vitu

Cover Sheet - FL

| Process Date | Transaction Id |
|---|---|
| 10/09/2026 | 174045702 |
| **Titling State** | **Military** |
| FL | N |

**Premium Service**

## W1KVK5AB0SF025094 2025 MERCEDES-BENZ
## Used Auto

**Vehicle Info**

Model: SL-Class
Body Type: Two Door
GVW:
Fuel Type: Gas
Odometer Reading: 9585

**Sale Information**

Purchase Date: 08/14/2026
Sale Type: Purchase
Taxable Selling Price: 84,357.99
MSRP:
List Price:
Trade in Value:

**Owner Info**

Owner 1 Name: CYNTHIA RICHARDSON
Owner 2 Name:
Registered Address: 1416 KEYSTONE RIDGE CIRCLE, TARPON SPRINGS, PINELLAS, FL, 34688
Lessor Name:
Address:

**Lienholder Info**

Lienholder 1 Name: BANK OF AMERICA NA
Address: PO BOX 2759, JACKSONVILLE, FL, 32203
Lienholder 2 Name:
Address:
Lienholder 3 Name:
Address:

**Registration Information**

Application Type: Title & Registration
Registration Action: New Registration
Registration Period:
Plate Number:
Expiration Date:

**Final Destination**

Send to: Mossy Ineos Grenadier Attn: Rubio Karina
Phone: (281)589-5303
Mailing Address: 12170 Katy Fwy, Houston, Harris, TX, 77079

**Fee Summary**

| | |
|---|---|
| TITLE FEE | $87.75 |
| LATE FEES | $20.00 |
| INITIAL REGISTRATION | $225.00 |
| REGISTRATION TAX | $74.10 |
| FL STATE TAX (6%) | $5,061.48 |
| FL DISCRETIONARY SURTAX (1%) | $50.00 |
| VITU PREMIUM SERVICE FEE | $300.00 |
| FL STATE VARIABLE FEES | $.00 |
| **Total** | **$5,818.33** |

**Submitted By:** Karina Rubio
Phone: (281)589-5303
Location: Mossy Ineos Grenadier
Address: 12170 Katy Fwy, Houston, Harris, TX, 77079

**For Vitu Use**

Pre-Checker Name

**Comments / Resolution:**

**For your paperwork to be processed faster, please send your transaction documents in the order they are listed on the checklist. Thank you!**

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1 WELLNESS BLVD, #201
IRMO, SC 29063
844-848-8468

TX ID: 174045702

# FLORIDA TRANSACTION REQUEST

PURCHASE DATE: 8/14/2026

## CUSTOMER INFO

OWNER: CYNTHIA B RICHARDSON

PHYSICAL ADDRESS: 1416 KEYSTONE RIDGE CIRCLE
TARPON SPRINGS, FL 34688 - PINELLAS COUNTY

(Premium)

## VEHICLE INFO

VIN: W1KVK5AB0SF025094 | YEAR: 2025 | MAKE: MERCEDES-BENZ | MODEL: SL-Class

## REQUEST TYPE

TITLE & REGISTRATION

NEW PLATES

PLATE TYPE:

## LIENHOLDER

LIENHOLDER NAME: BANK OF AMERICA NA - ELT #: 204664684

LIENHOLDER ADDRESS: PO BOX 2759, JACKSONVILLE, FL 32203

## ESTIMATED FEES

| | |
|---|---|
| TITLE & REGISTRATION FEES: | $ 406.85 |
| SALES TAX: | $ 5111.48 |
| EXEMPTION CLAIMED: | $ 0 |
| TOTAL FEES: | $ 5518.33 |

**Please email: partners@vitu.com for approval of any fee more than $225 higher than the total listed above, or if anything prevents this deal from being processed as-is. If additional support is needed, please contact Vitu Customer Support at 844-848-8468. Note: The attached payment is good for this transaction and VIN number only unless approved by an authorized agent of Vitu.**

| CNTY# | AGY# | SUB# | RPT# |
|---|---|---|---|
| 39 | 1 | D743\$CPL | 7050 |

AUDIT #

# STATE OF FLORIDA
## APPLICATION FOR VEHICLE / VESSEL CERTIFICATE OF TITLE

L#
T# 2395129103
B# 52493505
S# 122857441

| TITLE NUMBER | VEHICLE/VESSEL IDENTIFICATION # | YR. | MAKE | MAKE or MANUFACTURER | BODY TYPE | VEHICLE COLOR | | WT/LENGTH | PRINCPL OPERAT | GVW/LOC |
|---|---|---|---|---|---|---|---|---|---|---|
| 165366992 | W1KVK5AB0SF025094 | 2025 | MERZ | | 2D | BLK | | 4100 | | |

| DATE OF ISSUE MO. | DAY | YEAR | TRANS CODE | VEHICLE USE | HULL MATERIAL | PROPULSION | ENGINE DRIVE | FUEL | VESSEL TYPE | WATER | FL NUMBER | AUTH DESTRUCTION |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10 | 30 | 26 | OUT | PRIVATE | | | | | | | | |

