

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, CREST VOLVO CARS state that the odometer now
(TRANSFEROR'S NAME - PRINT)

reads 8 (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 VOLVO

MODEL XC90 BODY TYPE LL

VEHICLE IDENTIFICATION NUMBER YV4L12PE0R1188949

YEAR 2024

TRANSFEROR'S NAME CREST VOLVO CARS
(PRINTED NAME)

TRANSFEROR'S ADDRESS 6020 STATE HIGHWAY 121
(STREET)

FRISCO TX 75034
(CITY) (STATE) (ZIP CODE)

TRANSFEROR'S NAME Maxwell [Signature]
(SIGNATURE)

DATE OF STATEMENT 12/09/2023

TRANSFeree'S NAME SREEVARSHINI MUDHULURU
SREEHANS SOLUTIONS LLC

TRANSFeree'S ADDRESS 3541 PRITCHARD RD
(STREET)

CELINA TX 75009
(CITY) (STATE) (ZIP CODE)

TRANSFeree'S NAME Sreevarshini [Signature] Sreevarshini
(SIGNATURE)

SREEVARSHINI MUDHULURU
SREEHANS SOLUTIONS LLC
(PRINTED NAME)

6679797

DEAL #:71413
CUST #:71413

AGREEMENT TO FURNISH INSURANCE POLICY

Date 12/09/2023

To Seller/Lessor CREST VOLVO CARS

6020 STATE HIGHWAY 121 FRISCO, TX 75034

The undersigned Buyer/Lessee(s) agree(s) to furnish his/their own Insurance Policy, covering a vehicle which is the subject of a credit sale contract/lease dated this 9th day of December, YR 2023

The vehicle referred to herein is described as follows:

Year	Make	Model	Body Type	Vehicle Identification No.
<u>2024</u>	<u>VOLVO</u>	<u>XC90</u>	<u>LL</u>	<u>YV4L12PE0R1188949</u>

Such Insurance Policy must be delivered to the Seller/Lessor 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/Lessor does not receive such Policy by the time stated, Seller/Lessor may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the credit sale contract/lease. Such insurance may cover only Seller's/Lessor's interest in the vehicle as the law allows.

Ins. Co. REDPOINT COUNTY MUTUAL INS CO Agent N/A

ADDRESS OF AGENT - STREET	CITY	STATE	ZIP	AGENT'S PHONE NUMBER
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>

Policy No. TLATXA9999QS3E Exp. Date 02/23/2024

Fire & Theft - Additional Coverage - \$ 500.00 Deductible Comprehensive - \$ 500.00 Deductible Collision

In the event Buyer/Lessee(s) fail(s) to furnish a valid insurance policy, or written evidence of insurance, of the type required under the credit sale contract/lease, Buyer/Lessee(s) hereby agree(s) to pay to Seller/Lessor or 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 credit sale contract/lease.

Buyer/Lessee(s) further agree(s) to assume 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/Lessor 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 VOLVO CAR FINANCIAL SERVICES,US,LLC
Loss Payee's Address PO BOX 91300 MOBILE AL 36691-1300

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

BUYER'S/LESSEE'S NAME (Printed) SREEVARSHINI MUDHULURU SREEHANS SOLUTIONS LLC
HOME PHONE 949-294-8798 BUSINESS PHONE 949-294-8798

ADDRESS 3541 PRITCHARD RD
CELINA TX 75009

X 
BUYER'S/LESSEE'S SIGNATURE
E-SIGNED by Company: SREEHANS SOLUTIONS LLC on 2023-12-09 21:10:14 GMT

X 
CO-BUYER'S/CO-LESSEE'S SIGNATURE
E-SIGNED by SREEVARSHINI MUDHULURU on 2023-12-09 21:11:27 GMT

LAW FORM NO. 228RS-U 8 REV. 7/17
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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.

