

# FACTS

## WHAT DOES LITHIA MOTORS, INC. DO WITH YOUR PERSONAL INFORMATION?

DEAL# 49042  
CUST# 1055494

### 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Credit History and Credit Scores
- Payment History and Employment Information

When you are *no longer* our customer,   to share your information as described in this notice.

### 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 Lithia Motors and its affiliates chooses to share; and whether you can limit this sharing.

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

### Questions?

Call:

51393\*1\*FONHON-FI

## Who we are

Who is providing this notice?

Lithia Motors, Inc. and this dealership, its subsidiary

## What we do

How does Lithia Motors 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 Lithia Motors collect my personal information?

We collect your personal information, for example, when you

- Apply for financing or Apply for a lease
- Pay us by check or Give us your contact information
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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 non financial companies.

- *This dealership is owned and/or controlled by Lithia Motors and its affiliated companies.*

Nonaffiliates

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

- *Lithia Motors sometimes share information with non-affiliates own marketing purposes (not for non-affiliates own marketing p*

Joint marketing

A formal agreement between non affiliated financial companies that together market financial products or services to you.

- *Lithia Motors does not jointly market with non-affiliated com*

## Other important information

Acknowledgement of Receipt: I hereby acknowledge that I have received a copy of this Form from Lithia Motors



*Kameron M Moise*  
E-SIGNED by KAMERON MOISE  
on 2026-03-20 19:47:13 PDT

03/20/2026

KAMERON M MOISE

Customer Signature

Printed Name

N/A

N/A

CoBuyer Signature

Printed Name



# CONTRACT CANCELLATION OPTION AGREEMENT [Used Motor Vehicle Purchases Only]

DEAL #:49042  
CUST #:1055494

2186315

Buyer Name and Address: ("Buyer" or "you") <b>KAMERON M MOISE 8605 STONESIDE RANCHO CUCAMONGA CA 91730</b>		Co-Buyer Name and Address: ("Co-Buyer" or "you") <b>N/A</b>	
Dealer Name and Address: ("Dealer", "we" or "us") <b>ROCK HONDA [REDACTED] FONTANA CA 92336</b>		Vehicle Delivery Date <b>03/20/2026</b>	Odometer Reading Reading at time of delivery <b>37567</b>
Vehicle Description: ("Vehicle")			
Year: <b>2023</b>	Make: <b>SUBARU</b>	Model: <b>Ascent</b>	VIN: [REDACTED]
Cancellation Option Purchase Price \$ <b>250</b>	Cancellation Deadline <b>3/ 3/ 26</b> <b>9</b> <input type="checkbox"/> AM <input checked="" type="checkbox"/> PM		Mileage Restriction (Must not be less than 250 miles) <b>250</b>
Standard Restocking Fee Schedule		Lessee Restocking Fee Schedule	Restocking Fee
Vehicle Cash Price: \$5,000 or less: \$175.00 More than \$5,000 but less than \$10,000: \$350.00 \$10,000 or more: \$500.00		A. Excess Mileage: \$ <b>250.00</b> B. Unrepaired Damage: \$ <b>250.00</b> C. Excess Wear & Tear: \$ <b>250.00</b> D. Maximum Restocking Fee (A plus B plus C): \$ <b>750.00</b>	\$ <b>500.00</b>

## DECLINE

**(For use only when customer [REDACTED] to purchase a contract cancellation option)**

You were offered, but choose not to purchase a contract cancellation option. You understand that California law does not provide for a "cooling off" or other cancellation period for used vehicle purchases unless you obtain a contract cancellation option.

I DO NOT WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.

  
E-SIGNED BY KAMERON MOISE  
on 2026-03-20 19:47:41 PDT

Buyer's Signature

  
**N/A**

Co-Buyer's Signature

## ACCEPT

**(For use only when customer chooses to purchase a contract cancellation option)**

### TERMS AND CONDITIONS

**1. Cancellation Option and Purchase Price.** Under the terms and conditions of this Contract Cancellation Option Agreement ("Agreement"), you agree to buy the option to cancel the retail installment sale contract or purchase order for the Cancellation Option Purchase Price shown above.

**2. Cancellation Option Period.** You agree that if you exercise the option to cancel the retail installment sale contract or purchase order, you must do so by the Cancellation Date/Time shown above. You may not cancel after the Cancellation Date/Time shown above. You may not cancel if, after the Vehicle Delivery Date, the Vehicle's mileage exceeds the Odometer Reading by the number of miles shown in the Mileage Restriction box above.

**3. Restocking Fee.** If you exercise the option to cancel the retail installment sale contract or purchase order, you agree to pay a Restocking Fee in the amount shown in the Restocking Fee box above. The restocking fee schedules above indicate the maximum charges that a dealer may collect in connection with this Agreement pursuant to Section 11713.21 of the California Vehicle Code. The Standard Restocking Fee Schedule above applies to all Buyers except for a Buyer [REDACTED] a lessee of the Vehicle immediately preceding his or her purchase of the Vehicle ("Lessee"). If you were the Lessee, the Lessee Restocking Fee Schedule above applies to you and you understand that the maximum restocking fee is determined by taking the sum of: (1) the amount you would have been obligated to pay to the lessor, at time of lease termination for excess mileage, unrepaired damage, and excess wear and tear as specified in your lease agreement as if you had not purchased the Vehicle or this contract cancellation option, and (2) the maximum restocking fee as shown in the Standard Restocking Fee Schedule. The amount paid by you for the contract cancellation option shall be applied toward the restocking fee.

