

Customer Name: _____ Contract Date: _____

Your First Payment is Due

Your Payment Amount is

Contact Information

Home Phone: _____ **Cell Phone:** _____

Work Phone: _____ **Email Address:** _____

I authorize Reliable Auto Finance to communicate with me in writing, by e-mail, by pre-recorded/artificial voice messages, by text messages and by automatic telephone dialing systems. I also agree that Reliable Auto Finance may communicate with me using any telephone number I have provided, I may provide over the course of my contract, including communications that may not be fully secure and/or may cause me to incur a charge. I understand that Reliable Auto Finance may monitor and record telephone calls regarding my account to assure the quality of service or for other reasons.

Buyer Signature: _____ **Date:** _____

Co-Buyer Signature: _____ **Date:** _____

Make Your Payments to

**Reliable Auto Finance
P.O. Box 9700
Grand Rapids, MI 49509-0700**

**Pay Online at:
www.ReliableAutoFinance.com**

Other payment options include:

Money Gram Western Union Check by Phone Debit/Credit Card by Phone

**Telephone (616) 245-5200 (Grand Rapids)
1-800-373-9933 (Toll Free)**

IMPORTANT INFORMATION ABOUT PHYSICAL DAMAGE INSURANCE

Your finance agreement requires that you obtain and provide evidence of physical damage insurance with a maximum deductible of \$1,000, naming RELIABLE AUTO FINANCE ("CREDITOR", "us" or "our"), as loss payee and that this insurance must be in force during the entire term of your finance agreement. You may obtain required insurance from any licensed insurance agent and/or authorized insurance company of your choice.

If you do not provide evidence of required insurance, we may insure our interest in the financed auto under our Creditor Placed Insurance (CPI) policy. The cost of this coverage to us will be charged to you, and if any part of the cost is financed by us, that amount will accrue interest at the rate stated in your finance agreement. Other important terms and conditions of the CPI policy include the following:

1. We are the Insured. Our CPI policy provides single interest coverage and does not directly protect your interest in the same way as your own insurance would. Claim payments made under our CPI policy will be made to us and will be credited to your finance obligation or used to repair the financed auto, at our discretion. In the event of a covered loss, our CPI policy will pay the lesser of (1) the cost to repair or replace the financed auto, (2) the actual cash value of the financed auto, or (3) the outstanding finance balance at the time of loss. Also, a deductible (as shown below) applies to each loss. The financed auto is described below.
2. The premium that will be charged to your account may be more expensive than physical damage insurance purchased by you, and our CPI policy coverage may expire before your finance agreement is paid off.
3. Licensed insurance agents may receive compensation from part of the premium charged to your finance agreement for our CPI policy coverage.
4. If at any time you provide us with evidence of required insurance obtained by you, we will cancel our CPI coverage. The unearned portion of the premium, if any, will be credited to your finance obligation.
5. **The CPI policy does not provide bodily injury or property damage liability insurance. You must obtain this coverage on your own. CPI coverage will not satisfy state financial responsibility laws.**
6. If you do not provide evidence of physical damage insurance at before taking possession of the financed auto, CPI coverage will be placed fourteen (14) days after the date of your finance agreement and will be retroactive to the date of the finance agreement. However, if you provide evidence that you have obtained required insurance on your own at any time during the first fourteen (14) days of the finance agreement, you will not be charged.

If you provide evidence of required insurance, and that insurance cancels or expires, we may place coverage under our CPI policy effective as of the date that your policy is no longer in force.

Our CPI policy is designed to satisfy the insurance requirement of the finance agreement and protect our interest in the vehicle securing the agreement. You may purchase your own physical damage insurance from an agent or company of your choice at any time and this coverage will be immediately cancelled.

By initialing below, I agree:

_____ that I understand that my financed auto must be insured against risk of physical damage during the term of my finance agreement and that I may obtain this insurance through an insurance agent and/or insurance company of my own choosing. If I do obtain my own insurance, I must provide evidence of that insurance before taking possession of the financed auto.

If I do not provide evidence of physical damage insurance, RELIABLE AUTO FINANCE may insure its own interest in my vehicle under their CPI policy and I will be responsible for reimbursing them for the cost of that insurance, as documented below. If I obtain my own insurance after CPI coverage has been added to protect my vehicle, the CPI coverage will be cancelled as of the effective date of that insurance. **I understand that CPI is limited to physical damage insurance coverage and does not include liability coverage. I have or will obtain liability insurance from an agent or company of my choice.**

Vehicle: Year: _____ Make: _____ Model: _____ VIN: _____

Contract: Effective Date: _____ Finance Balance: (\$) : _____ Deductible (\$) : 500

Insurance: Per Payment. (\$) : 78.00 Payment Frequency: MONTHLY

I have read and understood this document and acknowledge receipt of a completed copy of this form. I agree that any refund of unearned premium shall be credited to the unpaid balance of my finance agreement.

Borrower (PRINTED) Date

Borrower (SIGNATURE)

Borrower did ☐ did not ☐ provide evidence of full-coverage insurance

By: _____
F&I Initials

PRICE AND ANCILLARY PRODUCTS DISCLOSURE

_____ (Buyer) / _____ (Co-Buyer)
(both hereinafter referred to as "I"), are considering entering into a "Retail Installment Sales Contract" (hereinafter referred to as a "Contract") with _____ (hereinafter referred to as "Car Dealership"). I have been given an opportunity to read both sides of the Contract, which has been completely filled in, and to ask all questions I may have concerning the terms and conditions of the Contract. I understand that this Contract contains the entire agreement between "I" and Car Dealership and that the Car Dealership will be assigning this Contract to Reliable Auto Finance Corporation ("Reliable Auto Finance").

I understand that the price of vehicle is the price which is set forth in the Contract and that I personally negotiated this price with the Car Dealership. This "cash price" is the price that the Car Dealership would have charged had I purchased the vehicle with cash. I further represent that the Car Dealership did not quote me a lower cash price for the vehicle and that the Car Dealership did not increase the price of the vehicle because I was purchasing the vehicle on credit or because the Contract would be assigned to Reliable Auto Finance.