DEAL: 71413
CUST: 71413



PURCHASE AGREEMENT

DEALERSHIP: **CREST VOLVO CARS**

ADDRESS: **6020 STATE HIGHWAY 121**

CITY, STATE: **FRISCO TX 75034**

PHONE: **972-963-9700**

Salesperson 1 BILLY SMITH		Salesperson 2		Date Sold 12/09/2023	Date Delivered 12/09/2023
Purchaser's Name SREEHANS SOLUTIONS LLC		Co-Buyer's Name SREEVARSHINI MUDHULURU		Cash Price of Vehicle 63530.00	
Street Address 3541 PRITCHARD RD		City, State, Zip Code CELINA TX 75009		DEALER DISCOUNT -3774.00	
Residence Phone 949-294-8798		Business Phone 949-294-8798		Selling Price of Vehicle 59756.00	
Email Address Residence MUDHULURU@GMAIL.COM		Email Address Business MUDHULURU@GMAIL.COM		Less Rebate(s) 3500.00	
* NOTICE TO BUYER Optional Equipment or Accessories Installed on this Vehicle, Itemized to the right, have not been manufactured by or for the Vehicle manufacturer, and these items are not Included in warranties furnished by the Vehicle manufacturer. ALL VEHICLE SOLD AS EQUIPPED UNLESS OTHERWISE STATED HEREIN.				* Dealer Added Accessories ZAKTEK ULTIMATE	386.00
Stk. Number R1188949				<input checked="" type="checkbox"/> New <input type="checkbox"/> Demo <input type="checkbox"/> Used <input type="checkbox"/> Car <input checked="" type="checkbox"/> Truck	N/A
Year 2024	Make VOLVO	Model XC90		N/A	N/A
VIN YV4L12PE0R1188949		Color ONYX BLACK		N/A	N/A
Mileage 8	License	Validation N/A	Cash Price with Accessories 56642.00		
LIENHOLDER VOLVO CAR FINANCIAL SERVICES,US,LLC				Trade(s) Allowance N/A	
Address PO BOX 91300				Difference 56642.00	
City, State, Zip Code MOBILE AL 36691-1300				Sales Tax 3540.13	
Lien Date 12/09/2023		Amount 58625.36		Dealer's Vehicle Inventory Tax 90.23	
TRADE 1				Allowance (Trade 1) N/A	
Year N/A	Make N/A	Model N/A		A DEALER'S INVENTORY TAX CHARGE IS INTENDED TO REIMBURSE THE DEALER FOR AD VALOREM TAXES ON ITS MOTOR VEHICLE INVENTORY. THE CHARGE, WHICH IS PAID BY THE DEALER TO THE COUNTY TAX ASSESSOR-COLLECTOR, IS NOT A TAX IMPOSED ON THE CONSUMER BY THE GOVERNMENT, AND IS NOT REQUIRED TO BE CHARGED BY THE DEALER TO THE CONSUMER.	150.00
VIN N/A		Color N/A			
Mileage N/A	License N/A	Validation N/A		Documentary Fee 150.00	
Payoff to (Trade 1) N/A				Payoff Amount N/A	
Address N/A				Good Until / Contact N/A	Full Service Deputy Fee 10.00
City, State, Zip Code N/A				Phone N/A	Registration Fee 106.50
TRADE 2				Allowance (Trade 2) N/A	Proof of Insurance required to register and transfer title.
Year N/A	Make N/A	Model N/A		Title Fee 33.00	
VIN N/A		Color N/A		County Road & Bridge Fee 25.00	
Mileage N/A	License N/A	Validation N/A		INSPECTION FEE 23.75	
Payoff to (Trade 2) N/A				Payoff Amount N/A	Total Cash Price 60620.61
Address N/A				Good Until / Contact N/A	Payoff Balance of Trade(s) N/A
City, State, Zip Code N/A				Phone N/A	
PAYOFF INFORMATION SHOWN ABOVE IS PROVIDED BY THE BUYER(S) AND/OR THE BUYER(S) LIENHOLDER. SHOULD THE ACTUAL PAYOFF(S) BE LESS, THEN THE SELLER WILL REFUND THE DIFFERENCE TO THE BUYER(S). IF THE PAYOFF(S) IS MORE, THE BUYER(S) AGREES TO REMIT THE DIFFERENCE TO THE SELLER WITHIN THREE BUSINESS DAYS OF NOTIFICATION OF THE DIFFERENCE. BUYER REPRESENTS AND CERTIFIES THAT ANY TRADE-IN VEHICLE DOES NOT HAVE AIN AND HAS NEVER HAD A SALVAGE, FLOOD DAMAGED OR RECONDITIONED TITLE. IF BUYER PROVIDES FALSE INFORMATION, BUYER WILL REPURCHASE THE RELATED TRADE-IN FROM SELLER FOR THE FULL PRICE ALLOWED TO BUYER PLUS ALL COSTS SELLER INCURS IN RESOLVING THIS MATTER INCLUDING BUT NOT LIMITED TO RECONDITIONING COSTS, LEGAL FEES, COURT AND COLLECTION COSTS.					
BUYER N/A				CO-BUYER N/A	
ALL WARRANTIES, IF ANY, BY A MANUFACTURER OR SUPPLIER OTHER THAN DEALER ARE THEIRS, NOT DEALER'S. ONLY SUCH MANUFACTURER OR OTHER SUPPLIER SHALL BE LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES, UNLESS DEALER FURNISHES BUYER WITH A SEPARATE WRITTEN WARRANTY OR SERVICE CONTRACT MADE BY DEALER ON ITS OWN BEHALF. DEALER NEITHER ASSUMES NOR AUTHORIZES ANY PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF ANY PRODUCTS.					
UNLESS THE DEALER MAKES A WRITTEN WARRANTY ON ITS OWN BEHALF, OR ENTERS INTO A SERVICE CONTRACT WITHIN 90 DAYS FROM THE DATE OF THIS ORDER, THE DEALER MAKES NO WARRANTIES ON ITS OWN BEHALF, EXPRESS OR IMPLIED, ON THE VEHICLE, AND THERE WILL BE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THIS PROVISION DOES NOT AFFECT ANY WARRANTIES COVERING THE VEHICLE THAT THE MANUFACTURER OR SUPPLIER MAY PROVIDE.					
				PROCESSING & HANDLING 4.75	
				Total Charges 60625.36	
				Deposit N/A	
				Cash on Delivery 2000.00	
				Unpaid Balance 58625.36	
Buyer agrees that this Agreement includes all of the terms and conditions on all pages of this Agreement. Buyer agrees that this Agreement cancels and suspends any prior agreement and as of the date below comprises with any retail installment sales agreement or lease, and the Conditional Delivery Agreement, the complete and exclusive statement of the terms of the agreement relating to the subject matters covered by this Agreement. Buyer by signing this Agreement certifies that he/she is of legal age or older and acknowledges that he/she has read its terms and has received a true copy of this Agreement. If Buyer is buying the Vehicle for cash (this includes a Buyer arranging Buyer's own financing from a party other than dealer), this Agreement shall become final and binding when it is signed by Dealer's authorized representative.					
If Buyer is buying the Vehicle in a credit sale transaction with Dealer evidenced by a signed retail installment sales agreement, this Agreement becomes binding when a retail installment sales agreement has been fully executed by both Buyer and Seller.					
BUYER HAS READ THE OTHER SIDE OF THIS AGREEMENT, INCLUDING THE ARBITRATION CLAUSE, AND AGREES TO ALL TERMS AND CONDITIONS IN THIS AGREEMENT.					
BUYER SIGNS X 		DATE 12/09/2023		E-SIGNED BY MAXWELL CAPLIN on 2023-12-09 21:12:03 GMT	
CO-BUYER SIGNS X 		DATE 12/09/2023		MANAGER'S APPROVAL (Must Be Accepted by an Authorized Representative of the Dealer)	