**4. Exercising Your Cancellation Option.** You understand that this cancellation option gives you the right to cancel the purchase of the Vehicle and obtain a full refund, less the Restocking Fee shown above. You understand that the right to cancel will apply only if, within the time shown above, you:

- Personally sign and deliver to us a written notice exercising the right to cancel. You may do so by returning a copy of this Agreement with the "Exercise of Option to Cancel and Return the Vehicle" section completed below;
- Pay the Restocking Fee shown above;
- Return your copies of this Agreement, the original retail installment sale contract or purchase order, all related documents, and all original vehicle titling and registration documents, if any;
- Execute any documents reasonably necessary to effectuate the cancellation and refund, and as reasonably required to comply with applicable law; and
- Return the Vehicle free of all liens and encumbrances other than the lien or encumbrance created by the retail installment sale contract or loan arranged by us or any purchase money loan obtained from a third party and in the same condition as when it was received except for reasonable wear and tear and any mechanical problems that become evident after the Vehicle Delivery Date shown above that were not caused by you.

**5. Other Important Terms and Conditions.** In addition to the above, there are equally important terms and conditions located on the reverse side of this Agreement.

By signing below, you acknowledge and agree to the terms and conditions of this Agreement (including those on the reverse side).

I WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.

  
Buyer's Signature

  
**N/A**  
Co-Buyer's Signature

## EXERCISE OF OPTION TO CANCEL AND RETURN THE VEHICLE

**(For use only when customer chooses to cancel the purchase contract and return the Vehicle)**

By signing below, I elect to exercise my right to cancel the purchase of the Vehicle described in this Agreement. In doing so, I also agree to comply with all terms and conditions as set forth in this Agreement, including, but not limited to, those set forth in section 4 above.

Cancellation Deadline  
**3/ 3/ 26** **9**  AM  PM

  
Buyer's Signature

  
**N/A**  
Co-Buyer's Signature

## OTHER IMPORTANT TERMS AND CONDITIONS

This Agreement does not otherwise affect or alter the legal rights, duties, obligations or liability of the Buyer, the Dealer, or the Dealer's agents or assigns, that would exist in the absence of this Agreement.

**6. Duties as Vehicle Owner.** As of the Vehicle Delivery Date, you are the owner of the Vehicle until the Vehicle is returned in accordance with this Agreement. You understand that, as the owner, you are required to fulfill any and all applicable legal and contractual obligations including, without limitation, the terms of any retail installment sale contract, parking citations, and toll violations. You also understand that the existence of this Agreement does not impose permissive user liability on the Dealer, or the Dealer's agents or assigns, under Cal. Veh. Code § 460, Cal. Veh. Code § 17150, or otherwise.

**7. Refund.** You understand that we will cancel the retail installment sale contract or purchase order and provide you with a full refund not later than the second day following the day on which you exercise your right to cancel the purchase in accordance with this Agreement. If we received a portion of the purchase price by credit card, or other third-party payer on the Buyer's account, the law permits us to refund that portion of the purchase price to the credit card issuer or third-party payer for credit to the Buyer's account.

**8. Trade-in.** If you were charged a fee for the contract cancellation option, we agree to keep any motor vehicle that you used as a downpayment or trade-in until you exercise the right to cancel or the right to cancel expires in accordance with this Agreement. If you exercise your right to cancel the purchase of the Vehicle in accordance with this Agreement, we agree to return to you, no later than the day following the day on which you exercise your option, any motor vehicle you used as a downpayment or trade-in. If, however, we inadvertently sell or otherwise transfer title to such motor vehicle as a result of a bona fide error, notwithstanding reasonable procedures designed to avoid that error, the inadvertent sale of the motor vehicle shall not be considered a violation of California law and we agree to provide you with a full refund as described in Section 7 above which will include the retail market value of the motor vehicle left as a downpayment or trade-in, or its value as stated in the contract or purchase order, whichever is greater.

If you were not charged a fee for the contract cancellation option and you exercise your right to cancel the purchase of the Vehicle in accordance with this Agreement, we agree to return to you, no later than the day following the day on which you exercise your option, any motor vehicle you used as a downpayment or trade-in or, if we have otherwise sold or transferred title to such motor vehicle, we agree to provide you with a full refund as described in Section 7 above which will include the fair market value of the motor vehicle left as a downpayment or trade-in, or its value as stated in the contract or purchase order, whichever is greater.

**9. Maximum Charge for Contract Cancellation Option.** Under California law, the maximum amount a dealer may charge for a contract cancellation option is as follows:

Cash Price of Vehicle	Maximum Charge for Contract Cancellation Option
\$5,000 or less	\$75
\$5,000.01 - \$10,000	\$150
\$10,000.01 - \$30,000	\$250
\$30,000.01 - \$39,999.99	1% of the cash price

**COPY OF APPLICATION FOR REGISTRATION COVERING  
THE FOLLOWING DESCRIBED AUTOMOBILE IN COMPLIANCE  
WITH THE PROVISIONS OF THE VEHICLE CODE  
OF THE STATE OF CALIFORNIA**

DEAL# 49042  
CUST# 1055494

1118021

Resident County of SAN BERNARDINO  
(FILL OUT IF ADDRESS GIVEN BELOW IS OTHER THAN YOUR COUNTY RESIDENCE)

Sold to Name KAMERON M MOISE  
PRINT -- MUST AGREE WITH PERSONAL SIGNATURE OF APPLICANT

P.O. Box or Street Address 8605 STONESIDE

City RANCHO CUCAMONGA County SAN BERNARDINO

Make and Cyls. SUBARU 4 Engine No. \_\_\_\_\_

Date First Sold \_\_\_\_\_ Body Type UV  
MONTH / DAY YEAR COUPE, SEDAN, ETC.

V.I.N. \_\_\_\_\_ Model, Name or Number Ascent

Date First Operated \_\_\_\_\_  
MONTH DAY YEAR

Motive Power \_\_\_\_\_

Have engine and serial numbers been checked against the vehicle? N/A Dealer's No. \_\_\_\_\_  
YES or NO

Legal Owner DRIVEWAY FINANCE CORP


P.O. Box or Street Address PO BOX 30204

City COLLEGE \_\_\_\_\_ County \_\_\_\_\_

THIS IS TO CERTIFY that the undersigned dealer (No.) \_\_\_\_\_, has on this date delivered to the Department of Motor Vehicles of the State of California Dealer's Report of Sale and Application for Registration No. \_\_\_\_\_, covering the above described automobile, and that accordingly Yr. \_\_\_\_\_ license plates No. \_\_\_\_\_ has been assigned by the Department of Motor Vehicles for the vehicle described above.