If the purchase price of the vehicle includes ancillary products, such as a service contract or GAP coverage, I understand that I am not required to purchase these goods and services in order to buy the car on credit. I understand that these products are not a requirement to obtain credit. I understand that the Car Dealership and/or Reliable Auto Finance may receive a portion of the proceeds of the sale of these ancillary products as a commission, administrative fee reimbursement, earned premium or fee.

I further acknowledge that if I enrolled in an electronic payment program where my payments are to be automatically withdrawn from my bank account, that this program is optional and is not required in order to finance the purchase of the vehicle.

I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THIS DOCUMENT.

BUYER: _____
SIGNATURE

CO-BUYER: _____
SIGNATURE

DATED: _____

DATED: _____

CAR DEALERSHIP CERTIFICATION: Car Dealership hereby represents to Reliable Auto Finance that it has explained the information in this document to the Buyer and Co-Signer, that it has no knowledge, information or belief that would cause the Car Dealership to believe that any of the representations of Buyer set forth herein are inaccurate or incomplete in any respect.

CAR DEALERSHIP: _____

BY: _____

ITS: _____

DATED: _____

Reliable Auto Finance

Your Auto Finance Specialist

CONSENT AND AUTHORIZATION FORM

In connection with my credit application submitted to Reliable Auto Finance INC, a Michigan corporation ("Reliable Auto Finance") or in connection with my retail installment contract assigned to Reliable Auto Finance, the undersigned (hereinafter referred to as "I") hereby consents and authorizes any person, entity, current employer, prior employer, and all others to release and/or disclose to Reliable Auto Finance any and all personal information, nonpublic personal information as that term is defined in the Gramm-Leach-Bliley Act, Title V, and applicable regulations thereto ("GLB Act"), employment information and/or credit information (hereinafter referred to as "Information") concerning the undersigned.

I hereby release any such person, entity, current employer, prior employer, and all other from any and all liability that may result in furnishing the Information. I also release Reliable Auto Finance and any persons, entity, current employer, prior employer, and all others from any obligation to provide the undersigned with written notification of such release and/or disclosure of such Information.

I also consent to and authorize Reliable Auto Finance's use of original or copies of this executed form as valid consent and authorization.

My signature below certifies that I have read, that I understand, and that I have voluntarily executed this form.

Signature: _____

Print/Type Name: _____

Social Security No: _____

Date of Birth: _____

VEHICLE SERVICE CONTRACT

CUSTOMER INFORMATION

SELLING DEALER INFORMATION

| | | | | | |
|-----------|-------|------------|------|---------|-----|
| LAST NAME | | FIRST NAME | | NAME | |
| ADDRESS | | | | ADDRESS | |
| CITY | STATE | ZIP | CITY | STATE | ZIP |

VEHICLE INFORMATION

| | | | | | |
|-------------------------------------|------|-------|-------------------|--------------------------|------------------------------|
| VEHICLE IDENTIFICATION NUMBER (VIN) | | | CLASS | CURRENT ODOMETER READING | VEHICLE PURCHASE PRICE \$ |
| YEAR | MAKE | MODEL | CONTRACT PRICE \$ | | VEHICLE / CONTRACT SALE DATE |

TERM / DEDUCTIBLE

IN ORDER FOR THIS **SERVICE CONTRACT** TO BE VALID, THE FOLLOWING TERMS MUST BE CLEAR, LEGIBLE, WITHOUT CORRECTION, AND AVAILABLE FOR USE ON THE **SELLING DEALER'S** CURRENTLY INSTALLED RATE CARD.

☐ **12 MONTHS / 12,000 MILES**

AVAILABLE ON VEHICLES LESS THAN
150,000 MILES AT DELIVERY

☐ **24 MONTHS / 24,000 MILES**

AVAILABLE ON VEHICLES LESS THAN
100,000 MILES AT DELIVERY

☐ **36 MONTHS / 36,000 MILES**

AVAILABLE ON VEHICLES LESS THAN
80,000 MILES AT DELIVERY

\$100 DEDUCTIBLE PER VISIT APPLIES ON ALL TERMS. VEHICLE COVERAGE EXPIRES BY THE TIME MEASURED FROM THE DATE OF SALE OR THE MILEAGE MEASURED FROM THE ODOMETER READING AT THE TIME OF SALE, WHICHEVER OCCURS FIRST.

I HAVE READ, UNDERSTAND, AND AGREE TO THE TERMS AND CONDITIONS OF THIS **SERVICE CONTRACT**. THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF, AND I AGREE TO THE COVERAGE SELECTED ABOVE.

PURCHASER'S SIGNATURE _____

DATE _____

THIS SERVICE CONTRACT IS NOT AN INSURANCE POLICY. IT IS A SERVICE CONTRACT BETWEEN YOU AND THE OBLIGOR. ANY CHANGE TO THE PREPRINTED TERMS AND CONDITIONS OF THIS CONTRACT IS INVALID AND OF NO FORCE OR EFFECT. IF ANY INFORMATION ON THIS CONTRACT IS IN ERROR, CONTACT THE SELLING DEALER OR ADMINISTRATOR IMMEDIATELY. PURCHASE OF THIS CONTRACT IS NOT REQUIRED IN ORDER TO PURCHASE A VEHICLE OR OBTAIN VEHICLE FINANCING.

MAINTENANCE AND RECORDS: To obtain the benefits provided by this **Service Contract**, **You** are required to provide maintenance to **Covered Components** at a **Licensed Repair Facility** and in accordance with what is recommended by the manufacturer of **Your Vehicle**. Proper documentation and verifiable receipts for all maintenance and repairs will be required in the event of a claim. Receipts must contain **Your** name, proper **Vehicle** documentation (i.e. year, make, and model), complete **Vehicle** identification number, and current mileage of the **Vehicle**. Handwritten receipts will not be accepted. Failure to provide proof of required maintenance may result in denial of coverage. **Your** failure to properly maintain **Your Vehicle** as recommended by the manufacturer may result in denial of coverage.