51435**VOD-FI

LAW 553-TX-e 4/21

MOTOR VEHICLE RETAIL INSTALLMENT SALES CONTRACT SIMPLE FINANCE CHARGE

BUYER <u>SREEHANS SOLUTIONS LLC</u>	SELLER/CREDITOR <u>CREST VOLVO CARS</u>
ADDRESS <u>3541 PRITCHARD RD</u>	ADDRESS <u>6020 ST HWY 121</u>
CITY <u>CELINA</u> STATE <u>TX</u> ZIP <u>75009</u>	CITY <u>FRISCO</u> STATE <u>TX</u> ZIP <u>75034</u>
PHONE <u>(949) 294-8798</u>	PHONE <u>(972) 963-9700</u>

CO-BUYER <u>SREEVARSHINI MUDHULURU</u>
ADDRESS <u>3541 PRITCHARD RD</u>
CITY <u>CELINA</u> STATE <u>TX</u> ZIP <u>75009</u>
PHONE <u>(949) 413-6198</u>

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

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

VEHICLE IDENTIFICATION					USE FOR WHICH PURCHASED
YEAR 2024	MAKE VOLVO	MODEL XC90	VEHICLE IDENTIFICATION NUMBER YV4L12PE0R1188949	<input checked="" type="checkbox"/> NEW <input type="checkbox"/> DEMONSTRATOR <input type="checkbox"/> FACTORY OFFICIAL/EXECUTIVE <input type="checkbox"/> USED	PERSONAL, FAMILY, OR HOUSEHOLD, UNLESS OTHERWISE INDICATED BELOW If either of the boxes below is checked, Chapter 353 of the Texas Finance Code applies to this Contract. <input type="checkbox"/> BUSINESS OR COMMERCIAL <input type="checkbox"/> AGRICULTURAL <input type="checkbox"/> N/A