Applicant/Owner's Name & Address
CYNTHIA B RICHARDSON
1416 KEYSTONE RIDGE CIRCLE
TARPON SPRINGS, FL 34688

| SEX | BIRTHDATE MO. | DAY | YEAR | RESIDENT Y | N | ALIEN | CNTY RES.# |
|---|---|---|---|---|---|---|---|
| F | 04 | 25 | 61 | X | | | 4 |

1st OWNER FL/DL # OR F.E.I.D.#: R426110470000
2nd OWNER FL/DL # OR UNIT #:

VOLUNTARY CONTRIBUTIONS

| AGENCY FEE | TITLE FEE | SALES TAX | GRAND TOTAL |
|---|---|---|---|
| 4.75 | 103.00 | 5,122.24 | 5,229.99 |

**Action Requested:** ORIG USED TITLE
RETAINED AS ELECTRONIC TITLE

**Brands:**

| PREV. STATE | DATE ACQUIRED | NEW | USED | ODOMETER / VESSEL MANUFACTURER | ODOMETER DECLARATION CERTIFICATION |
|---|---|---|---|---|---|
| TX | 08/14/2026 | | XX | 9,585 MILES 08/14/2026 ACTUAL | ☐ |

## LIEN INFORMATION

| | DATE OF LIEN | RECEIVED DATE | FEID # OR FL / DL AND SEX AND DATE OF BIRTH | DMV ACCOUNT # |
|---|---|---|---|---|
| ELT | 08/14/2026 | 10/30/2026 | 941687665-01 | 204664684 |

NAME OF FIRST LIENHOLDER:
BANK OF AMERICA NA

ADDRESS
ELECTRONIC LIEN

SALVAGE TYPE

## SELLER INFORMATION

NAME OF SELLER, FLORIDA DEALER, OR OTHER PREVIOUS OWNER

ADDRESS

DEALER LICENSE NO.

CONSUMER OR SALES TAX EXEMPTION #

## SALES TAX AND USE REPORT

**TRANSFER OF TITLE IS EXEMPT FROM FLORIDA SALES OR USE TAX FOR THE REASON(S) CHECKED**

☐ **PURCHASER HOLDS VALID EXEMPTION CERTIFICATE**
☐ **VEHICLE / VESSEL WILL BE USED EXCLUSIVELY FOR RENTAL**
☐ **OTHER** REGULAR

INDICATE TOTAL PURCHASE PRICE, INCLUDING ANY UNPAID BALANCE DUE SELLER, BANK OR OTHERS $ 84,537.28

INDICATE SALES OR USE TAX DUE AS PROVIDED BY CHAPTER 212, FLORIDA STATUTES $ 5,122.24

[X] **SELLING PRICE VERIFIED**

## APPLICANT CERTIFICATION

_____ **I/WE HEREBY CERTIFY THAT THE VEHICLE/VESSEL TO BE TITLED WILL NOT BE OPERATED UPON THE PUBLIC HIGHWAYS/WATERWAYS OF THIS STATE.**

_____ **I CERTIFY THAT THE CERTIFICATE OF TITLE IS LOST OR DESTROYED.**

_____ **I CERTIFY THAT THIS MOTOR VEHICLE/VESSEL WAS REPOSSESSED UPON DEFAULT OF THE LIEN INSTRUMENT AND IS NOW IN MY POSSESSION.**

**I/WE HEREBY CERTIFY THAT I/WE LAWFULLY OWN THE ABOVE DESCRIBED VEHICLE/VESSEL, AND MAKE APPLICATION FOR TITLE. IF LIEN IS BEING RECORDED NOTICE IS HEREBY GIVEN THAT THERE IS AN EXISTING WRITTEN LIEN INSTRUMENT INVOLVING THE VEHICLE/VESSEL DESCRIBED ABOVE AND HELD BY LIENHOLDER SHOWN ABOVE. I/WE FURTHER AGREE TO DEFEND THE TITLE AGAINST ALL CLAIMS.**

**UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.**

Signature of Applicant/Owner

Signature of Applicant/Co-Owner

HSMV 82041 REVISED 02/06 SCAN CODE MVT

I UNDERSTAND THAT MY DRIVER LICENSE AND REGISTRATIONS WILL BE SUSPENDED IMMEDIATELY IF THE INSURER DENIES THE INSURANCE INFORMATION SUBMITTED FOR THIS REGISTRATION.

