted by law, through your officer or employee, as my attorney-in-fact. My grant of this power of attorney is coupled with an interest, and is irrevocable until all obligations I owe under this Contract are paid in full. As my attorney-in-fact, you can sign on my behalf all Certificates of Ownership, Registration Cards, applications, affidavits, or any other documents required to register and properly perfect your security interest in the Vehicle; act on my behalf in insurance matters relating to the Vehicle, including, but not limited to, the power to endorse insurance proceeds checks or drafts on my behalf; and cancel any Credit Life, Credit Accident and Health, Guaranteed Automotive Protection Coverage, or any other optional insurance, or any Extended Warranty, service contract, maintenance contract, or any other contract or service financed under this Contract, and apply the refunded premium or cost to my outstanding balance if I am in default. Should an original power of attorney be necessary to accomplish any of the preceding, I agree to execute a separate identical power of attorney document and promptly provide you with the same.

#### 16. ADDITIONAL TERMS

**A. MY CREDIT INFORMATION.** I have given true and correct information in my credit application. I understand that you have relied upon the correctness of that information in entering into this Contract. I have given you a true payoff amount on any vehicle traded in. I promise that if it is not correct and is greater than the amount shown in this Contract, I will pay the excess to you when you ask me to.

**B. OTHER AGREEMENTS.** (1) I agree that you may delay or refrain from enforcing any of your rights under this Contract without losing them. (2) This Contract contains the entire agreement between us about the sale and financing of the Vehicle. Any change to this Contract must be in writing, and you and I must sign it. No oral changes to this Contract are binding. (3) If any part of this Contract is not valid, all other parts stay valid. (4) Unless the law or another part of this Contract requires something different, I agree that you can give any notice to me by hand or by mailing it in the U.S. Postal Service addressed to my last address shown by your records, unless I notify you in writing of a different address. (5) Federal law and Texas law apply to this Contract.

**C. IMPORTANT LIMITATIONS ON YOUR RIGHTS.** All of your rights will be used only in a lawful way and without breaching the peace. I do not have to pay any amount more than what the law allows. If any amount under this Contract (or under any document or communication) would be more than the amount the law allows, the amount will be automatically reduced to the maximum amount the law allows. If you ever receive any amount that is more than the law allows, you will promptly refund the excess to me. You agree that this Contract does not result in my giving up any claims for any illegal act in collecting any payments or in any repossession. This section controls all other parts of this Contract and all other documents except (if the Vehicle is a used or demonstrator vehicle), the window form and the notice about the window form in this Contract.

**D. SERVICING AND COLLECTION CONTACT.** You may try to contact me at any mailing address, e-mail address, or phone number I give you, as the law allows. You may try to contact me in writing (including mail, e-mail, and text messages) and by phone (including prerecorded or artificial voice messages and automatic telephone dialing systems).

#### 17. FTC NOTICES

In this section only, the word "you" refers to the Buyer.

**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.**

**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.**

The following notice does not apply if the Vehicle is purchased for business use:

**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.**

#### 18. ARBITRATION CLAUSE

##### PLEASE REVIEW - IMPORTANT - AFFECTS OUR LEGAL RIGHTS

**NOTICE:** Either you or I may choose to have any dispute between us decided by arbitration and not in a court or by jury trial. If a dispute is arbitrated, I will give up my right to participate as a class representative or class member on any Claim I may have. This includes giving up any right to class arbitration or any consolidation of individual arbitrations. Discovery and rights to appeal in arbitration are generally more limited than in a lawsuit. Other rights you and I would have in court may not be available in arbitration. In this Section 18, "you" and "your" includes Seller and any other owner or holder of this Contract.

"Claim" broadly means any claim, dispute or controversy that arises out of or relates to my credit application, the sale, purchase, lease, or the condition of the Vehicle, this Contract, or any resulting transaction or relationship (including a relationship with third parties who do not sign this Contract). "Claim" includes any claims in contract, tort, statute or otherwise, whether they now exist or arise in the future. "Claim" includes claims against you or me or any of your or my employees, officers, directors, affiliates, successors or assigns. "Claim" also includes claims against any third parties in connection with a Claim between us. Any Claim shall, at your or my election, be resolved by neutral, binding arbitration and not by a court action.

