

**RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE
NONNEGOTIABLE CONSUMER NOTE
(WITH ARBITRATION PROVISION)**

Buyer Name and Address (Including County and Zip Code) DONALEE GRANT 295 OSPREY RD WAKEFIELD, RI WASHINGTON, 02879	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) BALISE NISSAN 1350 POST RD WARWICK, RI 02888-3262
Cell: N/A Email: PRESIDENTIALPAINTCOMPANY@YAHOO.COM	Cell: N/A Email: N/A	

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

New/Used/ Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2021	RAM 1500	1C6RRFFG3MN776305	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> <u>N/A</u>

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
<u>17.39 %</u>	<u>\$ 24,139.55</u>	<u>\$ 36,659.20</u>	<u>\$ 60,798.75</u>	<u>\$ 7,000.00</u> is <u>\$ 67,798.75</u>

Returned Payment Charge: You agree to pay a charge of \$ 25 if any check or electronic payment you make is returned unpaid.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

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

Number of Payments	Amount of Payments	When Payments Are Due
75	\$ 810.65	Monthly beginning 05/28/2024
One Final Payment Of	\$ N/A	On N/A
N/A		

Term N/A Mos.

N/A
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X N/A

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 1.00 or 5 % of the part of the payment that is late, whichever is greater.

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

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X *Donalee Grant* Co-Buyer Signs X N/A

By initialing below, you acknowledge that you have been informed of the rate and term.

Annual Percentage Rate	<u>17.39 %</u>	Buyer (and any Co-Buyer) Initials	<u>N/A</u>
Term	<u>75 (mos.)</u>	Buyer (and any Co-Buyer) Initials	<u>N/A</u>

ITEMIZATION OF AMOUNT FINANCED

1	Cash Price (including \$ <u>2,548.70</u> sales tax)	\$	<u>38,538.70</u>	(1)
2	Total Downpayment =			
	Trade-In <u>N/A</u>			
	(Year) (Make) (Model)			
	Gross Trade-In Allowance	\$	<u>N/A</u>	
	Less Pay Off Made By Seller to <u>N/A</u>	\$	<u>N/A</u>	
	Equals Net Trade In	\$	<u>N/A</u>	
	+ Cash	\$	<u>7,000.00</u>	
	+ Other <u>N/A</u>	\$	<u>N/A</u>	
	+ Other <u>N/A</u>	\$	<u>N/A</u>	
	+ Other <u>N/A</u>	\$	<u>N/A</u>	
	(If total downpayment is negative, enter "0" and see 4I below)	\$	<u>7,000.00</u>	(2)
3	Unpaid Balance of Cash Price (1 minus 2)	\$	<u>31,538.70</u>	(3)
4	Other Charges Including Amounts Paid to Others on Your Behalf			
	(Seller may keep part of these amounts):			
A	Cost of Optional Credit Insurance Paid to Insurance Company or Companies.			
	Life <u>N/A</u>	\$	<u>N/A</u>	
	Disability <u>N/A</u>	\$	<u>N/A</u>	
B	Ventor's Single Interest Insurance Paid to Insurance Company	\$	<u>N/A</u>	
C	Other Optional Insurance Paid to Insurance Company or Companies	\$	<u>N/A</u>	
D	Optional Gap Contract	\$	<u>N/A</u>	
E	Official Fees Paid to Government Agencies			
	to STATE for PLATE FEE	\$	<u>25.50</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
F	Government Taxes Not Included in Cash Price	\$	<u>N/A</u>	
G	Government License and/or Registration Fees			
	<u>N/A</u>			
	REGISTRATION FEE	\$	<u>125.00</u>	
H	Government Certificate of Title Fees	\$	<u>50.00</u>	
I	Other Charges (Seller must identify who is paid and describe purpose)			
	to N/A for Prior Credit or Lease Balance	\$	<u>N/A</u>	
	to DEALER for DOCUMENTATION FEE	\$	<u>400.00</u>	
	to DEALER for PREP FEE	\$	<u>20.00</u>	
	to QUALITY GUARD PLUS for SERVICE CONTRACT	\$	<u>4,500.00</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	to N/A for N/A	\$	<u>N/A</u>	
	Total Other Charges and Amounts Paid to Others on Your Behalf	\$	<u>5,120.50</u>	(4)
5	Amount Financed (3 + 4)	\$	<u>36,659.20</u>	(5)

OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS N/A

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. **You may choose the insurance company through which the VSI insurance is obtained.** If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose subject to our approval of your choice as the law allows. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.
If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

**Check the insurance you want and sign below:
Optional Credit Insurance**

Credit Life: Buyer Co-Buyer Both
 Credit Disability: Buyer Co-Buyer Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

N/A N/A
Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

N/A N/A
Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

N/A N/A
Buyer Signature Date

N/A N/A
Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

It is understood that insurance coverage which would protect the purchaser under the Rhode Island Motor Vehicle Safety Responsibility Act is not included in the purchase of the motor vehicle described here.

The purchaser has received a copy of this statement.

N/A
Purchaser's Signature

N/A
Seller's Signature