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

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
7.29 %	\$ 14,133.52	\$ 58,625.36	\$ 72,758.88	\$ 5,500.00 \$ 78,258.88

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

Number of Payments	Amount of Payments	When Payments Are Due
72	\$1,010.54	Monthly beginning 01/23/2024
One Final Payment Of	\$ N/A	On N/A
N/A		

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

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.
Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

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

APPLICABLE LAW
 Federal and Texas law apply to this contract.

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

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

ITEMIZATION OF AMOUNT FINANCED

1	Cash Price (including any accessories, services, taxes, SALES TAX \$ 3,540.13, N/A \$ N/A, N/A \$ N/A, and N/A \$ N/A)	\$	63,296.13	(1)
2	Total Downpayment = (if negative, enter "0" and see Line 4A below)			
	Gross Trade-In	\$	N/A	
	- Pay Off Made By Seller to N/A	\$	N/A	
	- Cash Paid to Buyer for Trade-In	\$	N/A	
	= Net Trade-In	\$	N/A	
	+ Cash	\$	2,000.00	
	+ Mfrs. Rebate	\$	3,500.00	
	+ Other (describe) N/A	\$	N/A	
	+ Other (describe) N/A	\$	N/A	
	+ Other (describe) N/A	\$	N/A	
	+ Other (describe) N/A	\$	N/A	
	+ Other (describe) Trade-In Credit Agreement Benefit	\$	N/A	
	Total Downpayment	\$	5,500.00	(2)
3	Unpaid Balance of Cash Price (1 minus 2)	\$	57,796.13	(3)
4	Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts.):			
A	Net trade-in payoff to N/A	\$	N/A	
B	Cost of Optional Credit Insurance Paid to Insurance Company or Companies.			
	Life \$ N/A			
	Disability \$ N/A	\$	N/A	
C	Other Optional Insurance Paid to Insurance Company or Companies	\$	N/A	
D	Official Fees Paid to Government Agencies			
	1) to STATE for ROAD & BRIDGE FEE	\$	25.00	
	2) to N/A for N/A	\$	N/A	
	3) to N/A for N/A	\$	N/A	
E	Debt Cancellation Agreement Fee Paid to the Seller	\$	N/A	
F	Dealer's Inventory Tax (if Not Included in Cash Price)	\$	90.23	
G	Sales Tax (if Not Included in Cash Price)	\$	N/A	
H	Other Taxes (if Not Included in Cash Price)	\$	N/A	
I	Government License and/or Registration Fees			
	N/A			
	LICENSE FEE	\$	101.50	
J	Government Certificate of Title Fees	\$	33.00	
K	Government Vehicle Inspection Fees			
	to state \$ 23.75 to inspection station \$ N/A	\$	23.75	
L	Deputy Service Fee Paid to Dealer	\$	10.00	
M	Documentary Fee (Cargo Documental)	\$	150.00	
<p>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.</p> <p>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.</p>				
N	Other Charges (Seller must identify who is paid and describe purpose.)			
	to State for Plate Transfer Fee	\$	N/A	
	to Seller for Trade-In Credit Agreement	\$	N/A	
	to STATE for P & H FEE	\$	4.75	
	to STATE for ELECTRONIC REGISTRATION	\$	5.00	
	to ZAKTEK ULTIMATE for APPEARANCE PROTECTION	\$	386.00	
	to N/A for N/A	\$	N/A	
	to N/A for N/A	\$	N/A	
	to N/A for N/A	\$	N/A	
	to N/A for N/A	\$	N/A	
	to N/A for N/A	\$	N/A	
	to N/A for N/A	\$	N/A	
	to N/A for N/A	\$	N/A	
	to N/A for N/A	\$	N/A	
	to N/A for N/A	\$	N/A	
	Total Other Charges and Amounts Paid to Others on Your Behalf	\$	829.23	(4)
5	Amount Financed (3 + 4)	\$	58,625.36	(5)

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

LEGAL LIMITATIONS ON OUR RIGHTS
If we don't enforce our rights every time, we can still enforce them later. We will exercise all of our rights in a lawful way. You don't have to pay finance charge or other amounts that are more than the law allows. This provision prevails over all other parts of this contract and over all our other acts.

