

**PAYMENT PLAN INSTRUCTIONS APPLICABLE EXCLUSIVELY FOR
A.U.L. CORP.**

(Terms must be 24 months and 24,000 miles or longer)

INSTRUCTIONS TO DEALER:

1. Insert the Vehicle Service Contract number in the upper right hand corner.
2. Complete the Purchaser and Dealer information. Include your Dealer Account Number.
3. Complete the Itemization of Amount Financed.
4. Complete the Disclosure Section. See instructions below.
5. Complete the appropriate Payment Option. If you select Payment Option 1, make sure all credit card information is correct. If Payment Option 2 is selected, make sure a void check or a copy of customer's check is attached.
6. Select the number of monthly payments. The 18 month payment option is available for vehicle service contracts with a minimum remaining term of 36 months and 36,000 miles only. The 12 month payment option is available for vehicle service contracts with a minimum remaining term of at least 24 month and 24,000 miles.
7. Mail a copy of the Vehicle Service Contract, the Retail Installment Contract, the void check (if applicable), and the register to A.U.L. Corp., 1250 Main Street, Suite 300, Napa, CA 94559.

INSTRUCTIONS FOR COMPLETING THE DISCLOSURES:

1. **Amount Financed**
Enter the amount shown on line (e) of the Itemization of Amount Financed. Note that this number must be entered five times; once in the caption "Itemization of Amount Financed," once on line (e) of the Itemization of Amount Financed, once in the Amount Financed disclosure box, once in the Total of Payments disclosure box, and once on the line next to "Amount paid to others on your behalf."
2. **Total Sale Price**
This box requires two entries. First, enter the customer's down payment, which appears on line (d) of the Itemization of Amount Financed, in the blank immediately following the words "down payment of." Next, enter the sum of the Total of Payments and the down payment immediately below at the bottom of the Total Sale Price box. The amount of the customer's down payment must also be entered in line (d) of the Itemization of Amount Financed.
3. **Amount of Payments**
Divide the Total of Payments by the Number of Payments (12) or (18) and enter your answer.
4. **When Payments are Due**
On the line under the heading "When Payments are Due" and after "Monthly starting," insert either the 1st, 5th, 10th, 15th, 20th, or 25th day of the following month but not less than 30 days from today's date nor more than 40 days from today's date. Abbreviations such as "9/1/09" for September 1, 2009 are acceptable. Enter the complete date such as 12/01/09, not the 1st.

HOW TO COMPLETE THE RETAIL INSTALLMENT CONTRACT

Line "a" is the cash price of the service contract **before taxes**.

Fill in the customer's name, address, phone number, and email address.

Fill in dealership name, dealer code, address and phone number.

Clearly print the Contract Number.

Line "b" is sales tax on the service contract. If your state does not charge tax, enter zero.

Line "c": Line "a" plus Line "b."

Line "d": down payment (**minimum of 10%**) paid by the customer and retained by your dealership.

Line "e": Line "c" minus Line "d". Also insert where indicated.

Choose appropriate number of payments (See instructions for eligibility).

Divide Line "e" by the number of payments the customer is making.

Available dates are the 1st, 5th, 10th, 15th, 20th and 25th of each month. This date should be **no more than 40 days from the contract date**.

If the customer chooses the credit card payment method, mark the appropriate payment option box, and complete the necessary information, including type of card (Visa, MasterCard or Discover only), card number, and **expiration date**. This section **must be signed by the cardholder**.

If the customer chooses the direct debit option, check the appropriate box and write their bank's name, routing number, and the customer's account number in the appropriate boxes.

RETAIL INSTALLMENT CONTRACT

Notice to California residents: If married, you may execute this agreement separately as an individual. (Please Type or Print)
 Purchaser of Agreement ("Purchaser" or "You")
JOHN R. SMITH
 Name
1234 W. ANYSTREET
 Street Address
ANYTOWN, TX 12345-4444
 City/State Zip
(212) 555-1212 JSmith@sppinc.net
 (AC) Phone Email Address

Contract # _____
 Term of 24 Months or Longer
 Automobile Dealer ("Dealer" or "We")
XYZ CHEVROLET 17999
 Name Dealer Acct. No.
5556 N. ANYROAD
 Street Address
YOURTOWN, TX
 City/State Zip Phone
56789-2222 (212) 555-1212
 (AC) Phone

Dealer makes the following disclosures:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
0%	\$0.00	\$ 900.00	\$ 900.00	\$1000.00

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
12 <input checked="" type="checkbox"/> 18 <input type="checkbox"/>	\$75.00	Monthly starting 8/15/09

*See instructions for eligibility. Late charge: If a payment is received more than 15 days after the scheduled payment date, you will be charged the lesser of 5% of the payment or \$5.00. Prepayment: If you pay off early, you will not have to pay a penalty. See your contract documents for any additional information about nonpayment and refunds. All numerical disclosures except the late payment and the Amount Financed disclosures are estimates.