**ROCK HONDA**

DEALER'S NAME

By  E-SIGNED by Yousef Laifzadeh on 2026-03-20 20:06:47 PDT

Dated at FONTANA, CA

March 20th, Yr. 2026

49907\*1\*FONHON-FI



DEAL# 49042  
 CUST# 1055494  
 115717

# Used Vehicle Disclosure

Identification of Parties				
Buyer Name(s) ("you", "your") <b>KAMERON M MOISE</b>				Contract Date <b>03/20/2026</b>
Address: Street <b>8605 STONESIDE</b>		City <b>RANCHO CUCAMONGA</b>	State <b>CA</b>	Zip <b>91730</b>
Dealership ("Dealer," "we," "us," "our") <b>ROCK HONDA</b>				Buyer's Telephone [REDACTED]
				Dealer's Telephone [REDACTED]

Identification of Vehicle ("Vehicle")				
Year <b>2023</b>	Make <b>SUBARU</b>	Model <b>Ascent</b>	VIN [REDACTED]	

The Vehicle you are purchasing is used. You have the right to have this Vehicle inspected by an independent third party, either on or off the premises, at your own expense, and with the approval of the dealer.

  
 Buyer Signature

 **N/A**  
 Co-Buyer Signature

## Accident History – Vehicle History Report

A vehicle history report concerning the Vehicle ("Report") was provided to you. You understand that Dealer obtained this Report from an unaffiliated, third-party service provider. Dealer is not responsible for any errors or omissions in this Report. This Report is provided as a courtesy and is for your information only.

(Initial) (Initial) <b>N/A N/A</b>	<b>REPORT OF PRIOR ACCIDENT(S)</b>
According to the Report, the Vehicle <b>HAS</b> been in an accident and/or <b>HAS</b> sustained damage.	
(Initial) (Initial) <b>OK.M. N/A</b>	<b>NO REPORT OF PRIOR ACCIDENT(S)</b>
According to the Report, the Vehicle has <b>NOT</b> been in an accident and has <b>NOT</b> sustained damage. You further acknowledge that:	
(Initial all) (Initial all) <b>OK.M. N/A</b>	Additional vehicle history and/or prior accident information may be added to the Report by the unaffiliated third-party service provider after the date of the Report that has been provided to you; AND
<b>OK.M. N/A</b>	No dealership employee has promised or represented to you that the Vehicle has not been in a traffic or other accident; AND
<b>OK.M. N/A</b>	No dealership employee has promised or represented to you that the Vehicle has not sustained damage.

## Inspection Report – If Applicable

If this box is checked, the Vehicle is a "certified" used vehicle. You acknowledge receiving a copy of the certified used vehicle inspection report. (NOTE: Dealer may use a separate form acknowledging receipt of the certified used vehicle inspection report.)

  
 Buyer Signature

 **N/A**  
 Co-Buyer Signature

**Prior Use**

You acknowledge the following disclosure of the Vehicle's prior history and/or use as known by us at the time of delivery.


(Initial) (Initial)

- N/A N/A 1. Unregistered Factory Executive Vehicle (Warranty Commencement Date: \_\_\_\_\_)
- N/A N/A 2. Unregistered Dealer Demonstrator (Warranty Commencement Date: \_\_\_\_\_)
- N/A N/A 3. Dealer Service Vehicle
- N/A N/A 4. Dealer Loaner Vehicle
- N/A N/A 5. Registered Dealer Lease Vehicle
- N/A N/A 6. Other Dealer Registered Vehicle
- N/A N/A 7. Dealer Rental Vehicle
- N/A N/A 8. Other Rental Vehicle (e.g., Hertz, Budget, Enterprise, etc.)
- N/A N/A 9. Publicly Owned Vehicle (e.g., government agency)
- N/A N/A 10. Taxicab (includes limousines)
- N/A N/A 11. Transportation Network (Rideshare) Vehicle (e.g., Uber, Lyft, etc.)
- N/A N/A 12. Insurance Salvage Vehicle
- N/A N/A 13. Revived Salvage Vehicle
- N/A N/A 14. **Lemon Law Buyback** THIS VEHICLE WAS REPURCHASED BY ITS MANUFACTURER DUE TO A DEFECT IN THE VEHICLE PURSUANT TO CONSUMER WARRANTY LAWS. THE TITLE TO THIS VEHICLE HAS BEEN PERMANENTLY BRANDED WITH THE NOTATION "LEMON LAW BUYBACK."
- N/A N/A 15. **Rollback/Unwind** This Vehicle has been previously sold/leased, delivered to a customer, [REDACTED] a result of a sale/lease cancellation.
- N/A N/A 16. **Reported Stolen** This Vehicle has previously been stolen or reported stolen.
- N/A N/A 17. **None of the above** To the best of Dealer's knowledge, this Vehicle's prior history and/or use does not match any of the above categories.

**THIS FORM SUPERSEDES ALL VERBAL COMMENTS REGARDING THE VEHICLE'S PRIOR HISTORY AND/OR USE.**

03/20/2026  
Date

  Vauxhall  
© 2026-03-20 19:48:08 PDT  
Buyer Signature

 N/A  
Co-Buyer Signature

03/20/2026  
Date

  \_\_\_\_\_  
© 2026-03-20 20:08:42 PDT  
Dealer Representative's Signature

# FRONT LICENSE PLATE ACKNOWLEDGEMENT

DEAL# 49042  
CUST# 1055494

057618			
Buyer/Lessee Name(s) ("you")			Contract Date
<b>KAMERON M MOISE</b>			<b>03/20/2026</b>
Address (Street)	City	State	Zip
<b>8605 STONESIDE</b>	<b>RANCHO CUCAMONGA</b>	<b>CA</b>	<b>91730</b>

Year	Make	Model	VIN
<b>2023</b>	<b>SUBARU</b>	<b>Ascent</b>	[REDACTED]

VEHICLE IS EQUIPPED WITH A FRONT LICENSE PLATE BRACKET

You have observed and acknowledge that this Vehicle is equipped with a bracket or other means of securing a front license plate, or front temporary license plate, and understand that California law requires a license plate, or temporary license plate, to be displayed from and securely fastened to the front of this Vehicle.