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

Returned Check Charge: You agree to pay a charge of \$ 30 if any check you give us is dishonored or any electronic payment is returned unpaid.

PROPERTY INSURANCE. You must keep the collateral insured against damage or loss in the amount you owe. You must keep this insurance until you have paid all that you owe under this contract. You may obtain property insurance from anyone you want or provide proof of insurance you already have. The insurer must be authorized to do business in Texas. You agree to give us proof of property insurance. You must name us as the person to be paid under the policy in the event of damage or loss. If any insurance is checked below, policies or certificates from the insurance companies will describe the terms, conditions, and deductibles.

**Optional Credit
Life and Credit Disability Insurance**

Credit life insurance and credit disability insurance are not required to obtain credit. They will not be provided unless you sign and agree to pay the extra cost. Your decision to buy or not buy these insurance coverages will not be a factor in the credit approval process.

Credit Life, one buyer \$ N/A Term N/A Credit Disability, one buyer \$ N/A Term N/A
 Credit Life, both buyers \$ N/A Term N/A Credit Disability, both buyers \$ N/A Term N/A

N/A

(Insurance Company)

N/A

(Home Office Address)

Credit life insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance does not cover any increase in your payment or in the number of payments. If the term of the insurance is 121 months or longer, the premium is not fixed or approved by the Texas Insurance Commissioner.

You want the insurance indicated above.

X N/A N/A **X** N/A N/A
 Buyer's signature Date Co-Buyer's signature Date

Optional Insurance Coverages and Debt Cancellation Agreement

The granting of credit will not be dependent on the purchase of either the insurance coverages or the debt cancellation agreement described below. It will not be provided unless you sign and agree to pay the extra cost. The credit approval process will not be affected by whether or not you buy these insurance coverages or the debt cancellation agreement.

Coverage	Term in Months	Premium or Fee
GAP*	<u>N/A</u> <input type="checkbox"/>	\$ <u>N/A</u>
<u>N/A</u>	<u>N/A</u> <input type="checkbox"/>	\$ <u>N/A</u>
<u>N/A</u>	<u>N/A</u> <input type="checkbox"/>	\$ <u>N/A</u>
Debt Cancellation Agreement**	<u>N/A</u> <input type="checkbox"/>	\$ <u>N/A</u>
	<u>N/A</u>	
	(Insurance Company)	
	<u>N/A</u>	
	(Home Office Address)	

*If the vehicle is determined to be a total loss, GAP insurance will pay us the difference between the proceeds of your basic collision policy and the amount you owe on the vehicle, minus your deductible. You can cancel that insurance without charge for 10 days from the date of this contract.
 **WE WILL CANCEL CERTAIN AMOUNTS YOU OWE UNDER THIS CONTRACT IN THE CASE OF A TOTAL LOSS OR THEFT OF THE VEHICLE AS STATED IN THE DEBT CANCELLATION AGREEMENT. You 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 a premium for an insurance coverage included 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 the Consumer Credit Commissioner.
 For the premiums or fees included above, you want the related optional coverages and debt cancellation agreement.

X N/A N/A **X** N/A N/A
 Buyer's signature Date Co-Buyer's signature Date

OTHER TERMS AND CONDITIONS

1. **FINANCE CHARGE AND PAYMENTS**
 - a. **HOW WE FIGURE THE FINANCE CHARGE.** We 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 return check charges.
 - b. **HOW WE WILL APPLY YOUR PAYMENTS.** We will apply your payments in the following order:
 1. earned but unpaid finance charge; and
 2. to anything else you owe under this agreement.
 - c. **HOW LATE OR EARLY PAYMENTS CHANGE WHAT YOU MUST PAY.** We based the Finance Charge, Total of Payments, and Total Sale Price as if all payments were made as scheduled. If you do not timely make all your payments in at least the correct amount, you will have to pay more Finance Charge. If that happens, your last payment will be more than your final scheduled payment, or at our option, you will have to pay more payments of the same amount as your scheduled payment with a smaller last payment. If you make scheduled payments early, your Finance Charge will be reduced (less). If you make your scheduled payments late, your Finance Charge will increase. We will send you a notice telling you about these changes before the final scheduled payment is due.