WHAT IS COVERED

For convenience, **Covered Parts** are listed below the vehicle systems to which they relate. The vehicle systems themselves are not covered. Only those listed below these systems are covered, subject to the terms and conditions of this **Service Contract** and in accordance with the coverage selected.

COVERAGE

ENGINE All **Internal Lubricated Parts** plus these non-internal lubricated parts: intake and exhaust manifolds, factory installed supercharger/turbocharger, radiator, water pump, thermostat, fuel pump, valve covers, oil pan, dipstick and tube, timing belt, timing chain/belt cover, camshaft position sensor, crankshaft position sensor, engine mounts, flywheel, ring gear, flex plate, harmonic balancer, belt tensioner and idler pulley(s). Cylinder head, engine block, rotor housings.*

TRANSMISSION All **Internal Lubricated Parts** plus these non-internal lubricated parts: torque converter, transmission mount(s), oil pan, dipstick and filler tube, vacuum modulator. Transmission case*.

TRANSFER CASE All **Internal Lubricated Parts** plus these non-internal lubricated parts: electronic and vacuum engagement parts, four wheel drive/semi-automatic and manually operated hub assemblies. Transfer case*.

DRIVE AXLE ASSEMBLY All **Internal Lubricated Parts** plus the following parts: axle shafts, axle bearings, constant velocity joints and boots, universal joints, center support bearing. Final drive housing*.

ELECTRICAL Starter (motor, drive and solenoid), alternator, ignition cylinder.

SEALS & GASKETS Seals & gaskets are covered for the components listed under this Coverage, for vehicles with less than 125,000 miles on the odometer at time of sale.

FLUIDS, LUBRICANTS AND FILTERS are covered when required in connection with the repair of a **Covered Part**.

TOWING CHARGE In the event of a mechanical breakdown of a **Covered Part**, **You** will be reimbursed for **Your** actual cost up to a maximum of \$100.00

*When damaged as a result of the **Failure** of a covered **Internal Lubricated Part**.

WHAT TO DO IF YOU HAVE A BREAKDOWN

- Take immediate action to protect the **Vehicle** from further damage. This may require **You** to stop the **Vehicle**, turn off the engine, and have the **Vehicle** towed (Towing coverage is subject to the terms and conditions of this **Contract**).
- You** may take the **Vehicle** to any **Licensed Repair Facility**. However, authorization must be obtained from the **Administrator** prior to any repair.
- Present this **Contract**, proof of all maintenance as expressed under "MAINTENANCE REQUIREMENTS," and a copy of the tow receipt (when applicable) to the repair facility.
- Ensure that the repair facility contacts the **Administrator**.

EMERGENCY REPAIRS

If emergency repairs covered by this **Service Contract** are required outside of the **Administrator's** business hours, **You** should deliver **Your Vehicle** to a **Licensed Repair Facility** and have the necessary repairs performed at a reasonable and customary charge. On the next business day, **You** should report the repairs to the **Administrator**. To report an emergency repair and obtain reimbursement, please call the **Administrator**. Emergency repairs are only those repairs, which, if not performed, would impair the future operation of **Your Vehicle**, or render it inoperable or unsafe to drive. Reimbursement for such repairs will not be considered outside of the aforementioned parameter or timeframe.

PRIOR AUTHORIZATION MUST BE OBTAINED BEFORE THE COMMENCEMENT OF ANY TEAR DOWN OR REPAIRS
PLEASE CALL THE CLAIMS ADMINSTRATOR AT 1-877-315-2805 FOR AUTHORIZATIONS AND INSTRUCTIONS.

WHAT IS NOT COVERED

Not covered: incidental and consequential damages or loss caused by a breakdown (or otherwise) including property damage, personal injury, and loss of Vehicle use. In addition, based on the coverage You selected on the front page of this Service Contract, any part not specifically listed under the "WHAT IS COVERED" section is not covered. This Service Contract does not apply to:

1. Any repair that has not received prior authorization from the Administrator.
2. The repair or replacement of any motor vehicle component which was not operating properly in accordance with manufacturer's specification at the time this Service Contract was sold (i.e. pre-existing conditions).
3. Any Vehicle that has been repurchased by or had its price renegotiated with the manufacturer, or that has had the manufacturer's warranty revoked or voided.
4. Covered Parts which a Licensed Repair Facility may recommend replacing, but which have not experienced a Mechanical Breakdown as defined in the "DEFINITIONS" section of this Service Contract.
5. The repair, retrofit, or replacement of any component required for compliance by any local, state, or federal law or legislation.
6. The gradual reduction in operating performance unless it exceeds the published tolerances allowed by the manufacturer. Valves, valve guides, valve seals, and/or piston rings are not covered if the purpose of such is simply to raise the engine's compression, performance, or to reach acceptable oil consumption.
7. Damage to Covered Components due to the alteration, modification, or use of Your Vehicle not recommended by the Manufacturer, including the use of "non-stock" or modified parts. Failures from modifications are not excluded if a surcharge for the respective modification was available and paid at the time this Contract was sold.
8. Any Mechanical Breakdown that is covered by an insurance entity, the manufacturer's warranty or recall, or that has a warranty or "repairer's guarantee" through a repair facility. Additionally, if an insurance entity, the manufacturer, or repair facility notifies You that they will monetarily participate in a repair that has been authorized and paid by Us, then We will exercise Our right to recover the respective amount.
9. Any Vehicle with which the odometer has been tampered, altered, disconnected, or not maintained. You may be required to provide an odometer statement at the time of sale of this Service Contract. Misrepresentation of the odometer reading either before or during the term of the Service Contract may void component coverage.
10. Any Mechanical Breakdown or Failure caused by (i) normal or abnormal wear and tear (unless the applicable surcharge is offered and paid at the time this Service Contract was sold); (ii) Your failure to provide the proper maintenance to the failed part or parts; (iii) overheating, regardless of the cause of overheating; (iv) contamination or inadequate amounts of coolant, lubricants, or fluids; (v) competitive driving or racing; (vi) pulling a trailer with a gross weight that exceeds what is allowed by the manufacturer of this Vehicle; (vii) accidental loss or damage, collision or upset, falling missiles or objects, rust, corrosion, fire, theft, larceny, explosion, lightning, earthquake, wind storm, hail, water, freezing, malicious mischief, vandalism, riot, or civil commotion; or (viii) DRIVER NEGLIGENCE OR MISUSE, INCLUDING THE OPERATION OF AN IMPAIRED VEHICLE.
11. Cosmetic damage or cosmetic-related repairs including but not limited to scratches, nicks, dents, paint, or tears.
12. Body components or repairs related to the body of the Vehicle (e.g. trim, mats, upholstery, bumpers, lenses, glass, convertible vinyl tops, sheet metal, outside ornamentation, frame or structural body parts, air or water leaks, wind noise, weather strips, squeaks or rattles, interior upholstery, or carpet).
13. Electronic components that were not originally installed by the manufacturer (i.e. non-OEM components) including the following: audio/video equipment and accessories, navigational systems, security systems, and electronic transmitting/receiving devices.
14. The following, unless required in conjunction with a Covered Repair: upgrades, adjustments, alignments, oil, fluids, greases, lubricants or refrigerant.
15. Maintenance services and parts described in the manufacturer's maintenance schedule for Your Vehicle. NOTE: During the term of this Service Contract, it may become necessary to (a) replace spark/glow plugs and wires, wiper blades, emission control valves, brake and clutch linings, pressure plate, throw-out and pilot bearings, brake drums or rotors, hoses, molded rubber or rubber-like items, timing belts, and filters; (b) adjust ignition, transmission bands, belts or clutch system; (c) clean fuel and cooling systems, or remove sludge or carbon deposits; and (d) maintain or replace items not specifically covered under this Service Contract. These aforementioned services and replacements are required because of normal wear and usage - they are Your responsibility. Costs for these services and parts are not covered by this Service Contract.
16. Shop supplies, material charges, hazardous waste charges, diagnosis time (where a Covered Repair has not occurred), freight charges, or storage charges.
17. Any Vehicle fitted with a snow plow or used for commercial purposes. Some examples of commercial use are plowing snow, taxi, delivery, shuttle, emergency response, towing, or rental. In general, if a vehicle will be used to make a profit, it is considered commercial usage.
18. The repair or replacement of any one of the following: battery cables, exhaust system components, catalytic converters, tires, wheels/rims, shock absorbers, fasteners (nut, bolts, clips, screws, etc.), fuses, light bulbs, safety restraint system (including air bags), sealed beams, HID headlamp
19. Any trucks and vans with a gross vehicle weight (GVR) in excess of one ton.
20. Any losses resulting from delays, labor strikes, loss of time, inconvenience, or other causes beyond the control of the Administrator.
21. The repair or replacement of any Covered Component that has been damaged by a non-Covered Component or from an improper repair.
22. The repair or replacement of any non-Covered Component damaged as a result of the Failure of a Covered Component.
23. Repairs or replacements made outside the United States or Canada or if the Vehicle is registered outside the United States or Canada.

IMPORTANT ITEMS

Limits of Liability - For all available coverage options, the total of all benefits paid or payable shall not exceed the NADA Clean Trade-In Value of the Vehicle at time of repair.

Our Performance - Our performance under this contract is insured separately by an insurance policy issued to **US** by Specialty Dealer Insurance Company, P.O. Box 127, Richmond House Annex, Leeward Highway, Providenciales, Turks and Caicos Islands, British West Indies. If We fail to pay an authorized claim within sixty (60) days after proof of loss has been filed, you are entitled to make a direct claim against the Insurer, c/o Preferred Dealer Solutions, P.O. Box 773, Rockford, Michigan 49341-0773.

DEFINITIONS

- **Administrator:** Precision Claims.
- **Cost:** The customary and reasonable charges for parts and labor necessary to repair or replace **Covered Components**. These charges are subject to the **Administrator's** approval and shall not exceed either the manufacturer's suggested retail (list) price for parts or the labor allowances derived from universally recognized flat-rate manuals. The maximum dollar amount per labor hour shall not exceed \$60.00, unless approved in advance by the Administrator.
- **Covered Mechanical Breakdown:** a **Failure** that is covered by this **Contract**.
- **Covered Part(s)** and **Covered Component(s):** any part of the **Vehicle** listed herein as a **Covered Part/Component** and not excluded from coverage by this **Service Contract**.
- **Covered Repair:** a repair to a **Covered Part/Component** approved by the **Administrator**.
- **Lien Holder:** any financial institution providing financing for the purchase or lease of the **Vehicle** or this **Service Contract**.
- **Lubricated Part:** a part that requires lubrication to perform its function.
- **Mechanical Breakdown or Failure:** The inability of any **Covered Component(s)** that has received proper maintenance as prescribed by this **Service Contract**, to perform the function or functions for which it was designed. In addition, a **Covered Part** must be outside the allowable tolerance prescribed by its manufacturer in order to be deemed as a **Failure**.
- **Obligor:** Preferred Dealer Solutions.
- **Licensed Repair Facility:** any automotive repair facility that has been licensed by the state in which it resides to perform automotive repairs.
- **Selling Dealer:** the entity identified on the first page of this **Contract** from which **You** purchased **Your Vehicle** and this **Service Contract**.
- **Service Contract** or **Contract:** this document in its entirety, which explains the coverage and limitations afforded to **You**.
- **You, Your, Contract Holder, My and I:** the person(s) whose name is listed as the purchaser of this **Service Contract**.
- **Vehicle:** the **Vehicle** identified on the first page of this **Contract**.
- **We, Us, Our:** the **Administrator**, Precision Claims; **Obligor**, Preferred Dealer Solutions, P.O. Box 773, Rockford, MI, 49341-0773.