<div style="border: 1px solid black; background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;">03/20/2026</div> <div style="border-top: 1px solid black; padding-top: 5px;">Date</div>	<div style="border: 1px solid black; background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;"> </div> <div style="border-top: 1px solid black; padding-top: 5px;">Buyer/Lessee Signature</div>	<div style="border: 1px solid black; background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;">N/A</div> <div style="border-top: 1px solid black; padding-top: 5px;">Co-Buyer/Co-Lessee Signature</div>
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- OR -

VEHICLE IS **NOT** EQUIPPED WITH A FRONT LICENSE PLATE BRACKET AT CUSTOMER'S REQUEST





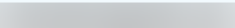
You have been offered but expressly refuse installation of a front license plate bracket. You acknowledge that the dealership has provided you with a front license plate or front temporary license plate and that you declined installation. You understand that California law requires a license plate or temporary license plate to be displayed from and securely fastened to the front of this Vehicle and that the hardware necessary to securely fasten the front plate to this Vehicle is available from the dealer.

<div style="border: 1px solid black; background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;">N/A</div> <div style="border-top: 1px solid black; padding-top: 5px;">Date</div>	<div style="border: 1px solid black; background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;">N/A</div> <div style="border-top: 1px solid black; padding-top: 5px;">Buyer/Lessee Signature</div>	<div style="border: 1px solid black; background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;">N/A</div> <div style="border-top: 1px solid black; padding-top: 5px;">Co-Buyer/Co-Lessee Signature</div>
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# **LAW** LAWCAAUTHORIZE2 Contact Authorization

DEAL# 49042  
CUST# 1055494

319320

Customer 	
<b>KAMERON M MOISE</b>	<b>N/A</b>
Customer Phone No. (Home) 	Co-Customer Phone No. (Home) <b>N/A</b>
Customer Phone No. (Mobile) 	Co-Customer Phone No. (Mobile) <b>N/A</b>
Customer Email Address 	Co-Customer Email Address <b>N/A</b>

In this Contact Authorization Form, "we," "us," and "our," mean

**ROCK HONDA**




 **FONTANA CA 92336**

"You" and "your" mean the Customer and Co-Customer.

As part of our effort to provide the highest possible level of service, we would like to be able to contact you in order to ensure that you are happy with your purchase, keep you informed of new product offerings and promotions, remind you of necessary maintenance or service your vehicle may need, and for other reasons.

You agree that we may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons. You agree that we may try to contact you in writing, by e-mail, or by 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 mobile phone number or the contact results in a charge to you.

By checking this box, you also authorize us to call your home phone number and your mobile phone number provided above using an automatic telephone dialing system or a prerecorded message for sales purposes. You are not required to provide this authorization as a condition of purchasing any goods or services.

Customer   <i>Kameron Moise</i> E-SIGNED by KAMERON MOISE on 2026-03-20 19:48:29 PDT	Date <b>03/20/2026</b>
Co-Customer  <b>N/A</b>	Date <b>N/A</b>

# Translated Contract Acknowledgment

Deal# 49042  
Cust# 1055494

Identification of parties					
Buyer/Lessee Name (Nombre del comprador/arrendatario, 买家/承租人名称, 구매자/임차인 이름, Tên của Bên Mua/Bên Thuê, Pangalan ng Mamimili/Nangungupahan)				Contract Date	
<b>KAMERON M MOISE</b>				<b>03/20/2026</b>	
Co-buyer/Co-lessee Name (Nombre del cocomprador/coarrendatario, 共同买家/共同承租人名称, 공동 구매자/공동 임차인 이름, Tên của Bên Cùng Mua/Bên Cùng Thuê, Pangalan ng Kasamang Mamimili/Kasamang Nangungupahan)					
<b>N/A</b>					
Address: Street		City	State	Zip	Buyer's Telephone
<b>8605 STONESIDE</b>		<b>RANCHO CUCAMONGA</b>	<b>CA</b>	<b>91730</b>	
Dealership					Dealer's Telephone
<b>ROCK HONDA</b>					<b>909-770-8400</b>
Identification of Vehicle ("Vehicle", "Vehículo", "车辆", "차량", "Xe", "Sasakyan")					
Year	Make	Model	VIN		
<b>2023</b>	<b>SUBARU</b>	<b>Ascent</b>	<b>4S4WMAWD7P3408143</b>		

## Foreign Language Transaction

The sale or lease of the Vehicle was negotiated primarily in one of the foreign languages contained in this agreement. You acknowledge receiving a completely filled-in, translated version of the retail installment sale contract ("contract") or lease agreement ("agreement") before signing the English-language version of the contract or agreement.

## SPANISH/ESPAÑOL

La venta o arrendamiento del Vehículo se negoció principalmente en español. Usted acepta recibir una versión completada en español del contrato de venta a plazos minorista ("contrato") o contrato de arrendamiento ("acuerdo") antes de firmar la versión en inglés del contrato o acuerdo.