- d. **TRANSFER OF RIGHTS.** We may transfer this contract to another person. That person will then have all our rights, privileges, and remedies.
- e. **SPECIAL PROVISIONS FOR BALLOON PAYMENT CONTRACTS.** A balloon payment is a scheduled payment more than twice the amount of the average of your scheduled payments, other than the downpayment, that are due before the balloon payment. You can pay all you owe when the balloon payment is due and keep your vehicle. If you buy the vehicle primarily for personal, family, or household use, you can enter into a new written agreement to refinance the balloon payment when due without a refinancing fee. If you refinance the balloon payment, your periodic payments will not be larger or more often than the payments in this contract. The annual percentage rate in the new agreement will not be more than the Annual Percentage Rate in this contract. This provision does not apply if your Payment Schedule has been adjusted to your seasonal or irregular income.

2. YOUR OTHER PROMISES TO US

- a. **USE AND TRANSFER OF THE VEHICLE.** You will not sell or transfer the vehicle without our written permission. If you do sell or transfer the vehicle, this will not release you from your obligations under this contract, and we may charge you a transfer of equity fee of \$25.00 (\$50 for a heavy commercial vehicle). You will promptly tell us in writing if you change your address or the address where you keep the vehicle. We agree you may remove the vehicle from the U.S. for 72 hours or less, if the vehicle will continue to be covered by the insurance this contract requires. Otherwise, you agree not to remove the vehicle from the U.S. without our written permission.
- b. **CARE OF THE VEHICLE.** You agree to keep the vehicle free from all liens, and claims except those that secure this contract. You will timely pay all taxes, fines, or charges pertaining to the vehicle. You will keep the vehicle in good repair. You will not allow the vehicle to be seized or placed in jeopardy or use it illegally. You must pay all you owe even if the vehicle is lost, damaged or destroyed. If a third party takes a lien or claim against or possession of the vehicle, we may pay the third party any cost required to free the vehicle from all liens or claims. We may immediately demand that you pay us the amount paid to the third party for the vehicle. If you do not pay this amount, we may repossess the vehicle and add that amount to the amount you owe. If we do not repossess the vehicle, we may still demand that you pay us, but we cannot compute a finance charge on this amount.
- c. **SECURITY INTEREST.** To secure all that you owe on this contract and all your promises in it, you give us a security interest in:
1. The vehicle including all accessories and parts now or later attached and any other goods financed in this contract;
 2. All insurance proceeds and other proceeds received for the vehicle;
 3. Any insurance policy, service contract or other contract financed by us and any proceeds of those contracts; and
 4. 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 our security interest in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **AGREEMENT TO KEEP VEHICLE INSURED.** You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. The insurer must be authorized to do business in Texas.
- e. **OUR RIGHT TO PURCHASE REQUIRED INSURANCE IF YOU FAIL TO KEEP THE VEHICLE INSURED.** If you fail to give us proof that you have insurance, we may buy physical damage

insurance. We may buy insurance that covers your interest and our interest in the vehicle, or we may buy insurance that covers our interest only. You will pay the premium for the insurance and a finance charge at the contract rate. If we obtain collateral protection insurance, we will mail notice to your last known address shown in our file.

- f. **PHYSICAL DAMAGE INSURANCE PROCEEDS.** You must use physical damage insurance proceeds to repair the vehicle, unless we agree otherwise in writing. However, if the vehicle is a total loss, you must use the insurance proceeds to pay what you owe us. You agree that we can use any proceeds from insurance to repair the vehicle, or we may reduce what you owe under this contract. If we apply insurance proceeds to the amount you owe, they will be applied to your payments in the reverse order of when they are due. If your insurance on the vehicle or credit insurance doesn't pay all you owe, you must pay what is still owed. Once all amounts owed under this contract are paid, any remaining proceeds will be paid to you.
- g. **RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES.** If we get a refund on insurance or service contracts, or other contracts included in the cash price, we will subtract it from what you owe. Once all amounts owed under this contract are paid, any remaining refunds will be paid to you.
- h. **APPLICATION OF CREDITS.** Any credit that reduces your debt will apply to your payments in the reverse order of when they are due, unless we decide to apply it to another part of your debt. The amount of the credit and all finance charge or interest on the credit will be applied to your payments in the reverse order of your payments.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **LATE CHARGE.** You will pay us a late charge as agreed to in this contract when it accrues.
- b. **DEFAULT.** You will be in default if:
1. You do not pay any amount when it is due;
 2. You give false, incomplete, or misleading information during credit application;
 3. You file bankruptcy, bankruptcy is filed against you, or the vehicle becomes involved in a bankruptcy.
 4. You allow a judgment to be entered against you or the collateral; or
 5. You break any of your promises in this agreement.
- If you default, we can exercise our rights under this contract and our other rights under the law.
- c. **OUR RIGHT TO DEMAND PAYMENT IN FULL.** If you default, or we believe in good faith that you are not going to keep any of your promises, we can demand that you immediately pay all that you owe. We don't have to give you notice that we are demanding or intend to demand immediate payment of all that you owe.
- d. **REPOSSESSION.** If you default, we may repossess the vehicle from you if we do so peacefully. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If any personal items are in the vehicle, we can store them for you and give you written notice at your last known address shown on our records within 15 days of discovering that we have your personal items. If you do not ask for these items back within 31 days from the day we mail or deliver the notice to you, we may dispose of them as applicable law allows. Any accessory, equipment, or replacement part stays with the vehicle.
- e. **YOUR RIGHT TO REDEEM.** If we take your vehicle, we will tell you how much you have to pay to get it back. If you do not pay us to get the vehicle back, we can sell it or take other action allowed by law. Your right to redeem ends when the vehicle is sold or we have entered into a contract for sale or accepted the collateral as full or partial satisfaction of a contract.