"Claim" does not include any dispute or controversy about the validity, enforceability, coverage or scope of all or any part of this Arbitration Clause (including, without limitation, the Class Action Waiver below and this sentence); those disputes or controversies are for a court and not an arbitrator to decide. But any dispute or controversy that concerns the validity or enforceability of the Contract as a whole is for the arbitrator, not a court, to decide. "Claim" also does not include an individual action I bring in small claims court or my state's equivalent court, unless it is transferred, removed or appealed to a different court. "Claim" does not include the exercise of any self-help remedy. "Claim" does not include an individual court action seeking only to prevent the exercise of a self-help remedy, and not requesting damages or monetary relief of any kind. "Claim" does not include a request for replevin of the Vehicle.

This Arbitration Clause will not apply to any Claims that are the subject of:  
(a) a suit filed and pending in court on the effective date of this Arbitration

Clause seeking a class action in which I am alleged to be a member of the putative class, or (b) a motion to compel arbitration filed by you against me before the effective date of this Arbitration Clause under a prior arbitration clause. However, in each of those situations, you and I will be bound by any prior arbitration clause.

**Class Action Waiver.** This paragraph controls over any other provision of this Contract or Arbitration Clause. If either you or I elect to arbitrate a Claim, neither you nor I will have the right: (a) to participate in a class action, mass action, private attorney general action or other representative action in court or in arbitration, either as a class representative or class member; or (b) to join or consolidate Claims with claims of any other persons. No arbitrator has authority to conduct an arbitration in violation of this provision. The Class Action Waiver does not apply to any lawsuit or administrative proceeding filed against you by a state or federal government agency, even if the agency seeks relief on behalf of a class that includes me. You will not have the right to compel arbitration of any claim brought by such an agency. The Class Action Waiver is material, essential to the arbitration of any Claims and nonseverable from this Arbitration Clause. If the Class Action Waiver is limited, voided or found unenforceable, then this Arbitration Clause (except for this sentence) shall be invalid with respect to that proceeding, subject to the right to appeal the limitation or invalidation of the Class Action Waiver. You and I agree that under no circumstances will a class action be arbitrated.

If you or I choose to have a Claim decided by arbitration, the Claim will be arbitrated by a single arbitrator. The party commencing arbitration may choose the American Arbitration Association ("AAA"), 120 Broadway, New York, NY 10271, [www.adr.org](http://www.adr.org); 1-800-778-7879 or JAMS, 1920 Main Street, Suite 300, Irvine, CA 92614, [www.jamsadr.com](http://www.jamsadr.com), 1-800-352-5267 to administer the arbitration. The rules and forms of the AAA and JAMS may be obtained on those websites or by writing to them at those addresses. Either you or I may request an expedited hearing under the applicable rules. If the AAA and JAMS are unable or unwilling to serve as administrator, or we mutually agree not to utilize them, we may agree upon another arbitration administrator. If we are unable to agree, a court shall determine the administrator. No company may serve as administrator, without the consent of all parties, if it adopts or has in place any formal or informal policy that is inconsistent with and purports to override the terms of this Arbitration Clause. This Arbitration Clause controls over any arbitration administrator's rules, any other part of this Contract, or any other arbitration provision relating to this Contract. If a party files a lawsuit asserting any Claim and the other party files a motion to compel arbitration that the court grants, it is the responsibility of the party bringing the Claim to select an arbitration administrator and commence the arbitration, in accordance with this paragraph and the administrator's rules and procedures.

Arbitrators shall be attorneys with at least ten years of experience or retired judges and shall be selected pursuant to the applicable rules. The arbitrator will not be bound by judicial rules of procedure and evidence that would apply in a court or by state or local laws that relate to arbitration proceedings. The arbitrator will honor statutes of limitation and claims of privilege recognized under applicable law. In determining liability or awarding damages or other relief, the arbitrator will follow the applicable substantive law, consistent with the Federal Arbitration Act, 9 U.S.C. § 1 et seq. ("FAA") that would apply if the matter were in court. Punitive damages shall be governed by applicable law, including Constitutional standards used by the courts. Subject to the Class Action Waiver, the arbitrator may award damages or other relief or remedies permitted by applicable law including equitable, temporary and provisional remedies. The arbitrator shall write a brief explanation of the grounds for the decision. Any arbitration hearing that I attend in person shall be at a place reasonably convenient to where I reside. Any court having jurisdiction may enter judgment on the arbitrator's award.