Itemization of Amount Financed of \$ **900.00**

a) Cash Price (not including taxes on sale) \$ **1000.00**
 b) Taxes on sale \$ **.00**
 c) Cash Price (a+b) \$ **1000.00**
 d) Down Payment (minimum 10%) \$ **100.00**
 e) Amount Paid on your account (Amount Financed) (c-d) \$ **900.00**
Amount paid to others on your behalf:
 \$ **900.00** to Administrator (We may be planning a portion of this amount)

Purchaser wishes to purchase from Dealer a Vehicle Service Contract ("VSC") administered by A.U.L. Corp., "Administrator". In consideration of your being given the opportunity to pay for the VSC under an installment payment program, you and Dealer acknowledge and agree as follows:

You have paid Dealer in cash the down payment disclosed above towards the total sale price of the VSC. You may pay the balance of such total sale price in accordance with the payment method you select.

Payment Option 1
Authorization For Monthly Charges To Your Credit Card Account
 The balance of the total sale price may be paid by Purchaser through, and Purchaser hereby authorizes SERVICE PAYMENT PLAN, INC. ("SPP") to make, the applicable number of consecutive monthly charges to Purchaser's MasterCard, Visa or Discover credit card account listed below, in the amount and at the times disclosed above. This authority remains in effect until SPP has received written notification of termination from Purchaser in time to allow reasonable opportunity to act on it or until the final installment payment has been paid from the account listed below. If charging an installment to your credit card causes you to go over your limit, your card issuer may charge you a fee.
 Visa MasterCard Discover
 Card Number: _____ Card Expiration Date: _____
 I authorize charges to my credit card account for the purchase of the VSC in accordance with this Agreement.
 Name appearing on credit card: _____
 Cardholder's Signature _____ Date _____

Payment Option 2 (Please attach a check on this account, marked "VOID")
Authorization For Direct Debit Of Payments
 The balance of the total sale price may be paid by Purchaser through, and Purchaser authorizes SPP to instruct Purchaser's financial institution to make, the applicable number of consecutive monthly payments in the amounts and on the dates disclosed above from the account listed below by electronic automatic debit. This authority remains in effect until SPP has received written notification of termination from Purchaser in time to allow reasonable opportunity to act on it or until the final installment payment has been paid from the account listed below. If your account doesn't have sufficient funds when SPP attempts to debit it for an installment, your financial institution may assess an "NSF" or similar charge to your account.
Required Financial Institution Information
FIRST NATIONAL BANK 111000965 0000123455498
 Name of Institution Financial Institution's Transit Routing Number (lower left corner of check) Check Account Number

See the additional provisions on the reverse side which are made a part hereof.
 Notice to Purchaser: (1) Do not sign this agreement before you read it or if it contains any blank spaces. (2) You are entitled to an exact copy of the agreement you sign. (3) Under the law you have the right, among other things, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. (4) Keep this agreement to protect your legal rights. You acknowledge receipt of a copy of this agreement.

RETAIL INSTALLMENT CONTRACT
 Purchaser Signature _____ Date **7/15/09**
 Dealer Signature _____ Date **7/15/09**
 A.U.L. RIC/VSC 02-09

Routing Number
Account Number

VOID

Pay to the Order of _____ \$ _____
 FIRST NATIONAL BANK
 Anytown, TX 12345
 For _____
 | : (111000965) | : (0000123455498) | : 1234

Do not include the check number

RETAIL INSTALLMENT CONTRACT

Notice to California residents: If married, you may execute this agreement separately as an individual.

Contract # _____

Term of 24 Months or Longer

(Please Type or Print)

Purchaser of Agreement ("Purchaser" or "You")

Automobile Dealer ("Dealer" or "We")

Name _____
 Street Address _____
 City/State _____ Zip _____
 (AC) Phone _____ Email Address _____

Name _____
 Street Address _____
 City/State _____ Zip _____ AC _____

Dealer Acct. No. _____
 Phone _____

Dealer makes the following disclosures:

Itemization of

Amount Financed of \$ _____

- a) Cash Price (not including taxes on sale) \$ _____
- b) Taxes on sale \$ _____
- c) Cash Price (a+b) \$ _____
- d) Down Payment (minimum 10%) \$ _____
- e) Amount Paid on your account \$ _____
 (Amount Financed) (c-d)

Amount paid to others on your behalf:

\$ _____ to Administrator
 (We may be retaining a portion of this amount)

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of \$ _____
0%	\$0.00	\$ _____	\$ _____	\$ _____

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
12 <input type="checkbox"/> *18 <input type="checkbox"/>		Monthly starting _____
*see instructions for eligibility		

Late Charge: If a payment is received more than 15 days after the scheduled payment date, you will be charged the lesser of 5% of the payment or \$5.00.