**N/A**

Buyer/Lessee Signature/Firma del comprador/arrendatario



**N/A**

Co-buyer/Co-lessee Signature (if applicable)/Firma del cocomprador/coarrendatario (si corresponde)

## CHINESE/中文

车辆的出售或租赁主要以中文进行谈判。您在签署英文版合同或协议之前，确认已收到完全填写的中文版零售分期付款销售合同（“合同”）或租赁协议（“协议”）。



**N/A**

Buyer/Lessee Signature/买家/承租人签名



**N/A**

Co-buyer/Co-lessee Signature (if applicable)/共同买家/共同承租人签名（如果适用）

Buyer/Lessee Initials K.M. Co-Buyer/Co-Lessee Initials N/A

## KOREAN/한국어

차량 판매 또는 임대 에 관한 계약은 아래 명시된 기본 언어로 체결되었습니다. 귀하는 완전히 작성된 소매 할부 판매 계약서("계약서") 또는 임대 약정서("약정서")의 번역본을 받은 후에 영문으로 작성된 계약서 또는 약정서에 서명했음을 인정합니다.



N/A

Buyer/Lessee Signature/구매자/임차인 서명



N/A

Co-buyer/Co-lessee Signature (if applicable)/공동 구매자/공동 임차인 서명(해당하는 경우)

## VIETNAMESE/TIẾNG VIỆT

Việc bán hoặc cho thuê Xe được đàm phán chủ yếu bằng tiếng Việt. Quý vị xác nhận đã nhận được một phiên bản tiếng Việt đầy đủ của hợp đồng mua bán trả góp (hợp đồng) hoặc thỏa thuận cho thuê (thỏa thuận) trước khi ký hợp đồng hoặc thỏa thuận bằng tiếng Anh.



N/A

Buyer/Lessee Signature/Chữ Ký của Bên Mua/Bên Thuê



N/A

Co-buyer/Co-lessee Signature (if applicable)/Chữ Ký của Bên Cùng Mua/Bên Cùng Thuê (nếu có)

## TAGALOG/TAGALOG

Ang pagbebenta o pag-upa sa Sasakyan ay pangunahing pinagkasunduan sa Tagalog. Kinikilala mo ang pagtanggap ng isang ganap na napunan, naisaling bersyon ng kontrata ng hulugang tingi na pagbebenta ("kontrata") o kasunduan sa pag-upa ("kasunduan") bago lumagda sa wikang Ingles na bersyon ng kontrata o kasunduan.



N/A

Buyer/Lessee Signature/Pirma ng Mamimili/Nangungupahan



N/A

Co-buyer/Co-lessee Signature (if applicable)/Pirma ng Kasamang Mamimili/Kasamang Nangungupahan (kung nalalapat)

## English Language Transaction

**The sale or lease of the Vehicle was negotiated primarily in English.**

La venta o arrendamiento del Vehículo se negoció principalmente en inglés.

车辆的出售或租赁主要以英语协商。

차량 판매 또는 임대 에 관한 계약은 영어로 체결되었습니다.

Ang pagbebenta o pag-upa sa Sasakyan ay pangunahing pinagkasunduan sa Ingles.

Việc bán hoặc cho thuê Xe được đàm phán chủ yếu bằng tiếng Anh.



*Kameron Moise*  
E-SIGNED by KAMERON MOISE  
on 2026-03-20 19:48:43 PDT

Buyer/Lessee Signature



N/A

Co-buyer/Co-lessee Signature (if applicable)

03/20/2026

Date



*Yousef Latifzade*  
E-SIGNED by Yousef Latifzade  
on 2026-03-20 20:06:42 PDT

Dealer Representative's Signature

**Delivery Agreement**

Deal #: 49042

Date: 03/20/2026

Customer 1	<b>KAMERON M MOISE</b>			Seller	<b>ROCK HONDA</b>		
Customer 2	<b>N/A</b>						
Address	[REDACTED]				[REDACTED]		
City, County, State, Zip	<b>RANCHO CUCAMONGA</b>				<b>FONTANA</b>		
Phone #: Home	<b>915/497-7977</b>	Work					
Stock #	Year	Make & Model	Color	Vehicle Identification Number	Lic. No.	New/Used	No. Cyls.
<b>P3408143P</b>	<b>2023</b>	<b>SUBARU ASCENT</b>	<b>GRAY/Gray</b>	[REDACTED]		<b>USED</b>	<b>4</b>

**DESCRIPTION OF TRADE-IN(S)**

Stock #	Year	Make & Model	Color	Vehicle Identification Number	Lic. No.	No. Cyls.
<b>2000</b>						

**AGREEMENT:**

This Delivery Agreement ("Agreement") is incorporated into the applicable retail installment sale contract or lease agreement signed between Customer and Seller. In the event of a conflict between the terms of this Agreement and the terms of the retail installment sale contract/lease agreement, the terms of the applicable retail installment sale contract/lease agreement shall prevail.

**ARBITRATION AGREEMENT**

Seller has agreed to sell the vehicle noted above ("Vehicle") to Customer. As a material part of the consideration for entering into the transaction related to the Vehicle, and in an effort to quickly and cost effectively resolve any disputes, the parties, pursuant to the Federal Arbitration Act 9 U.S.C. § 1 et. seq., agree as follows:

Seller and Customer [REDACTED] or claim arising out of or relating to: (a) the sale and/or financing of the Vehicle; (b) this Agreement; (c) the applicable retail installment sale contract or lease agreement signed between Customer and Seller; and/or (d) any alleged breach of this Agreement or such retail installment sale contract/lease agreement, shall be settled by binding arbitration in accordance with the rules of the American Arbitration Association and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. The arbitration shall be conducted by a single arbitrator and the parties agree that the arbiter shall be a retired judge from a State court of unlimited jurisdiction. The arbitrator may grant whatever relief the parties may be entitled to at law or in equity. Except as specifically provided herein, arbitration is mandatory and shall be binding upon the parties to this Agreement. The parties acknowledge that by agreeing to mandatory and binding arbitration they are giving up certain rights, including but not limited to the right to a jury trial, and certain rights to appeal. Further, the parties understand that the case will be subject to limited discovery and that procedures may be different than in State or Federal court. Any dispute as to the validity, existence, scope, jurisdiction, or applicability of this arbitration agreement shall be arbitrated and decided by the arbitrator.