In any arbitration that I commence against you, if the total amount of my Claim(s) is less than \$25,000, you will pay: (a) the fees and costs of the

arbitration administrator and arbitrator if I make written request that you do so; and (b) my reasonable attorneys' and expert witness fees and costs if and to the extent I prevail in the arbitration, in an amount determined by the arbitrator. Except as provided above, we will each pay fees and costs of the arbitration administrator and the arbitrator as provided by the applicable rules of the arbitration administrator, including those for consumer arbitrations if applicable. Except as provided above, you and I are each responsible for our own attorneys' and expert witness fees, unless they are awarded in arbitration by the arbitrator under applicable state or federal law.

The arbitrator's award shall be final and binding on all parties, except for any right of appeal provided by the FAA and as follows. If the amount of the Claim exceeds \$100,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to any party exceeding \$100,000, any party can, within 30 days after entry of the arbitrator's award, appeal the award to a three-arbitrator panel administered by the administrator. The panel shall consider anew any aspect of the award requested by an appealing party. The decision of the panel shall be by majority vote. References in this Arbitration Clause to "the arbitrator" mean the panel if an appeal of the arbitrator's decision is taken. The appealing party is responsible for the filing fee and arbitrators' fees for the appeal panel, which fee and costs may be reimbursed by decision of the appeal panel at its discretion. Any final decision of the appeal panel is subject to judicial review only as provided under the FAA.

You and I retain any rights to self-help remedies, such as repossession. Neither the exercise of any self-help remedies nor any individual action in court by one party solely to prevent the other party from using a self-help remedy and not claiming damages or other monetary or equitable relief is subject to arbitration. Neither you nor I waive the right to arbitrate by using self-help remedies.

This Arbitration Clause shall survive any termination, payoff, or transfer of this Contract. It also survives any bankruptcy, to the extent consistent with applicable bankruptcy law. If any part of this Arbitration Clause, other than the Class Action Waiver, is determined to be unenforceable for any reason, the remainder remains enforceable. This Contract involves interstate commerce. This Arbitration Clause and any arbitration under it are governed by the FAA and not by any state law concerning arbitration. However, the governing law for substantive issues shall be the law of the state of the Seller's place of business shown in Section 1 of this Contract and applicable federal law.

Any arbitration Claim or other notice will be given to you at the following address: If my Claim is against Seller, to the address specified in Section 1 of this Contract. If my Claim is against the Assignee (designated in Section 21 of this Contract), notice of my Claim will be given at 1400 City View Drive, Columbus, Ohio 43215. If my Claim is against both the Seller and the Assignee, I agree that both the Seller and the Assignee will each be notified of my Claim at its address.

#### 19. OTHER NOTICES

For questions or complaints about this Contract, contact BMW Financial Services NA, LLC, servicer for BMW Bank of North America, at 1-800-578-5000. The Office of Consumer Credit Commissioner (OCCC) is a state agency, and it enforces certain laws that apply to this Contract. If a complaint or question cannot be resolved by contacting the creditor, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [www.occc.texas.gov](http://www.occc.texas.gov). E-mail: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

**Electronic Contracting and Signature Acknowledgment.** I agree that (i) this Contract is an electronic contract executed by me using my electronic signature, (ii) my electronic signature signifies my intent to enter into this Contract and that this Contract be legally valid and enforceable in accordance with its terms to the same extent as if I had executed this Contract using my handwritten signature and (iii) the authoritative copy of this Contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by you for the storage of Authoritative Copies of electronic records, which shall be deemed held by you in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted into a paper copy which is marked by you as the original (the "Paper Contract"), then I acknowledge and agree that (1) my signing of this Contract with my electronic signature also constitutes issuance and delivery of such Paper Contract, (2) my electronic signature associated with this Contract, when affixed to the Paper Contract, constitutes my legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, my obligations will be evidenced by the Paper Contract alone.