CANCELLATION/RENEWAL

You hereby authorize the **Lien Holder** to (1) be listed as joint payee and receive any refund in the event this **Contract** is cancelled, or (2) to cancel this **Contract** in the event that **You** default in **Your** obligations to such lender. If **Your Vehicle** has been repossessed or declared a total loss, this **Service Contract** will terminate. **You** may cancel this **Service Contract** at any time by notifying the **Selling Dealer** or **Administrator** in writing. However, this notification must include this **Service Contract** and a notarized statement indicating the actual mileage (odometer reading) of **Your Vehicle** on the date of request. If this **Service Contract** is cancelled within the first thirty (30) days and no claims have been filed, **You** will receive a full refund and no cancellation fee will be charged. If this **Service Contract** is cancelled after the first thirty (30) days or a claim has been filed, **Your Pro-Rata** refund will be determined by multiplying the amount **You** paid for this **Service Contract** by the lesser of the following two ratios: (a) the number of in force days remaining for the **Service Contract** compared to the original number of in force days, or (b) the miles of remaining coverage under the **Service Contract** as compared to the original covered miles. If there is no **Lien Holder**, the refund less a cancellation fee will be paid to **You**. If there is a **Lien Holder**, the refund less a cancellation fee will be paid to the **Lien Holder**. If the **Service Contract** is cancelled, the **Administrator** may retain a cancellation fee of 10% of the **Vehicle Service Contract** price.

SPECIAL STATE DISCLOSURES

INDIANA: Your proof of payment to the issuing dealer for this **Contract** shall be considered proof of payment to the Insurance Company which guarantees **Our** obligations to **You**, providing such insurance was in effect at the time **You** purchased the **Contract**.

IOWA: **FOR IOWA RESIDENTS ONLY** Should **you** have questions or problems with this contract, you may contact the following: Iowa Commissioner of Insurance, 330 East Maple, Des Moines, Iowa 50319-0065.

PRIOR AUTHORIZATION MUST BE OBTAINED BEFORE THE COMMENCEMENT OF ANY TEAR DOWN OR REPAIRS
PLEASE CALL 1-877-315-2805 FOR AUTHORIZATIONS AND INSTRUCTIONS.

THIS IS AN AMENDMENT TO THE RETAIL INSTALLMENT SALES CONTRACT OR LEASE CONTRACT (REFERRED TO AS THE “CONTRACT”) BETWEEN THE DEALER AND **YOU**, THE CUSTOMER, LISTED BELOW AND COVERS ONLY THE ORIGINAL CONTRACT FOR THE PURCHASE/LEASE OF THE **VEHICLE**. THIS CONTRACT AMENDMENT INCLUDES ALL PROVISIONS ON THIS, AS WELL AS, THE FOLLOWING PAGE AND IS BINDING ON ANY **LIENHOLDER**.

AMENDMENT NUMBER:

| INFORMATION SCHEDULE | | | | |
|---|---|---|---|--------------------------------|
| VEHICLE | | | | |
| VIN | | <input type="checkbox"/> New (Untitled) | <input checked="" type="checkbox"/> Pre-Owned (Previously Titled) | |
| Make | Model | Trim Level | Year | Odometer |
| CUSTOMER | | | | |
| Name | | Street | | |
| City | State | Zip Code | Telephone | |
| DEALER | | | | |
| Dealer # | Name | Street | | |
| City | State | Zip Code | Telephone | |
| LIENHOLDER | | | | |
| Name | | Telephone | | |
| Reliable Auto Finance INC | | 1515 28th St Sw Wyoming MI, 49509 (800) 373-9933 | | |
| Contract Information and GAP Charge | | | | |
| Type of Contract: | <input checked="" type="checkbox"/> Retail Installment Sales Contract (Conventional Loan) | | <input type="checkbox"/> Retail Installment Sales Contract (Other Loan – Deferred, Balloon, etc.) | |
| | | | | <input type="checkbox"/> Lease |
| Date of Contract: | Date of First Payment: | | A.P.R.: | |
| Amount Financed or Capitalized Cost: \$ | Balloon Amount or Residual Value: \$ | | MSRP Value (If New)/ NADA Value (If Used): \$ | |
| Contract Term: | Total of Payments: \$ | | GAP Charge: \$ | |
| (Retail Contract Term up to 84 Months) | (May not exceed \$100,000 including Balloon Amount or Residual Value) | | 495.00 | |
| (Lease Term up to 60 Months) | | | | |

IMPORTANT INFORMATION REGARDING OPTIONAL GAP. PLEASE READ.

I. KEY INFORMATION

1. GAP coverage is not available if the **Amount Financed** or **Capitalized Cost** (less the GAP Charge, the cost of credit insurance, and the cost of warranties), is less than 80% of the **Retail Value** of the **Vehicle**.

2. **You** may purchase GAP only at the time **You** sign **Your** Contract to purchase or lease the **Vehicle** from the Dealer.

3. **NOTICE: You may be able to obtain GAP coverage from your primary insurance carrier. You should ask them for information about coverage and cost.**

4. In cases of **Transfer of Equity** (See Section III - DEFINITIONS), GAP is transferable.

5. GAP coverage may decrease over the term of the Contract.

6. GAP coverage terminates if **You** refinance the Contract to which this Amendment refers. **You** are entitled to a refund of the GAP Charge, as outlined in the CANCELLATION PROVISIONS, as of the date of the refinance.

7. **You** are not required to purchase GAP to obtain credit or financing. It is completely voluntary and optional.

8. GAP is not a substitute for nor does it provide any insurance coverage for **You** or the **Vehicle**, such as collision, comprehensive, bodily injury, property damage or liability.

9. Extensions, Holiday or Deferred Payments, which are not part of the scheduled Contract payments, are considered late payments.

10. GAP does not provide any benefit for lost cash down payment, trade equity or finance charges after the **Date of Loss**.