If either party to this agreement files a lawsuit in contravention of the arbitration agreement and refuses to voluntarily withdraw such suit and submit to the arbitration process after receiving notice by the other party, then the party seeking to compel arbitration shall be entitled to reasonable attorneys' fees incurred in successfully compelling arbitration.

In any dispute Seller shall have the right to take a four hour deposition of Customer and Customer shall have the right to take a four hour deposition of one employee of Seller that has participated in this transaction. All other rights to discovery are waived.

The arbitration shall be held at a location reasonably convenient to the parties as determined by the arbitrator or at such other location as the parties may agree.

If you have questions regarding the American Arbitration Association or its rules and procedures you can reach their national headquarters at [REDACTED] or visit the Association's website at www.adr.org. A party may initiate a claim in arbitration by contacting the American Arbitration Association and following their instructions. These instructions are also available on the Association's website.

Each party, at its own cost, is entitled to be represented by legal counsel in any arbitration proceeding. Seller agrees to pay the fees and costs associated with the arbitration as set forth by the American Arbitration Association rules and parties agree that such payment shall not influence the arbitrator's rulings. Nonetheless, Customer [REDACTED] to this arrangement and chose to pay fifty percent of the arbitrator's fees and costs.

Except as may be specified elsewhere in this Agreement, this arbitration agreement is incorporated into and made a part of any and all agreements or contracts entered into between the parties on or about the date contained herein relating to the Vehicle. This Arbitration Agreement shall survive the expiration or voiding of this or any other contract between Customer and Seller.

Nothing in this arbitration agreement binds the lender to whom Seller assigns this contract. The lender may or may not have an arbitration process that is not part of this contract. Even if the dispute is arbitrated Customer's vehicle may still be repossessed if Customer does not honor the lease or retail installment sale contract.

Nothing contained in the Section prevents Customer or Seller from pursuing claims in Small Claims Court provided that the claim is subject to that court's limited jurisdiction.

**TRADE-IN VEHICLE (If applicable):**

This Section is only applicable if there is one or more trade-in vehicles noted above ("Trade-in Vehicle").

If one or more Trade-In Vehicles is involved in this transaction then Seller has agreed to accept the Trade-In Vehicle as part of this transaction. As to the Trade-in Vehicle, Customer represents and warrants that: (a) Customer is the sole beneficial owner of and in title to the Trade-in Vehicle(s); (b) other than those liens disclosed to Seller, and in the amounts disclosed to Seller, in writing, there are no other liens or encumbrances against the Trade-in Vehicle(s); (c) Customer has the full right, power and authority to sell the Trade-in Vehicle(s) to Seller and hereby offers to do so; and (d) other than what has been disclosed to Seller in writing, the Trade-in Vehicle(s): (i) has not had major collision damage and/or frame damage; (ii) is not a rebuilt, reconstructed, salvage, flood damaged, emission or safety altered vehicle; and (iii) has not had its odometer replaced or altered.

In the event that the Trade-in Vehicle(s) is a different year, make, model, or otherwise is different in any way than has been heretofore represented by Customer, then Customer [REDACTED] in its sole discretion, may require Customer to either: pay an amount of money equal to the difference in the value of the Trade-in Vehicle(s) as disclosed by Customer and as actually received by Seller; or pay the cost of reconditioning the Trade-in Vehicle to the condition as represented by Customer.

In the event that the actual payoff to the lien holder (if any) of the Trade-in Vehicle(s) is more than was initially represented in this transaction, Customer agrees to pay the difference within five days of notification of the additional amount due. In the event that the actual payoff is lower than was initially represented in this transaction, then Seller shall issue a credit to Customer.

**CREDIT AND FINANCING (if applicable):**

This Section is only applicable if Customer is financing all or a portion of the unpaid balance of the retail installment sale contract/lease agreement.

Customer \_\_\_\_\_ and assigning the retail installment sale contract/lease agreement to a financial institution other than Seller ("Lender") is a material part of this transaction. As such, Customer agrees to furnish Seller any documentation necessary to verify information contained in Customer(s)' credit application. Customer also acknowledges that it may take some time for Seller to verify the credit worthiness of Customer(s) and/or assign the retail installment sale contract/lease agreement to a Lender.

Customer \_\_\_\_\_ is unable to assign the retail installment sale contract/lease agreement to a Lender for any reason, including but not limited to because the terms of assignment are not agreeable to Seller in its sole discretion, then this transaction shall be void and Customer \_\_\_\_\_ the Vehicle to Seller immediately upon notice.

Customer understands the annual percentage rate or lease money factor (APR LMF), as applicable, may be negotiated with Seller. Customer further understands that Seller may retain a portion of the finance charge or receive other compensation for arranging Customer's financing.

Customer \_\_\_\_\_ obtain or arrange Customer's own financing.

**INSURANCE AND INSURANCE PRODUCTS:**

Customer \_\_\_\_\_ of the benefits of credit life and disability insurance. Customer understands that eligibility of the benefit for credit life and disability insurance is at the time of indebtedness only. In addition, the seller has presented and explained the benefits of the service contract programs, GAP programs, and accessory products for which Customer \_\_\_\_\_ provided as a customer service and not required by Seller or any applicable Lender. Customer \_\_\_\_\_ is purchased that it is non-cancelable except as may be outlined on the service contract itself or pursuant to applicable law.

Customer \_\_\_\_\_ coverage (e.g., insurance for bodily injury and/or property damage to Customer or others) and that liability insurance coverage is not included in this transaction.

**TAXES:**

All taxes and DMV fees charged on the retail installment sale contract / lease agreement are estimated amounts. Should the actual tax amount and/or DMV fees be more than represented in this transaction, then Customer agrees to pay the difference within five days of notification of the additional amount due. If the actual tax amount and/or DMV fees are less than represented, Seller will issue a credit to Customer.

**STATE LAW:**

It is agreed between the parties that the law of the state in which the Seller is located applies to this transaction.