- f. **DISPOSITION OF THE VEHICLE.** If you don't pay us to get the vehicle back, we can sell it or take other action allowed by law. If we sell the motor vehicle in a public or private sale, we will send you notice at least 10 days before we sell it. We can use the money we get from selling it to pay allowed expenses and to reduce the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. If any money is left, we will pay it to you unless we must pay it to someone else. If the money from the sale is not enough to pay all you owe, you must pay the rest of what you owe us plus interest. If we take or sell the vehicle, you will give us the certificate of title and any other document required by state law to record transfer of title.
- g. **COLLECTION COSTS.** If we hire an attorney who is not our employee to enforce this contract, you will pay reasonable attorney's fees and court costs as the applicable law allows. You will also pay our reasonable out-of-pocket expenses incurred in connection with retaking, holding, and selling the vehicle as the applicable law allows.
- h. **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 you default, you agree that we can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is damaged or stolen, we may

claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. INTEGRATION AND SEVERABILITY CLAUSE

This contract contains the entire agreement between you and us relating to the sale and financing of the vehicle. If any part of this contract is not valid, all other parts stay valid.

Electronic Contracting and Signature Acknowledgment. You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your 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 you had executed this contract using your written 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 us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

OCCC NOTICE. For questions or complaints about this contract, contact VOLVO CAR FINANCIAL SERVICE at (855) 537-3334. 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: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

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

Any change to this contract must be in writing. Both you and we must sign it. No oral changes to this contract are enforceable.

Buyer H. Sreevarshini

Co-Buyer H. Sreevarshini

See the rest of this contract for other important agreements.

CONSUMER WARNING: Notice to the buyer--Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to a copy of the contract you sign. Under the law, you have the right to pay off in advance all that you owe and under certain conditions may save a portion of the finance charge. You will keep this contract to protect your legal rights.

BUYER'S ACKNOWLEDGEMENT OF CONTRACT RECEIPT: YOU AGREE TO THE TERMS OF THIS CONTRACT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF IT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT.

Buyer Signs H. Sreevarshini PARTNER Date December 09, 2023 Co-Buyer Signs H. Sreevarshini Date December 09, 2023

Buyer Printed Name SREEHANS SOLUTIONS LLC Co-Buyer Printed Name SREEVARSHINI MUDHULURU

If the "business or commercial" use box is checked in "Use for Which Purchased": Print Name N/A Title N/A

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here N/A Date N/A Address N/A

Seller signs CREST VOLVO CARS Date December 09, 2023 By [Signature] Title BM

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

PRODUCT WARRANTY PROGRAM

WARRANTY NO. 67305 12428

ULTIMATE



ULTIMATE

**Deal#: 71413
STOCK#: R1188949
12/09/2023 03:05 pm**

CUSTOMER INFORMATION (WARRANTY HOLDER)

SELLING DEALER

Name SREEHANS SOLUTIONS LLC				Name CREST VOLVO CARS			
Address 3541 PRITCHARD RD				Address 6020 STATE HIGHWAY 121			
City CELINA	State TX	Zip 75009	City FRISCO	State TX	Zip 75034		
Telephone 949-294-8798			Telephone 972-963-9700		Dealer Account No. 673		