Prepayment: If you pay off early, you will not have to pay a penalty.

See your contract documents for any additional information about nonpayment and refunds.

Purchaser wishes to purchase from Dealer a Vehicle Service Contract ("VSC") administered by A.U.L. Corp., "Administrator." In consideration of your being given the opportunity to pay for the VSC under an installment payment program, you and Dealer acknowledge and agree as follows:

You have paid Dealer in cash the down payment disclosed above towards the total sale price of the VSC. You may pay the balance of such total sale price in accordance with the payment method you select.

Payment Option 1

Authorization for Monthly Charges to Your Credit /Debit Card Account

The balance of the total sale price may be paid by Purchaser through, and Purchaser hereby authorizes SERVICE PAYMENT PLAN, INC. ("SPP"), to make the applicable number of consecutive monthly charges to Purchaser's MasterCard, Visa or Discover credit/debit card account listed below, in the amounts and at the times disclosed above. This authority remains in effect until SPP has received written notification of termination from Purchaser in time to allow reasonable opportunity to act on it or until the final installment payment has been paid. If charging an installment to your credit card causes you to go over your credit limit, your card issuer may charge you a fee.

- Visa MasterCard Discover

Card Number _____ Card Expiration Date _____

I authorize charges to my credit/debit card account for the purchase of the VSC in accordance with this Agreement.

Name appearing on credit card: _____

Cardholder's Signature _____ Date _____

Customer Payment Option Selection
(One Box Must Be Checked)

Credit/Debit Card (Refer to Payment Option 1)

Direct Debit (Refer to Payment Option 2)

Payment Option 2 (Please attach a check on this account, marked "VOID")

Authorization for Direct Debit of Payments from Your Checking Account

The balance of the total sale price may be paid by Purchaser through, and Purchaser authorizes SPP to instruct Purchaser's financial institution to make, the applicable number of consecutive monthly payments in the amounts and on the dates disclosed above from the account listed below by electronic automatic debit of Purchaser's checking account. This authority remains in effect until SPP has received written notification of termination from Purchaser in time to allow reasonable opportunity to act on it or until the final installment payment has been paid. If your account doesn't have sufficient funds when SPP attempts to debit it for an installment, your financial institution may assess an "NSF" or similar charge to your account.

Required Financial Institution Information

Name of Institution _____ Financial Institution's Transit Routing Number (lower left corner of check) _____ Checking Account Number _____

See the additional provisions on the reverse side, which are made a part hereof.

Notice to Purchaser: (1) Do not sign this agreement before you read it or if it contains any blank spaces. (2) You are entitled to an exact copy of the agreement you sign. (3) Under the law you have the right, among other things, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge, if any. (4) Keep this agreement to protect your legal rights. You acknowledge receipt of a copy of this agreement.

RETAIL INSTALLMENT CONTRACT

Purchaser _____ Date _____ Dealer _____ Date _____

ADDITIONAL PROVISIONS

If you decide to cancel the VSC before making all of the indicated installment payments, you must immediately notify either the Dealer or Administrator (whose address appears on the VSC Certificate) and, that same day, you must send written notice to cancel to SPP at 303 East Wacker Drive, Suite 230, Chicago, Illinois 60601-5219. If an installment is not received within 15 days of its scheduled due date, then, unless SPP has received your cancellation notice, SPP may impose a late-payment service fee of 5% of the overdue installment or \$5.00, whichever is less. You also authorize SPP to notify Administrator to cancel the VSC if any installment isn't received by SPP within 30 days of its due date. If SPP or you cancel the VSC before all of the indicated installments are paid to SPP, you agree that the Administrator shall pay any cancellation refund payable under the VSC to SPP. If you or SPP cancel the VSC and there is some remaining cancellation refund after SPP has received the amounts it is due, then, unless the law of the state where the Dealer is located provides otherwise, you must look to the Dealer and not the Administrator for any applicable refund. You also agree that any such cancellation refund owed to you shall be calculated by using the amounts actually paid by you.

By signing this agreement, Dealer certifies to SPP that the installment price for the VSC you are buying is the same as the cash price. The content and format of this agreement have been adopted to provide Purchaser with important information in a clear and familiar form, and their use does not imply that any particular federal or state law relating to lending or installment sales is applicable to this agreement or the transaction it contemplates.

Notice to Ohio residents: The 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.

Notice to Pennsylvania residents: 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 the amount paid by the debtor hereunder.