**ERRORS AND OMISSIONS AGREEMENT (IF APPLICABLE):**

Customer(s), in consideration of the closing of certain documents relating to the purchase of the Vehicle, agrees, if requested by Seller, in the exercise of its reasonable discretion or that of its agent(s), to cooperate in the correction of any transaction documents, including but not limited to, all title transfer documents, loan closing documents, and official mileage disclaimer documents, so that all transaction documents accurately describe and reflect the agreement between the undersigned Customer(s) and Seller. Customer(s) agree to give full power of attorney to Seller or any of Sellers' designated employees or agents for thirty (30) days from the date first appearing on this document for the purpose of correcting any errors or omissions so that the transaction documents accurately reflect the agreement of the parties. Should Seller correct any document, Customer(s) will be provided with copies of such corrected document. Customer(s) further agree to pay all reasonable costs and expense, including but not limited to reasonable attorneys' fees and court costs, that result from Customer(s) failure to comply with the Seller's request to correct the error or omission within the specified thirty (30) days.

**NOTICE OF COMPLAINT PROCEDURES (Texas Only):**





The undersigned acknowledges receipt of the Notice of Complaint Procedure for New Vehicle Owners and Lessees.

**NO OTHER PROMISES:**

Customer(s) agrees that there were no verbal or implied promises made to Customer(s) other than those which Customer(s) received in writing as part of this transaction. This Agreement: (a) is not based upon any inducement, promises, assurance, representation, warranty, agreement or acknowledgment by Seller or its agents, representatives or employees that is not expressly set forth herein; (b) is fully integrated; and (c) contains all of the terms and conditions on which Customer is willing to purchase the Vehicle. But for this representation by Customer, \_\_\_\_\_ to sell the Vehicle to Customer.

COMPRENDO QUE EL VENDEDOR ME PROVEERA, SI YO LO SOLICITO DOCUMENTOS ESCRITOS EN ESPAÑOL CONTIENIENDO LOS TERMINOS Y CONDICIONES DE ESTA VENTA.

I understand that the seller, at my request, will provide me with documents written in Spanish containing the terms and conditions of this sale and that I have received a copy of these documents.

I agree to the terms of this document			
		<b>03/20/2026</b>	
Customer 1		Date	
<b>N/A</b>		<b>N/A</b>	
Customer 2		Date	
		Dealer Representative	
		<b>Yousef Latifzada</b>	

**ROCK HONDA**

██████████  
**FONTANA**, ██████████

909/770 8400

**Deal# 49042**  
**Stock# P3408143P**

**Notice of Lien Holder**

**KAMERON M MOISE**  
**8605 STONESIDE**  
**RANCHO CUCAMONGA CA 91730**

This is to notify you that DRIVEWAY FINANCE CORP has purchased the retail  
installment contract dated 03/20/2026 from ROCK HONDA  
as the Lien Holder of your 2023 SUBARU Ascent  
year make model  
Serial # ██████████.

Payment amounts and due dates are on your copy of the retail installment contract which you  
received at the time of delivery of your vehicle.

We thank you for your business and wish you many miles of safe motoring.



*Kameron Moise*

E-SIGNED by KAMERON MOISE  
on 2026-03-20 19:49:29 PDT

**BUYER SIGNATURE**

## DECLINING THE PERMANENT MARKING OF VEHICLE'S CATALYTIC CONVERTER

00219660

DEAL # 49042  
CUST # 1055494

Buyer Name and Address <b>KAMERON M MOISE</b> [REDACTED] <b>RANCHO</b> [REDACTED] <b>SAN BERNARDINO</b>	Co-Buyer Name and Address N/A	Seller Name and Address <b>ROCK HONDA</b> [REDACTED] <b>FONTANA</b> [REDACTED] [REDACTED]
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In this Declining the Permanent Marking of Vehicle's Catalytic Converter, Buyer and Co-Buyer (if any) are separately and together referred to as "you", "your", and "Buyer".

This Disclosure is about the following motor vehicle (Vehicle):

Year	Make	Model	Vehicle Identification Number
2023	SUBA	ASCENT	[REDACTED]

**Buyer** [REDACTED] offered to permanently mark the Vehicle's catalytic converter with its Vehicle Identification Number (VIN). This offer and charge, if any, are outlined in the Pre-Contract Disclosure in accordance with Section 2982.2 of the California Civil Code. By signing below, you acknowledge that this offer has been presented to you and that you are DECLINING to have Seller permanently mark the catalytic converter with the Vehicle's VIN.

Buyer Signature X  E-SIGNED by KAMERON MOISE on 2026-03-20 19:50:18 PDT Date 03/20/2026

Co-Buyer Signature X \_\_\_\_\_ Date 03/20/2026

# IN-VEHICLE CAMERA DISCLOSURE AND ACKNOWLEDGMENT

DEAL # 49042  
CUST # 1055494

00377005

Buyer/Lessee Name and Address <b>KAMERON M MOISE</b> [REDACTED] <b>RANCHO</b> <b>SAN BERNARDINO</b>	Co-Buyer/Co-Lessee Name and Address N/A	Seller/Lessor Name and Address <b>ROCK HONDA</b> [REDACTED] <b>FONTANA</b> [REDACTED]
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In this In-Vehicle Camera Disclosure And Acknowledgment (Disclosure), Buyer/Lessee and Co-Buyer/Co-Lessee (if any) are separately and together referred to as “you”, “your”, and “Buyer/Lessee”.