INSTRUCTIONS FOR ATTACHING DECAL

1. Clean area where new annual decal is to be affixed.
2. Peel decal from this document.
3. Affix decal in the upper right corner of license plate.

IMPORTANT INFORMATION

SECTION 316.613, Florida Statutes, requires every operator of a motor vehicle transporting a child in a passenger car, van, autocycle or pickup truck registered in this state and operated on the highways of this state, shall, if the child is 5 years of age or younger, provide the protection of the child by properly using a crash-tested, federally approved child restraint device. For children aged through 3 years, such restraint device must be a separate carrier or a vehicle manufacturer's integrated child seat. For children aged 4 through 5 years, a separate carrier, an integrated child seat, or a child booster seat may be used.
For limited exceptions, see s. 316.613, F.S.

S. 320.0605, F. S., requires the registration certificate, or true copy of a rental or lease agreement, issued for any motor vehicle to be in the possession of the operator or carried in the vehicle while the vehicle is being used or operated on the roads of this state.

S. 320.02 and 627.733, F. S., requires personal injury protection and property damage liability to be continuously maintained throughout the registration period. Failure to maintain the mandatory coverage may result in the suspension of your driver license and registration.

Mail To:

**CYNTHIA B RICHARDSON**
**1416 KEYSTONE RIDGE CIRCLE**
**TARPON SPRINGS, FL 34688**

Important note: If you cancel the insurance for this vehicle, immediately return the license plate from this registration to a Florida driver license or tax collector office or by mail to: DHSMV, Return Tags, 2900 Apalachee Parkway, Tallahassee, FL 32399. Surrendering the plate will prevent your driving privilege from being suspended.

CO/AGY 39 / 01 T# 2395131541
B# 52493505
**SAFE**

# FLORIDA VEHICLE REGISTRATION

PLATE **EJ84RI** DECAL **18348485** Expires **Midnight Sun 04/25/2027**

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| YR/MK | **2025/MERZ** | BODY | **2D** | COLOR | **BLK** | Reg. Tax | 71.10 | Class Code | 1 |
| VIN | **W1KVK5AB0SF025094** | | | TITLE | **165366992** | Init Reg. | 225.00 | Tax Months | 8 |
| Plate Type | **RGS** | NET WT | **4100** | | | County Fee | 3.00 | Back Tax Mos | 0 |
| | | | | | | Mail Fee | | Credit Class | |
| DL/FEID | **R426110470000** | | | | | Sales Tax | | Credit Months | |
| Date Issued | **10/30/2026** | Plate Issued | **10/30/2026** | | | Voluntary Fees | | | |
| | | | | | | Grand Total | 299.10 | | |

**CYNTHIA B RICHARDSON**
**1416 KEYSTONE RIDGE CIRCLE**
**TARPON SPRINGS, FL 34688**

IMPORTANT INFORMATION

1. The Florida license plate must remain with the registrant upon sale of vehicle.
2. The registration must be delivered to a Tax Collector or Tag Agent for transfer to a replacement vehicle.
3. Your registration must be updated to your new address within 30 days of moving.
4. Registration renewals are the responsibility of the registrant and shall occur during the 30-day period prior to the expiration date shown on this registration. Renewal notices are provided as a courtesy and are not required for renewal purposes.
5. I understand that my driver license and registrations will be suspended immediately if the insurer denies the insurance information submitted for this registration.

**RGS - SUNSHINE STATE PLATE ISSUED X**




**or slow down for emergency lights.**

FLHSMV

FLORIDA HIGHWAY SAFETY AND MOTOR VEHICLES

## IMPORTANT INFORMATION

SECTION 328.48(4) Florida Statutes, requires that the certificate of registration of each vessel operated, used, or stored on the waters of this state shall be available for inspection on the vessel for which issued whenever such vessel is in operation.