11. There is no GAP payment in the event that there is no **Unpaid Net Balance**.

II. GAP CONTRACT AMENDMENT

If **You** purchase optional GAP and pay the GAP Charge shown above, **Your** Contract with the Dealer is amended by adding the following and subject to the provisions on the following page:

“If the Insurance Company providing physical damage coverage on the **Vehicle** described above determines that the **Vehicle** is a **Total Loss**, then **You** will be responsible for paying only the following to the **Lienholder** **You** make payments to under the Contract:

1. A) The **Actual Cash Value** as determined by the cash pay out of the physical damage insurance company on the **Date of Loss** plus any physical damage insurance deductible over \$1,000 which reduces that settlement, or
B) If there is no physical damage insurance in effect on the **Date of Loss**, the average retail price of the **Vehicle** on the **Date of Loss** based on a current edition of the NADA Used Vehicle Price Guide.
You will also be responsible for any early termination fees, late or deferred payments and charges, finance charges after the **Date of Loss** and refundable portions of any cancelable add-ons such as service contracts, credit life insurance or pre-paid maintenance agreements.

2. In addition to the above, **You** will be responsible for any portion of a **Unpaid Net Balance** that results from the **Amount Financed** or **Capitalized Cost** that exceeded 150% of the **Retail Value** of the **Vehicle**.

By signing below, I, the Customer acknowledge that I have requested GAP coverage, read all sections of this Contract Amendment including the provisions on the following page, received a copy of it, understand it and agree to pay the GAP Charge stated above.

I acknowledge:
1. GAP is optional and I am not required to buy it.
2. GAP does not provide any insurance coverage.
3. I must have physical damage insurance on my **Vehicle** on the **Date of Contract** for GAP to be effective.

Customer: _____
Date: _____

By signing below, the Dealer acknowledges that all sections of this Amendment have been reviewed with the Customer.

Dealer: _____
Date: _____

Administrator:
Automotive Warranty Services, Inc.
P.O. Box 802747
Chicago, Illinois 60680-2747
Toll Free: 1-877-394-1206

III. DEFINITIONS

Administrator means Automotive Warranty Services, Inc. P.O. Box 802747, Chicago, Illinois, 60680-2747, phone number: (877) 394-1206.

Amount Financed means the total “amount financed” in the original retail installment sales contract.

Balloon Amount or Residual Value means the amount payable as a lump sum at the termination of the original retail installment sales contract or lease contract.

Capitalized Cost means the total “adjusted capitalized cost” in the original lease contract.

Date of Contract means the date **You** sign the Contract to purchase or lease **Your Vehicle** and the effective date of coverage as indicated within the INFORMATION SCHEDULE.

Date of Loss means the date on which **Your Vehicle** is reported stolen or incurs physical damage that is severe enough to constitute a **Total Loss**.

Unpaid Net Balance means the amount obtained by subtracting the **Actual Cash Value** (less **Your** physical damage insurance deductible up to \$1,000 if applicable), from the amount **You** owe **Your Lienholder** based on the early termination provisions of **Your** Contract due to the **Total Loss** of **Your Vehicle**.

Lienholder means any entity that purchases or accepts assignment of the original Contract. **Lienholder** does not include an entity that pays-off the original Contract.

Retail Value means Manufacturer's Suggested Retail Price for new **Vehicles** and the NADA Retail Value for pre-owned **Vehicles** as of the **Date of Contract**.

Total Loss means because of theft of or accidental damage to **Your Vehicle**, one of the following occurs:

- 1) **Your Vehicle** is declared a **Total Loss** by **Your** physical damage insurance carrier, or
- 2) no physical damage insurance is in force and **Your Vehicle** is stolen and not recovered within thirty (30) days of the date of the theft, or
- 3) no physical damage insurance is in force and the total cost to repair **Your Vehicle** as a result of an accident is greater than or equal to its cash value immediately before the accident as determined by the NADA Used Vehicle Price Guide as of the **Date of Loss**.

Transfer of Equity means that **You** are selling **Your Vehicle** to a person who assumes the obligation to pay payments to the **Lienholder** who purchases or accepts assignment of the original Contract. **Transfer of Equity** does not apply to refinancing.

Actual Cash Value means the value on the **Date of Loss** as determined by the physical damage insurance carrier in the event of a **Total Loss** and does not include towing charges, rental fees, storage charges, administrative fees, salvage value or any prior damage deductions. If no physical damage insurance is in force on the **Date of Loss**, the **Actual Cash Value** shall be determined using the current edition of the NADA Used Vehicle Price Guide.

Vehicle means the vehicle indicated within the INFORMATION SCHEDULE.

We, Us and **Our** mean the Dealer indicated within the INFORMATION SCHEDULE that provided the original financing for **Your Vehicle**, or any entity who subsequently purchases or accepts assignment of the original Contract.

You and **Your** mean the Customer indicated within the INFORMATION SCHEDULE who financed or leased the **Vehicle** or an individual to whom this Amendment is transferred in cases of **Transfer of Equity**.

IV. ASSIGNMENT

We agree to assign any and all rights under this Amendment to any subsequent assignee of the Contract covered by this Amendment. All holders and assignees of this consumer credit transaction are subject to all claims and defenses, which **You** could assert against **Us** resulting from **Your** purchase of Guaranteed Asset Protection. The Assignee agrees, by acceptance of this Amendment to the Contract by assignment, to waive **Your** liability for the difference between the amount owed (excluding late payments, cancelable insurance and/or other charges, and any portion of a **Unpaid Net Balance** that resulted from an **Amount Financed** or **Capitalized Cost** in excess of 150% of the **Retail Value** of the **Vehicle**) under **Your** Contract, and the **Actual Cash Value** as of the **Date of Loss** of the **Vehicle**.

