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

Dealer Number N0304612 Contract Number 66066 POS Number 3014654 Stock Number 000136

FORM# 2359 DEALR BROOK STOREN 6/4 STAN BROOKS CUSTM 3/3/2006

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
SAURAV BANERJEE 39639 LESLIE ST #179 FREMONT CA ALAMEDA 94538		AUTOMOTIVE GROUP STEVENS CREEK 4747 STEVENS CREEK BLVD SANTA CLARA, CA 95051

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in full according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2017	ACURA MDX	16	5FRYD3H39HB009136	☑ Personal, family or household unless otherwise indicated below ☐ Business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of $ 10000.00
1.90 %	$ 1055.19 (e)	$ 34744.65 (e)	$ 35799.84 (e)	$ 45799.84 (e)

(e) means an estimate

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due
One Payment of N/A	N/A	N/A
One Payment of N/A	N/A	N/A
One Payment of N/A	N/A	N/A
35	994.44	Monthly beginning 04/16/2017
N/A	N/A	N/A
One final payment 1	994.44	03/16/2020

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.
Prepayment. If you pay early, you may be charged a minimum finance charge.
Security Interest. You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1. Total Cash Price		$ 40500.00 (A)
A. Cash Price of Motor Vehicle and Accessories		$ 40500.00
1. Cash Price Vehicle		$ N/A
2. Cash Price Accessories		
3. Other (Nontaxable) N/A Describe N/A		$ N/A
Describe N/A		$ N/A
B. Document Processing Charge (not a governmental fee)		$ 80.00 (B)
C. Emissions Testing Charge (not a governmental fee)		$ N/A (C)
D. (Optional) Theft Deterrent Device(s) N/A		$ N/A (D1)
1. (paid to) N/A		$ N/A (D2)
2. (paid to) N/A		$ N/A (D3)
3. (paid to)		
E. (Optional) Surface Protection Product(s)		
1. (paid to) N/A		$ N/A (E1)
2. (paid to) N/A		$ N/A (E2)
F. EV Charging Station (paid to) N/A		$ N/A (F)
G. Sales Tax (on taxable items in A through F)		$ 3753.65 (G)
H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) HVSC		$ 29.00 (H)
I. (Optional) Service Contract(s)		
1. (paid to) N/A		$ N/A (I1)
2. (paid to) N/A		$ N/A (I2)
3. (paid to) N/A		$ N/A (I3)
4. (paid to) N/A		$ N/A (I4)
5. (paid to) N/A		$ N/A (I5)
J. Prior Credit or Lease Balance (e) paid by Seller to Vehicle 1 Vehicle 2 (see downpayment and trade-in calculation) N/A		$ N/A (J)
K. (Optional) Debt Cancellation Agreement		$ N/A (K)
L. (Optional) Used Vehicle Contract Cancellation Option Agreement		$ N/A (L)
M. Other (paid to) N/A For N/A		$ N/A (M)
N. Other (paid to) N/A For N/A		$ N/A (N)
Total Cash Price (A through N)		$ 44362.65 (1)
2. Amounts Paid to Public Officials		
A. Vehicle License Fees ESTIMATED		$ 263.00 (A)
B. Registration/Transfer/Titling Fees		$ 112.00 (B)
C. California Tire Fees		$ 7.00 (C)
D. Other N/A		$ N/A (D)
Total Official Fees (A through D)		$ 382.00 (2)
3. Amount Paid to Insurance Companies (Total premiums from Statement of Insurance)		$ N/A (3)
4. N/A State Emissions Certification Fee or N/A State Emissions Exemption Fee		$ N/A (4)
5. Subtotal (1 through 4)		$ 44744.65 (5)
6. Total Downpayment		
A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)) Vehicle 1 $ N/A Vehicle 2 $ N/A		$ N/A (A)
B. Total Less Prior Credit or Lease Balance (e) Vehicle 1 $ N/A Vehicle 2 $ N/A		$ N/A (B)
C. Total Net Trade-In (A-B) (indicate if negative number) Vehicle 1 $ N/A Vehicle 2 $ N/A		$ N/A (C)
D. Deferred Downpayment Payable to Seller		$ N/A (D)
E. Manufacturer's Rebate		$ N/A (E)
F. Other		$ N/A (F)
G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card		$ 10000.00 (G)
Total Downpayment (C through G) (if negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)		$ 10000.00 (6)
7. Amount Financed (5 less 6)		$ 34744.65 (7)

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on the back of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) to any refund.

Buyer Signature X N/A Co-Buyer Signature X

AUTO BROKER FEE DISCLOSURE

If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

☐ **Name of autobroker receiving fee, if applicable:** N/A

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both you and we must sign it. No oral changes are binding.

STATEMENT OF INSURANCE

NOTICE: No dealer is required to sell a vehicle or to arrange for the purchase of a motor vehicle or purchase of insurance. If insurance through a particular insurance company is required, you are not required to buy any other insurance to obtain credit. You are not required to buy credit insurance to obtain credit unless you agree to pay the additional premium for it. You may buy insurance that is acceptable to us from a person of your choice.

Vehicle Insurance

$ N/A	Coll. Comp. Ins. & Ded.	N/A	Yrs. $ N/A
$ N/A	Coll. Ded.	N/A	Yrs. $ N/A
Bodily Injury $ N/A	Limits	N/A	Yrs. $ N/A
Property Damage $ N/A	Limits	N/A	Yrs. $ N/A
Medical N/A		N/A	Yrs. $ N/A
N/A		N/A	Yrs. $ N/A
Total Vehicle Insurance Premiums			$ N/A

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PHYSICAL DAMAGE INSURANCE, YOU ARE NOT REQUIRED TO PURCHASE OR MAINTAIN SUCH INSURANCE UNLESS YOU AGREE TO DO SO IN CONNECTION WITH OBTAINING THE CREDIT APPROVED BY US ON THE TERMS STATED IN THIS AGREEMENT.

You may buy the physical damage insurance we require (see box) from anyone you choose who is acceptable to us. If you buy this insurance through us or through a person we select, we may receive a commission.

Buyer X Saurav Banerjee
Co-Buyer X N/A
Seller X

OPTIONAL DEBT CANCELLATION AGREEMENT. A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt cancellation, the charge is shown at item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is part of this contract.

Term N/A Mos. N/A Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs X N/A

OPTIONAL SERVICE CONTRACT(S). You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1I.

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

Trade-In Vehicle(s)

1. Vehicle 1
Year N/A Make N/A
Model N/A Odometer N/A
VIN N/A
a. Agreed Value of Property $ N/A
b. Buyer/Co-Buyer Retained Trade Equity $ N/A
c. Agreed Value of Property Being Traded-In (a-b) $ N/A
d. Prior Credit or Lease Balance $ N/A
e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) $ N/A

2. Vehicle 2
Year N/A Make N/A
Model N/A Odometer N/A
VIN N/A
a. Agreed Value of Property $ N/A
b. Buyer/Co-Buyer Retained Trade Equity $ N/A
c. Agreed Value of Property Being Traded-In (a-b) $ N/A
d. Prior Credit or Lease Balance $ N/A
e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) $ N/A

Total Agreed Value of Property Being Traded-In (1c+2c) $ N/A
Total Prior Credit or Lease Balance (1d+2d) $ N/A
Total Net Trade-In (1e+2e) $ N/A
(*See item 6A, 6C in the Itemization of Amount Financed)

OPTIONAL You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A Year N/A

SELLER'S INITIALS

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X Saurav Banerjee
Co-Buyer Signs X N/A

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