Electronic titles are available titles, are motor vehicle, mobile home, or vessel titles held in electronic form by the department. Electronic titles prove ownership of a motor vehicle, mobile home, or vessel the same way a paper title does. Electronically maintaining the title eliminates the risk of losing the title and eliminates having to pay a fee to obtain a duplicate. An electronic title is also an effective fraud deterrent because potential thieves will not have access to your title. For more information about electronic titles please visit your local tax collector office or visit our website at https://www.flhsmv.gov/motor-vehicles-tags-titles/electronic-lien-titles/.

Sold your vehicle, mobile home or vessel? For your own protection, you are required by law to transfer the title and notify the Department of Highway Safety and Motor Vehicles (DHSMV) within 30 days if you sell, donate or dispose of any motor vehicle or vessel. If you do not you could be legally responsible. Either go into a tax collector office or license plate agent with the new owner to transfer the title or go online to https://www.flhsmv.gov/pdf/forms/82050.pdf and download the Notice of Sale form. Fill it out, sign it and take it to the tax collector office or license plate agent for processing.

# LEVY CO 39 AG 01

LEVY County Tax Collector

Bronson, FL

Date: 10/30/2026 Office: 39/01 (D76) Cashier: D7438CPL

## Batch Summary

Batch Number: 52493505 Total Transactions: 2

### Transaction Detail

| FEID/DL/ID Number | Customer Name | Transaction Type | Fee Total |
|---|---|---|---|
| R426-110-47-000-0 | Cynthia B Richardson | ORR - Orig Reg Regis | $299.10 |
| R426-110-47-000-0 | Cynthia B Richardson | OUT - Orig Used Title | $5,229.99 |
| | | **Credit Card Convenience Fee:** | $0.00 |
| | | **Batch Fee Total:** | $5,529.09 |

### Payment Detail

| Payment Type | Confirmation Number | Amount Paid |
|---|---|---|
| Check | | $5,529.09 |

# FLORIDA INSURANCE AFFIDAVIT

Under penalty of perjury, I CYNTHIA B RICHARDSON (Name of Insured) certify that I have Personal Injury Protection, Property Damage Liability, and, when required, Bodily Injury Liability Insurance currently in effect with PROGRESSIVE (Name of Insurance Company) under

944970165 (Policy Number) 02960 (Company Code Number (5 digits)) covering the following motor vehicle:

| 2025 | MERCEDES-BENZ | W1KVK5AB0SF025094 |
|---|---|---|
| Year | Make | Vehicle Identification Number |

This insurance company is licensed to issue insurance policies in Florida. I understand that my driver license, license plate(s) and registration(s) will be suspended effective from the registration date, if the insurer denies that this policy is in force.

Cynthia Richardson
Signature of Insured

**WARNING: GIVING FALSE INFORMATION IN ORDER TO OBTAIN A VEHICLE REGISTRATION CERTIFICATE IS A CRIMINAL OFFENSE UNDER FLORIDA LAW. ANYONE GIVING FALSE INFORMATION ON THIS AFFIDAVIT IS SUBJECT TO PROSECUTION.**

## Additional Terms and Conditions

**Definitions.** The following definitions apply to this Agreement:

- "Manufacturer" means the entity that manufactured the Vehicle or its distributor. We are NOT an agent of the Manufacturer. The Manufacturer is NOT a party to this Agreement. References to Manufacturer are used to help describe the contractual relationship between the Manufacturer and us or to refer to warranties that might be separately provided to you directly by the Manufacturer.
- "Retail Installment Sales Contract" refers to a separate agreement with Seller/Dealer, if any, that you sign agreeing to pay for the Vehicle purchase over time.
- "Trade-In Vehicle" refers to each used vehicle you are selling to us as part of a down payment to purchase the Vehicle. If you are selling us more than one used vehicle, "Trade-In Vehicle" refers to each vehicle separately and together. Each Trade-In Vehicle is identified on page 1 of this Agreement.

**Manufacturer – New Vehicle Pricing, Design and Availability.** The Manufacturer may change the price, design or features of its new vehicles without notice to us. If this occurs before we deliver the Vehicle to you, we may change the price of the Vehicle, design and features. If we do, you may cancel this Agreement. If canceled for this reason, we will refund to you any amounts you have paid to us. We will also return any Trade-In Vehicle to you. You agree to pay us the reasonable charges for any detailing or repairs performed on the Trade-In Vehicle and any reasonable storage charges. If we have already sold the Trade-In Vehicle, we will pay you the amount we receive for the sale after adjusting for any payoff we made to a lienholder and costs for repair and reconditioning, if any.