VEHICLE INFORMATION

Vehicle Identification Number (VIN) YV4L12PE0R1188949			Current Odometer Reading 8		
Year 2024	Make VOLVO	Model XC90	Customer Price \$ 386.00		
Lien Holder (if any) VOLVO CAR FINANCIAL SERVICES,US,LLC					

Coverage Term 3 Year 5 Year

ZAKTEK Interior Protection Option Yes No (Requires purchase of ZAKTEK Paint Protection)

ZAK Products II, LLC (ZAKTEK) hereby warrants to the Warranty Holder that any portion of the vehicle treated with the ZAKTEK Premium Coating/ZAKTEK Interior will not sustain damage as described in this warranty. ZAKTEK re-applications must be performed every 6 months during the warranty period at the ORIGINAL PURCHASING DEALERSHIP ONLY. Product warranty is based upon the installation and performance of the ZAKTEK Premium Coating and is non-cancellable, non-transferable and non-refundable.



Signature of Maxwell Caplin
E-SIGNED BY MAXWELL CAPLIN
on 2023-12-09 21:12:03 GMT



E-SIGNED BY MAXWELL CAPLIN
on 2023-12-09 21:12:03 GMT

CUSTOMER SIGNATURE

AUTHORIZED REPRESENTATIVE OF SELLING DEALER

DATE **12/09/2023**

DATE **12/09/2023**

Please select your preferred method of receiving the ZAKTEK Six Month Re-application Reminder Postcard Mailer Email **MUDHULURU@GMAIL.COM**

ZAKTEK IS NOT A REQUIREMENT FOR THE PURCHASE OF THIS VEHICLE

DEACTIVATION AGREEMENT

I choose NOT to purchase the ZAKTEK product warranty program. I fully understand that by signing below I am forfeiting any and all benefits, including periodic ZAKTEK reapplication and all warranty benefits associated with the ZAKTEK Product Warranty Program.

CUSTOMER SIGNATURE **N/A**

DATE **N/A**

ZAKTEK Exterior Coverage

Subject to the terms and conditions contained herein, ZAKTEK warrants that the exterior painted surface of the vehicle of which has been treated with ZAKTEK Premium Protection Coating, will retain its gloss and showroom shine as of the date of purchase. In the event the original painted finish is damaged by oxidation, loss of gloss, weather induced fading, water spots, industrial fallout, bird droppings, acid rain, tree sap or insects, ZAKTEK shall repair and/or re-condition damaged portion of the vehicle free of charge. See Warranty Exclusions for additional coverage details.

Optional ZAKTEK Interior Coverage
(Coverage term box must be checked on the front part of this form)

FABRIC: Subject to the terms and conditions contained herein, ZAKTEK warrants that the treated fabric of a vehicle that has been properly treated with ZAKTEK Interior Protection will remain free of permanent stains. In the event of fabric damage, subject to the terms and conditions contained herein ZAKTEK will clean, repair or replace if necessary, the fabric damage and reapply ZAKTEK Interior Protection free of charge. ZAKTEK reserves the right to attempt to remove any stain through professional cleaning prior to replacement of any fabric. See Warranty Exclusions for additional coverage details.

VINYL/LEATHER: Subject to the terms and conditions contained herein, ZAKTEK hereby warrants that vinyl or leather interior that is properly treated with ZAKTEK Interior will be protected against fading or discoloration under normal use of those treated areas, subject to the terms and conditions contained herein. In the event of vinyl and/or leather damage, ZAKTEK will repair or replace, if necessary, the vinyl and/or leather and reapply ZAKTEK Interior free of charge. ZAKTEK reserves the right to attempt to remove any stain through professional cleaning prior to replacement of any fabric.

Vehicle Eligibility

New and Used vehicles that are 5 model years old and newer with less than 50,000 miles at time of vehicle sale are eligible for re-application of ZAKTEK Premium Protection Coating (ZAKTEK Interior Protection does not require re-application) as scheduled and Limited Warranty coverage. Used vehicles that are older than 5 model years old or with more than 50,000 miles at time of vehicle sale are eligible for re-application of ZAKTEK Premium Protection Coating as scheduled ONLY and does not include Limited Warranty coverage.

Any repairs performed prior to receiving repair authorization from the Plan Administrator will not be reimbursed. Vehicle models with more than 5 model years or 50,000 miles at time of sale are not eligible for warranty coverage but are eligible for complimentary ZAKTEK Premium Protection Coating re-applications.