**CONTRACT DATE:** 09/21/2024
**ACCOUNT #:** R152213

# RETAIL INSTALLMENT CONTRACT
SIMPLE INTEREST

**FZ-VA-RIC-SIA**

| Buyer Name and Address | Seller Name and Address |
|---|---|
| RACHEL ELIZABETH RYDER<br>3029 EAST POINT RD<br>ELKTON, VA 22827<br>County: ROCKINGHAM | DRIVE AWAY MOTORS, INC<br>8670 SEMINOLE TRAIL<br>RUCKERSVILLE, VA 22968<br>County: Greene |
| Co-Buyer Name and Address | |

In this contract, "you" and "your" refer to the Buyer or Buyers signing below. "Seller," "we" and "us" refer to the seller shown above. "Holder" is the Seller, or, if this contract has been assigned, the party who has been assigned this contract. "Vehicle" refers to the vehicle described below. "Buyer," "you" and "your" shall include the plural. You promise to pay to the order of the Holder (at its office or at such other place as the Holder may designate and instruct you) the Amount Financed and the Finance Charge (see below) as outlined in the schedule of payments below and as described in this contract.

| New/Used | Year | Make | Model | Vehicle Identification Number | Mileage | ☒ Personal, Family or Household Use<br>☐ Business Use |
|---|---|---|---|---|---|---|
| Used | 2008 | HUMMER | H3 | 5GTEN13L688152213 | 203065 | |

Description of Trade-In(s): N/A

## FEDERAL TRUTH IN LENDING DISCLOSURES

| ANNUAL PERCENTAGE RATE<br>The cost of your credit as a yearly rate. | FINANCE CHARGE<br>The dollar amount the credit will cost you. | AMOUNT FINANCED<br>The amount of credit provided to you or on your behalf. | TOTAL OF PAYMENTS<br>The amount you will have paid after you have made all payments as scheduled. | TOTAL SALE PRICE<br>The total cost of your purchase on credit, including your down payment of $ 0.00 is |
|---|---|---|---|---|
| 26.00 % | $ 6,058.95 | $ 11,962.56 | $ 18,021.51 | $ 18,021.51 |

**Your Payment Schedule Will Be:**

| Number of Payments | Amount of Payments | When Payments are Due |
|---|---|---|
| 39 | $ 462.09 | MONTHLY beginning November 5, 2024 |

**Late Charge:** If payment is not received in full within 7 days after it is due, you will pay a late charge in the amount of 5% of the scheduled payment in default.
**Prepayment:** If you pay off all or any part of your debt 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, our right to accelerate the maturity of this obligation, any required repayment in full before the scheduled date, prepayment refunds and penalties, and our security interest.

HOW THIS CONTRACT CAN BE CHANGED. This contract and the related documents that you sign contemporaneously with this contract contain the entire agreement between you and us relating to the sale and financing of the motor vehicle. Any change to this contract must be in writing and we must sign it. If any part of this contract is not valid, all other parts stay valid.

Buyer Signs X Rachel Ryder Co-Buyer Signs X N/A

## NOTICE TO BUYER

**a) Do not sign this contract before you read it or if it contains any blank spaces. b) You are entitled to an exact copy of the contract you sign. Keep it to protect your legal rights.**
**This contract consists of 5 pages. Be sure to initial pages 2 through 5 as indicated.**
**Signed, sealed and delivered by the Buyer, who hereby acknowledges receipt of a completed copy of this contract and agrees to its terms.**
**THIS CONTRACT CONTAINS AN ARBITRATION CLAUSE ON PAGE 5.**

Buyer Signs X Date 09/21/2024 Co-Buyer Signs X N/A Date

Buyers and Other Owners - A buyer (including a co-buyer) is a person who is responsible for paying the entire debt. An "other owner" is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X Date Address

Seller Signs X Date 09/21/2024 Printed Name Title



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