V. EXCLUSIONS

This Amendment does not apply:

1. If the **Vehicle** to which this Amendment refers is refinanced.
2. When the **Date of Loss** occurs prior to the **Date of Contract** or after the original Contract term.
3. When the **Date of Loss** occurs during or after repossession or confiscation of **Your Vehicle**.
4. To any loss arising from fraud, material misrepresentation of fact or falsification of documents by **You** or the **Lienholder**.
5. To theft or damage to **Your Vehicle** that does not constitute a **Total Loss**.
6. To any losses that occur outside the continental United States of America, Alaska, Hawaii and Canada.
7. To any single pay retail installment sales contract or other Contract for which scheduled payments are made less frequently than once every two (2) months from the point when the first scheduled payment is due.
8. To any retail installment sales contract with a term greater than 84 months or lease contract with a term greater than 60 months.
9. To any Contract with a Total of Payments exceeding \$100,000, including the **Balloon Amount or Residual Value**.
10. To **Vehicles** used for carrying goods or passengers for compensation, municipal or military vehicles or any truck or van weighing over 10,000 lbs. G.V.W. This does not include share the expense car pools.
11. To any **Total Loss** to **Your Vehicle** resulting from **You** being under the influence of alcohol or drugs as established by the police report, breathalyzer test or an official blood test.

VI. LIMIT OF LIABILITY

Our limit of liability under this Amendment shall be as stated on the front of this form under Section II. GAP CONTRACT AMENDMENT.

VII. NOTIFICATION OF LOSS

What **You** must do if **Your Vehicle** is declared a **Total Loss**:

Within ninety (90) days after **Your Vehicle** is stolen or declared a **Total Loss**, or within ninety (90) days after receiving **Your** insurance company's settlement or within ninety (90) days from the date the **Lienholder** notifies **You** of any **Unpaid Net Balance** owing, whichever happens later, **You** must send the **Administrator** named in Section III. DEFINITIONS, the following information:

1. A copy of **Your** insurance company's settlement with **You** showing all additions and deductions for the settlement amount and a copy of **Your** insurance company's check. If **You** do not have physical damage insurance, a copy of the police theft or accident report that identifies **Your Vehicle** by its vehicle identification number (VIN) must be submitted.
2. A copy of this GAP Amendment.
3. An entire copy, front and back, of the original Contract.
4. A copy of **Your** insurance company's Declaration Page, listing the coverage, deductible and agent's phone number.
5. The name and address of the **Lienholder** and **Your** account number with the **Lienholder**.
6. The pay-off balance of **Your** Contract as calculated by the **Lienholder** at the **Date of Loss**.
7. A history of **Your** Contract showing all payments made, late charges and fees.
8. A copy of refund checks and/or authorized cancellation forms confirming the refund amount for any credit insurance, mechanical repair coverage or other similar products that were purchased and included in the financing or lease of the **Covered Vehicle**. (Contact the Dealer that sold **You** the coverage.)
9. For new **Vehicles** only, if available, a copy of the window sticker or **Vehicle** invoice showing the Manufacturer's Suggested Retail Price. (Contact the Dealer that sold or leased **You** the **Vehicle**.)

If it is impossible to file proof of loss within such ninety (90) day period, proof must be filed as soon as possible, but in no event later than one year from the date proof was due as indicated above.

Claim drafts will be single party, made payable to and mailed to **Your Lienholder** and applied to **Your** Contract balance.

VIII. CANCELLATION PROVISIONS

You may cancel GAP at any time for a refund of all or part of the GAP Charge by notifying **Us** or the **Administrator**, in writing, that **You** want to cancel. If **You** notify **Us** or the **Administrator** within thirty (30) days from the **Date of Contract**, there will be a full refund of the GAP Charge. After thirty (30) days, the refund will be calculated on a pro-rata basis. Any refund will be sent to **Your Lienholder**. In the event of prepayment of the Contract, the Dealer or **Lienholder** will automatically cancel GAP and refund the unearned GAP Charge to **You**. Under no circumstances will this Amendment be reinstated after a cancellation has been processed. In the event of a covered **Total Loss**, GAP Charge will be considered fully earned and no refund will be available.

If **You** have questions, concerns or complaints regarding **Your** GAP Contract Amendment, **You** may address them to:
Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana 46204-3955, 1-800-382-4880

Reliable Auto Finance

Your Auto Finance Specialist

Reference Form

Dealer Name: _____ Customer Name: _____

REFERENCE SHEET MUST BE COMPLETED IN FULL AND SUBMITTED WITH APPLICATION.
TWO REFERENCES MUST BE FAMILY MEMBERS.

Landlord or Mortgage Holder

Name _____ Rent or Payment \$ _____
Address _____ PH# (_____) _____
City _____ State _____ Zip _____

Family Reference

Name _____ Relationship _____
Address _____ PH# (_____) _____
City _____ State _____ Zip _____

Family Reference

Name _____ Relationship _____
Address _____ PH# (_____) _____
City _____ State _____ Zip _____

Other Reference

Name _____ Relationship _____
Address _____ PH# (_____) _____
City _____ State _____ Zip _____

Other Reference

Name _____ Relationship _____
Address _____ PH# (_____) _____
City _____ State _____ Zip _____

Other Reference

Name _____ Relationship _____
Address _____ PH# (_____) _____
City _____ State _____ Zip _____

For contract servicing and collections purposes

AGREEMENT AND GPS/ STARTER INTERRUPT DISCLOSURE STATEMENT

IMPORTANT: THIS AGREEMENT AND GPS/STARTER INTERRUPT DISCLOSURE STATEMENT DETAILS YOUR CONSENT TO HAVE A GPS/STARTER INTERRUPT DEVICE INSTALLED ON YOUR VEHICLE AND DESCRIBES THE CONSEQUENCES OF FAILING TO MAKE TIMELY PAYMENTS.

This Agreement and GPS/Starter Interrupt Disclosure Statement ("Disclosure Statement") is a part of the retail installment sale contract (the "Contract") financed by Reliable Auto Finance (referred to herein as the "Creditor," "we," "us," or "our") for the Buyer (referred to herein as the "Buyer," "I," "you," or "your") to purchase the vehicle (the "Vehicle"). The Vehicle being financed is equipped with an electronic locating device that utilizes global positioning satellite technology ("GPS") and a starter interrupt device used to disable the Vehicle (collectively the GPS and the starter interrupt device are referred to as the "Device"). The Device permits us to prevent the Vehicle from restarting if we do not receive a full scheduled payment on or before its due date. Our ability to disable the starter is subject to any grace or cure periods and any notice required by applicable law. Additionally, if you experience an emergency that requires use of the Vehicle, and we have disabled the Vehicle's starter, you may request, and we may provide you with the ability to temporarily restart your Vehicle. We will not automatically give additional emergency access after any temporary emergency access we have granted expires. The Device also has GPS capabilities that allow us to locate the Vehicle in the event we need to repossess the Vehicle due to your default. The GPS capabilities also allow us to locate the Vehicle if it is ever stolen, and you report the theft of the Vehicle to us.