**20. BUYER NOTICES AND CONTRACT SIGNATURES**

**IMPORTANT: READ THE ADDITIONAL TERMS ON ALL PAGES BEFORE SIGNING BELOW.**

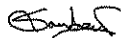
**NOTICE TO THE BUYER - I WILL NOT SIGN THIS CONTRACT BEFORE I READ IT OR IF IT CONTAINS ANY BLANK SPACES. I AM ENTITLED TO A COPY OF THE CONTRACT I SIGN. UNDER THE LAW, I HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT I OWE AND UNDER CERTAIN CONDITIONS MAY SAVE A PORTION OF THE FINANCE CHARGE. I WILL KEEP THIS CONTRACT TO PROTECT MY LEGAL RIGHTS.**

**THE ANNUAL PERCENTAGE RATE MAY BE NEGOTIATED WITH THE SELLER. THE SELLER MAY ASSIGN THIS CONTRACT AND RETAIN ITS RIGHT TO RECEIVE A PART OF THE FINANCE CHARGE.**

**Any changes to this Contract must be in writing. Both you and I must sign it. No oral changes to this Contract are enforceable.**

**I AGREE TO THE TERMS OF THIS CONTRACT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF IT. I CONFIRM THAT BEFORE I SIGNED THIS CONTRACT, YOU GAVE IT TO ME, AND I WAS FREE TO TAKE IT AND REVIEW IT.**

Buyer's Signature: X



Buyer's Signature: X



THIS CONTRACT IS NOT VALID UNTIL YOU AND I SIGN IT.

**21. SELLER SIGNATURE**

By signing below, the Seller: (1) acknowledges that no representations or warranties beyond those stated in this Contract have been made; (2) confirms that no written or oral representations have been made by or to the Buyer that can be used as a defense to this Contract; (3) accepts the terms and conditions of this Contract; (4) represents that the insurance coverage required by this Contract has been verified with the Buyer's insurance agent; (5) assigns this Contract to BMW Bank of North America, a wholly owned subsidiary of BMW Financial Services NA, LLC (collectively "Assignee"), 1400 City View Drive, Columbus, Ohio 43215; and (6) acknowledges that the Dealer Agreement in place with Assignee governs this transaction. The Seller shall not be an agent of Assignee for any purpose.

Authorized Signature: X



Title: Authorized Signer

Created: 03/30/2023 21:08:40 (UTC-05:00)

By: Mauricio Quevedo - 0383fecf-f252-4c42-b5fd-001aa8567d57@bmwsigning.bmwfs.com

Status: SIGNED

File ID: 75005b41-b309-4b31-a009-98bf96cae0ea

## Audit Trail:

\* Document created by Mauricio Quevedo - 0383fecf-f252-4c42-b5fd-001aa8567d57@bmwsigning.bmwfs.com

03/30/2023 21:08:40 (UTC-05:00), IP Address: 170.34.104.9

## BMW of Plano

\* Contacted By: mquevedo@sewell.com

\* Customer consent received

03/30/2023 21:08:57 (UTC-05:00), IP Address: 12.166.138.19

\* Document viewed by BMW of Plano

03/30/2023 21:09:06 (UTC-05:00), IP Address: 12.166.138.19

\* Document e-signed 2 time(s) by BMW of Plano

03/30/2023 21:09:53 (UTC-05:00), IP Address: 12.166.138.19

03/30/2023 21:09:59 (UTC-05:00), IP Address: 12.166.138.19

\* Document approved by BMW of Plano

03/30/2023 21:09:59 (UTC-05:00), IP Address: 12.166.138.19

## SANDEEP AMARADHI

\* Contacted By:

\* Customer consent received

03/30/2023 21:12:18 (UTC-05:00), IP Address: 12.166.138.19

\* Document viewed by SANDEEP AMARADHI

03/30/2023 21:12:47 (UTC-05:00), IP Address: 12.166.138.19

\* Document e-signed 1 time(s) by SANDEEP AMARADHI

03/30/2023 21:13:30 (UTC-05:00), IP Address: 12.166.138.19

\* Document approved by SANDEEP AMARADHI

03/30/2023 21:13:31 (UTC-05:00), IP Address: 12.166.138.19

## SWETHA DARAM

\* Contacted By:

\* Customer consent received

03/30/2023 21:14:08 (UTC-05:00), IP Address: 12.166.138.19

\* Document viewed by SWETHA DARAM

03/30/2023 21:14:45 (UTC-05:00), IP Address: 12.166.138.19

\* Document e-signed 1 time(s) by SWETHA DARAM

03/30/2023 21:15:06 (UTC-05:00), IP Address: 12.166.138.19

\* Document approved by SWETHA DARAM

03/30/2023 21:15:07 (UTC-05:00), IP Address: 12.166.138.19

\* Document locked by BMW/MINI of Plano

03/30/2023 21:15:07 (UTC-05:00), IP Address: 170.34.104.9

# BMW Financial Services Consumer Credit Application



## A. FINANCE AND VEHICLE INFORMATION

Type of Contract <input type="checkbox"/> Select <input checked="" type="checkbox"/> Lease <input type="checkbox"/> Pre-Pay Lease <input type="checkbox"/> OwnersChoice	Center Number 50923	Center Name BMW OF PLANO	Phone	Contact
CONTRACT FINANCE INFORMATION	MSRP \$ 70120.00	Selling Price \$ 70120.00	Cash Down \$ 20000.00	Net Trade In \$ 0.00
	Other Charges \$ 157.00	Amount Financed \$ 54845.50	Term \$ 60	Monthly Payment \$ 1062.87
VEHICLE INFORMATION	Year 2023	<input checked="" type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Demo	Make BMW	Model X5 XDRIVE45E
	Year	Make	Model	Mileage 39
TRADE IN INFORMATION	Year	Make	Model	Mileage 0

## B. PRIMARY PERSONAL INFORMATION

PERSONAL INFO	Social Security Number 145-83-8914	Last Name AMARADHI	First Name SANDEEP	Middle Initial K	Jr./Sr.	
	Date of Birth 07/30/1983	Cell Phone	Home Phone (475) 619-1657	E-Mail		
	Present Address 1442 STELLAR TRUTH WAY	City WYLIE	State TX	Zip 75098	County COLLIN	How Long? 0 Yrs. 8 Mos.
	Previous Address 3400 MCMILLEN DR 524	City WYLIE	State TX	Zip 75098	County	How Long? 0 Yrs. 10 Mos.
	Nearest Relative Not Living With You - Last Name		First Name		Home Phone	
Address		City		State		
EMPLOYMENT	Employer Name RESOURCE INFORMATION GROUP	Employer Phone (972) 215-7200	Years of Service 1 Yrs. 2 Mos.	Occupation SYSTEM ANALYST		
	Business Address 1442 STELLAR TRUTH WAY	City WYLIE	State TX	Zip 75098	Gross Annual \$ 136000.00	
	Previous Employer	Employer Phone	Years of Service Yrs. Mos.	Occupation		
	Other Annual Income \$ 0.00	Source of Annual Income (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.)				Self Employed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
ED	Education Background (Highest Level) <input type="checkbox"/> High School <input type="checkbox"/> 2 Yr. College <input type="checkbox"/> 4 Yr. College <input type="checkbox"/> Graduate School					
FINANCE	Residence <input type="checkbox"/> Mortgage <input type="checkbox"/> With Relatives <input type="checkbox"/> Renting <input checked="" type="checkbox"/> Own Free & Clear		Monthly Payment \$ 0.00	Personal Finance <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
	Have You Ever Obtained Credit Under a Different Name? <input type="checkbox"/> No <input type="checkbox"/> Yes (List Names)			Have You Ever Filed Bankruptcy? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (Date / / )		