If the Manufacturer changes its new vehicle designs, parts, accessories, or other features, we are not obligated to make the same or similar changes to the Vehicle either prior to or after delivery to you. Unless otherwise required by law, we are not obligated to notify you of any Manufacturer's future new vehicle design or feature changes.

**Vehicle Delivery Delays**. Preparing and delivering the Vehicle may involve a number of activities and third parties. We are not liable if delivery is delayed or fails when the cause is in any way outside our control or is without our fault or negligence.

**Trade-In Vehicle.** You will transfer title to the Trade-In Vehicle to us free and clear of all liens except those noted in this Agreement. You agree to provide us with evidence of title as we may require. You make the following representations about the Trade-In Vehicle: (a) you are the sole, lawful owner with all rights and authority needed to transfer ownership; (b) there are no liens or encumbrances except those noted in this Agreement; (c) it has never been titled under any state or federal "brand" such as "defective," "salvage," "flood," etc.; (d) its actual mileage is as provided in this Agreement; and (e) it contains all emission control equipment required which is all in working order, unless otherwise indicated in this Agreement. You authorize us to rely on these representations. If any of these representations are not true, we may elect to cancel this transaction. You will be responsible to pay for all damages resulting from your misrepresentations, including costs to recondition, legal fees, court and collection costs.

You give us permission to contact the lienholder(s) for payoff information. We are relying on information from you and/or the lienholder or lessor of each Trade-In Vehicle to arrive at the trade-in payoff amount(s). You understand that each payoff amount quoted is an estimate. We agree to pay the provided payoff amount to each Trade-In Vehicle lienholder, lessor, or its designee. If the actual payoff amount is more than the amount provided in this Agreement, you agree to pay us on demand the additional amount owing. If the actual payoff amount is less than the amount provided in this Agreement, we will refund to you any overpayment we receive from the lienholder, lessor, or its designee.

**Trade-In Allowance.** The trade-in allowance provided in this Agreement is based on our appraisal of the Trade-In Vehicle when this Agreement is signed. We may reappraise it if you deliver it to us at a later date. The reappraised value will become the trade-in allowance. If the reappraised value is less than the trade-in allowance in this Agreement, you will immediately pay us the difference. Instead, you may cancel this Agreement if you have not already taken delivery of the Vehicle.

**Refusal or Failure to Accept Delivery and Other Non-Performance.** If you refuse or fail to accept delivery of the Vehicle or otherwise do not perform under this Agreement, you will be liable for the damages it causes us. These damages may include our losses, expenses, and reasonable attorneys' fees. To pay these damages, we may keep any cash deposit up to the amount owed, unless prohibited by law. You agree to pay us any amount owed in excess of the cash deposit that we keep. You will be liable for these amounts except to the extent that they are limited or prohibited by law.

This section does not apply if you cancel this Agreement as allowed in the Trade-In Allowance or Manufacturer – New Vehicle Pricing, Design and Availability sections. This section also does not apply if we cancel this Agreement because you are not able to obtain financing in the time allowed in the Balance Due and Payment section.

**Taxes.** Unless prohibited, you agree to pay all taxes assessed on the transaction in this Agreement. For example, taxes may include sales, use, ad valorem, or other federal, state or local taxes. It does not include any taxes required to be paid only by us.

**Balance Due and Payment.** By signing this Agreement, you agree to purchase the Vehicle. If there is a Total Balance Due, you must pay that amount in cash or obtain financing for it.

If the actual amount of title, registration and license fees is more than the amount charged in the Itemization of Sale, you agree to pay us the difference. If the actual amount is less than the amount charged in the Itemization of Sale, we will refund the overpayment to you.

If you finance the Total Balance Due, you may do so through any finance source you choose. By signing this Agreement, we are NOT agreeing to finance your purchase of the Vehicle. Your promise to purchase the Vehicle applies even if you are not able to obtain financing, or are not able to obtain the terms you wanted or expected. If you finance the Total Balance Due through a third party, we may cancel this Agreement if you do not obtain the financing within two business days. If you choose to finance your Vehicle purchase in a retail installment sale with us, you authorize us to assist in submitting your credit application to third parties for financing. If the transaction meets its requirements, a third party may agree to take assignment of a Retail Installment Sales Contract between you and us.

You understand that financing terms may vary from one source to another. You may be able to get more favorable financing terms with another finance source than through us.