Buyer's Initials

_____/_____
I understand and agree to have an electronic locating and disabling device installed in the Vehicle I am financing. The Device is and remains property of the Creditor and is installed in the Vehicle at no cost to me. When the Contract is paid off I will allow the Creditor to remove the Device or I will purchase the Device from the Creditor.

_____/_____
I understand and agree that I am free to purchase and finance a vehicle with creditors that may not require this Device.

_____/_____
I understand and agree not to tamper with, disable or remove the Device, nor will I direct or allow a third party to tamper with, remove or disable the Device. I agree that if I tamper with, disable or remove the Device, or allow a third party to tamper with, remove or disable the Device, the Creditor may declare a default under the Contract to the extent not prohibited by applicable law.

_____/_____
I understand that if I am in default of the Contract, subject to any grace period, right to cure, or notice requirements, the CREDITOR CAN DISABLE THE VEHICLE'S STARTER from a remote location and track the Vehicle's location. I understand that in such an event, I will NOT BE ABLE TO RESTART THE VEHICLE until I have paid the Creditor the amount necessary to bring payments current under the terms of the Contract or otherwise cured the default, or if I have contacted the Creditor for EMERGENCY ACCESS to restart the Vehicle. I understand that if I fail to cure the default, the Creditor has the right to take any further action as permitted under applicable law, including the right to repossess the Vehicle.

_____/_____
I understand and agree to voluntarily waive any right I may have to privacy in the location of the Vehicle, and I authorize the Creditor to use the Device's GPS capabilities to locate the Vehicle.

_____/_____
I also agree to hold harmless, defend and indemnify the Creditor, its agents, employees, and servants, and each of them, from all claims, demands, causes of action, damages, costs, liabilities or losses, in law or equity, to property or person suffered or sustained by any other person or entity arising out of or resulting from the intended use or termination of the Device in the Vehicle, to the fullest extent permitted by applicable law.

_____/_____
I understand and agree that if any of these terms and conditions is held to be invalid or unenforceable, it shall not affect the validity and enforceability of any other term or condition of this Disclosure Statement or the Contract, and that this Disclosure Statement and the Contract shall remain in full force and effect in all other respects.

_____/_____
I understand and agree that any dispute under this Disclosure Statement is governed by the Arbitration Agreement contained in the Contract.

I HAVE READ, UNDERSTAND, AND AGREE TO ALL THE DISCLOSURES AND TERMS OF THIS DISCLOSURE STATEMENT.

Buyer Signature

Date

Co-Buyer Signature

Date

Documentation Checklist

Customer Name: _____
 Dealer Name: _____

Original
Required

- | | | |
|--|---|-------|
| 1. Signed Credit Application | • | _____ |
| 2. Personal reference sheet- 5 for <u>each</u> person on the loan (address , phone #s, relationship <u>required</u>) | | _____ |
| 3. Valid and current Driver's license from the State in which they reside* (need copy of front and back of license) | | _____ |
| 4. Approved Retail Installment Contract (Signed and Assigned) | • | _____ |
| 5. Arbitration Agreement (If not on the contract) | • | _____ |
| COLOR OF THE VEHICLE | | |
| 6. Copy of Title Application (signed and dated) | | _____ |
| 7. Current Paystubs - Needs to show current address | | _____ |
| 8. If current address is not on DL or paystub, further proof of residence will be required (2-3 Approved Documents) | | _____ |
| 9. Telephone Bill or Customer can call Reliable to verify phone | | _____ |
| 10. Creditor Placed Insurance Addendum (CPI) | • | _____ |
| 11. Proof of full coverage auto insurance or certificate of proof of liability coverage with CPI added | | _____ |
| 12. Preferred Service Contract | • | _____ |
| 13. AWSI GAP Contract | | _____ |
| 14. Consent and Authorization Form (Buyer & Co-Buyer) | • | _____ |
| 15. 1st Payment form | • | _____ |
| 16. GPS Agreement/ Disclosure Statement (initials and date) | | _____ |
| 17. Price & Ancillary Products Disclosure | • | _____ |
| 18. GPS needs to be tested | | _____ |
| 19. Co-signer Agreement (if any) | • | _____ |
| 20. Customer was given Reliable Finance Privacy Notice | | _____ |
| 21. Any additional stips listed on your approval, specific to this deal | | _____ |

* persons with a legal disability will be exempt from the requirement of possessing a valid driver's license when the limitations imposed by their disability prohibit their ability to obtain a driver's license.

With any questions, please make sure to call us at 616-245-4465. Our fax numbers are 616-245-5978 and 616-245-5971.

FACTS

WHAT DOES RELIABLE AUTO FINANCE 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Credit history ■ Account balance and Payment history ■ Income and Employment information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 Reliable Auto Finance chooses to share; and whether you can limit this sharing. |

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

| | |
|-------------------|---|
| Questions? | Call 616-245-5200 or go to ReliableAutoFinance.com |
|-------------------|---|

Who we are

Who is providing this notice?

RELIABLE AUTO FINANCE

What we do

How does **Reliable Auto Finance** 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 **Reliable Auto Finance** collect my personal information?

We collect your personal information, for example, when you

- pay us by check or use your credit or debit card
- show your driver's license or give us your income information
- give us your employment information

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.

Definitions

Affiliates

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

- *Reliable Auto Finance does not share with our affiliates.*

Nonaffiliates

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

- *Reliable Auto Finance 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.

- *Reliable Auto Finance doesn't jointly market.*

Other important information