## C. CO-APPLICANT PERSONAL INFORMATION

PERSONAL INFO	Social Security Number 353-81-9360	Last Name DARAM	First Name SWETHA	Middle Initial	Jr./Sr.	
	Date of Birth 05/20/1986	Cell Phone	Home Phone (475) 619-1657	E-Mail		
	Present Address 1442 STELLAR TRUTH WAY	City WYLIE	State TX	Zip 75098	County COLLIN	How Long? 0 Yrs. 8 Mos.
	Previous Address 3400 MCMILLEN DR	City WYLIE	State TX	Zip 75098	County	How Long? 1 Yrs. 0 Mos.
	Nearest Relative Not Living With You - Last Name		First Name		Home Phone	
Address		City		State		
EMPLOYMENT	Employer Name RESOURCE INFORMATICS GROUP	Employer Phone (972) 215-7200	Years of Service 4 Yrs. 3 Mos.	Occupation IT TECHNOLOGY LEAD		
	Business Address 1442 STELLAR TRUTH WAY	City WYLIE	State TX	Zip 75098	Gross Annual \$ 150000.00	
	Other Annual Income \$ 0.00	Source of Annual Income (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.)				Self Employed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	Education Background (Highest Level) <input type="checkbox"/> High School <input type="checkbox"/> 2 Yr. College <input type="checkbox"/> 4 Yr. College <input type="checkbox"/> Graduate School					
FINANCE	Residence <input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> With Relatives <input type="checkbox"/> Renting <input type="checkbox"/> Own Free & Clear		Monthly Payment \$ 4700.00	Personal Finance <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
	Have You Ever Obtained Credit Under a Different Name? <input type="checkbox"/> No <input type="checkbox"/> Yes (List Names)			Have You Ever Filed Bankruptcy? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (Date / / )		

## D. COMMENTS

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Previous BMW Financial Services Customer	Additional Comments: _____ _____ _____
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Waive Security Deposit per Program (include acct. # or VIN in comments)	
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Waive Security Deposit with Rate Adder	
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Certified Pre-Owned	
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Foreign National (Fax Foreign National Checklist)	
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	College Grad Program	

Center Name BMW OF PLANO	Applicant's Name SANDEEP AMARADHI
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**SPECIAL NOTICES:**

**CALIFORNIA RESIDENTS:** A married applicant may apply for an individual account.

**OHIO RESIDENTS:** Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

**NEW YORK RESIDENTS:** Upon your request, you will be informed whether or not a consumer report was requested, and if so, the name and address of the agency that furnished such report.

**MARRIED WISCONSIN RESIDENTS:** Wisconsin law provides that no provision of any marital property agreement, or unilateral statement or court order applying to marital property will adversely affect a creditor's interests unless, prior to the time that the credit is granted, the creditor is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision.

If you are making this application individually, and not jointly with your spouse, please be sure that the full name and current address of your spouse is properly disclosed in Section B on the front cover of this application.

**MASSACHUSETTS RESIDENTS:** Massachusetts law prohibits discrimination on the basis of marital status or sexual orientation.

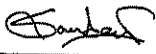
**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**


Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

LIST ALL OPERATORS IN ORDER OF MOST FREQUENT USE:	% of Vehicle Use	Birth Dates			Operator's License Number	State	Years Licensed
		Mo.	Day	Yr.			

The information in this application is true and correct to the best of my knowledge. I authorize BMW Financial Services ("you"), a group that includes BMW Financial Services NA, LLC, BMW Bank of North America, and Financial Services Vehicle Trust, and Dealer to request information from me and to make whatever inquiries you consider necessary and appropriate (including requesting a consumer report from consumer reporting agencies) in considering granting me credit and for the purpose of any updates, renewals, extensions of credit, reviewing or collecting my account, offering me other products and services or for any other lawful purpose. You will rely on this information in deciding whether to grant the credit requested. My application will be considered by the appropriate creditor in the BMW Financial Services group depending on the type of credit I request. If I change the type of credit that I am requesting, I hereby request that a second creditor in your group offering the requested type of credit consider my application; and I consent to Dealer and both creditors reviewing my credit report. I understand that various communications from the creditor to me may be conducted under your group name of BMW Financial Services. I understand that you will retain this application whether or not credit is approved. I understand you use automatic telephone dialing systems, prerecorded/artificial voice messages and text messages to communicate with your customers. I expressly consent to receive autodialed calls, prerecorded/artificial voice messages, and text messages from you or third parties that work for you, using any telephone number I have provided to you, including any number provided on this application, even if that number is for a wireless telephone and/or using that number results in charges to me.

NOTICE TO APPLICANT(S): BY SIGNING BELOW, APPLICANT(S) AUTHORIZE SUBMISSION OF THIS CONSUMER CREDIT APPLICATION TO BMW FINANCIAL SERVICES, 1400 City View Drive Columbus, OH 43215.

Applicant Signature  \_\_\_\_\_  
Date 03/30/2023

Co-Applicant Signature  \_\_\_\_\_  
Date 03/30/2023