**Returned or Dishonored Payments.** We may declare this Agreement null and void and retake the Vehicle if your deposit, down payment, balance due or other payment is returned or dishonored. If you make any payment under this Agreement that is returned or dishonored, you agree to pay a fee of $30.00.

**Conflict with other Agreements.** If there is a conflict between this Agreement and any Conditional Delivery Agreement you have signed, the terms and conditions of the Conditional Delivery Agreement will control. If there is a conflict between this Agreement and any Retail Installment Sales Contract you have signed, the terms and conditions of the Retail Installment Sales Contract will control.

**BUYER TO PURCHASE VEHICLE INSURANCE.** This Agreement does NOT include any state-required Vehicle insurance coverage. You must buy such insurance at your expense in the amounts and coverages required. You represent that you have or will buy required insurance before the Vehicle is delivered to you.

This Agreement does not include property insurance. A creditor may require it if you finance the Vehicle purchase. You must buy such insurance at your expense in the amounts and coverages required.

You agree to provide us with your insurance information if we request it. You represent that the insurance information you provide us is current and accurate.

**Accessories and Additional Equipment.** If the Vehicle includes accessories or equipment that are not listed on the Manufacturer's window sticker, they may not have been made or approved by the Manufacturer. Such items will not be covered by the Manufacturer's express limited warranty on the Vehicle (if any).

**Servicing and Collection Contacts.** In consideration of our sale of the Vehicle to you, you agree to provide us your contact information for our servicing and collection purposes. You agree that we may use this information to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. You agree to allow our agents and service providers to contact you as agreed above.

You agree that you will, within a reasonable time, notify us of any change in your contact information.

**Rebates, Incentives, and Discounts.** We are not required to find or disclose all available rebates, incentives or discounts for which you might be eligible. If conditions apply to a rebate, incentive or discount, you must provide us with all necessary documentation to verify your eligibility. By this Agreement, all rebates, incentives, discounts and other similar payments are assigned to us.

**Jury Trial Waiver. UNLESS THE LAW PROHIBITS IT, YOU AND WE AGREE TO WAIVE ANY RIGHTS TO A TRIAL BY JURY IN ANY LEGAL PROCEEDING ARISING UNDER THIS AGREEMENT. THIS WAIVER CANNOT BE REVOKED.**

**Applicable Law.** Federal law and the law of the State of Texas apply to this Agreement.

**Incidental Damages Prohibited. THE SELLER/DEALER WILL NOT BE LIABLE FOR ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFIT OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES OF BUYER.**

**General Terms.** If any part of this Agreement is not enforceable for any reason, the other terms still apply and will be enforceable. Carrying out the intent of this Agreement may require you and us to sign a number of documents. You agree to assist as needed in their completion. You also agree to sign all documents reasonably needed to fulfill the promises and intent of this Agreement. You authorize us to correct any clerical errors or omissions in this Agreement or in any related document. You agree that you provided your true legal name and the address of your primary residence.

## ARBITRATION PROVISION

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

1. **EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.**
2. **IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.**
3. **DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.**

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, any allegation of waiver of rights under this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this Vehicle, this Agreement or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Agreement) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator only on an individual basis and not as a plaintiff in a collective or representative action, or a class representative or member of a class on any class claim. The arbitrator may not preside over a consolidated, representative, class, collective, injunctive, or private attorney general action. You expressly waive any right you may have to arbitrate a consolidated, representative, class, collective, injunctive, or private attorney general action. You or we may choose the American Arbitration Association (www.adr.org) or National Arbitration and Mediation (www.namadr.com) as the arbitration organization to conduct the arbitration. If you and we agree, you or we may choose a different arbitration organization. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller/Dealer is a party to the claim or dispute, in which case the hearing will be held in the federal district where this transaction was originated. We will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee up to a maximum of $5,000, unless the law or the rules of the chosen arbitration organization require us to pay more. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee over $5,000 in accordance with the rules and procedures of the chosen arbitration organization. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. §§ 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate any related or unrelated claims by filing any action in small claims court, or by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual or statutory public injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this Agreement. If any part of this Arbitration Provision, other than waivers of class rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. You agree that you expressly waive any right you may have for a claim or dispute to be resolved on a class basis in court or in arbitration. If a court or arbitrator finds that this class arbitration waiver is unenforceable for any reason with respect to a claim or dispute in which class allegations have been made, the rest of this Arbitration Provision shall also be unenforceable.