This Disclosure is about the following motor vehicle (Vehicle):

Year <b>2023</b>	Make and Model <b>SUBA ASCENT</b>	Vehicle Identification Number <b>4S4WMAWD7P3408143</b>
---------------------	--------------------------------------	---

**This Vehicle may be equipped with an in-vehicle camera capable of recording the driver and other individuals inside the Vehicle. For more information about the in-vehicle camera please consult your automotive dealer, the Vehicle manufacturer, or the Vehicle owner’s manual. The manufacturer is required to notify the dealer about an in-vehicle camera in the owner’s manual, specification sheet, or other document. A buyer or lessee of a Vehicle has a right to review the owner’s manual or any other provided document prior to purchase to determine if an in-vehicle camera exists. For more information about the in-vehicle camera, please consult your automotive dealer, the Vehicle manufacturer, or the Vehicle owner’s manual. If a manufacturer or other person or entity obtains or shares any video or photographs without your consent and in violation of law, they may be subject to legal action, including, but not limited to, via a county district attorney, the state attorney general, or otherwise as described in Sections 22948.51 and 22948.55 of the Business and Professions Code.**

**By law, signing this acknowledgment form does not waive any rights of the user or constitute consent to a manufacturer to share, sell, or retain any images or videos captured by the in-vehicle camera.**

By signing below, you acknowledge that: (1) you were provided this Disclosure prior to signing a conditional sales contract or lease agreement for the Vehicle; (2) you have read the Disclosure and understand your rights as described in this Disclosure, including your right to review, before purchasing or leasing the Vehicle, the vehicle owner’s manual and other vehicle specification information provided by the manufacturer (such manual and other information referred to as the “Materials”); and (3) Seller/Lessor has provided you the Materials or has made the Materials available to you for your review.

Buyer/Lessee Signature X  E-SIGNED by KAMERON MOISE on 2026-03-20 19:50:28 PDT Date 03/20/2026

Co-Buyer/Co-Lessee Signature X \_\_\_\_\_ Date 03/20/2026

Deal# 49042  
Stock# P3408143P



## LIMITED WARRANTY

Customer Name(s)		Telephone Number	
KAMERON M MOISE		[REDACTED]	
Street Address	City, State	Zip Code	
8605 STONESIDE	RANCHO [REDACTED]	[REDACTED]	
Year, Make, and Model of Vehicle	VIN	Odometer	
2023 SUBARU Ascent	[REDACTED]	37567	

### TERMS AND CONDITIONS OF LIMITED WARRANTY

- WHAT IS COVERED:** The Selling Dealer agrees to warrant the above described vehicle against any Mechanical or Electrical component failure. Limited Warranty will cover all tow bills in association with transporting the covered vehicle to the nearest Lithia Dealer. Towing services associated with accidents, vandalism and non-covered items are excluded. **All towing must be pre-authorized by Dealer Mechanical Services at [REDACTED]**
- WHAT IS NOT COVERED:** Limited Warranty will not cover any items designated on the reverse of this contract as described in **"Items not covered under this Limited Warranty."** Items not covered include, but are not limited to, any repair covered by a Manufacturers Warranty, normal replacement items such as damage or component failure arising from alterations, theft or lack of proper maintenance. For a complete listing of all non-covered components please refer to the reverse side of this contract.
- The duration of this Limited Warranty is 3,000 miles or 60 days from the date of the sale, whichever shall occur first.
- The selling dealer agrees to pay 100% of the total cost of parts, labor and tow charges for covered repairs during the term of this Limited Warranty.
- BUYER'S OBLIGATION:** In the event of a Mechanical or Electrical failure of a covered component, the buyer must (1) notify selling dealer, or their local Lithia dealer of the failure within the warranty period; (2) deliver the covered vehicle to the selling dealer or local Lithia dealer's place of business; (3) provide the selling dealer or local Lithia dealer with written authorization to correct the failure within a reasonable time; (4) receive pre-authorization from Dealer Mechanical Services at [REDACTED] for repairs at a non-Lithia dealership.
- EXCLUSION AND DISCLAIMER OF RESPONSIBILITY:** Except for the Limited Warranty provided herein, the buyer accepts the vehicle in its present condition "as is", and all other warranties, including the dealer's implied warranties of merchantability and fitness for a particular purpose, are hereby limited to the duration of this Limited Warranty. Some states do not allow limitations on how long an implied warranty lasts, so the above limitation may not apply to you. Except for the Limited Warranty provided herein, the entire risk as to the quality and performance of the vehicle is with the buyer, and if the vehicle proves defective after purchase, the buyer, and not the dealer, assumes the entire cost of all necessary servicing or repairs. Buyer agrees that (s)he shall not be entitled to recover from the selling dealer and that the selling dealer shall not be liable to the buyer for any incidental or consequential damages, including but not limited to loss of use, loss of time, loss of income or profits, commercial loss, inconvenience, towing charges, or car rental expenses. Some states do not allow the exclusion or limitation of incidental or consequential damages, so the above limitations may not apply to you.
- The Limited Warranty given to you, the Buyer, [REDACTED] and you may have other rights which vary from state to state. No action arising out of this Limited Warranty may be brought by the buyer [REDACTED] (1) year after the cause of action arises.
- This Limited Warranty is personal to the buyer(s) and may not be assigned or transferred to any other person.
- If the cost of repairs approaches the value of the vehicle, dealer retains the option to replace the vehicle with a vehicle of similar value, or refund the purchase price at dealer's option. Dealer has the right to use "used parts".

The buyer [REDACTED] this Limited Warranty, the buyer will contact the selling dealer. The buyer further agrees that he or she has read this Agreement and approves all the provisions herein.

**This Agreement is binding only when signed by both parties.**

BUYER'S SIGNATURE:  E-SIGNED by KAMERON MOISE on 2026-03-20 19:50:41 PDT

DATE: 03/20/2026

SELLING DEALER:  E-SIGNED by Yousef Latifzada on 2026-03-20 20:06:42 PDT  
Yousef Latifzada

DATE: 03/20/2026



## ITEMS NOT COVERED UNDER THIS LIMITED WARRANTY

1. Incidental or consequential damages or loss caused by breakdown of components (or otherwise) including property damages, personal injury, inconvenience, loss of vehicle use, damage to a covered part by a non-covered part and damage to a non-covered part by a covered part, Manufacturer's service maintenance, and/or Wear and Tear items, diagnostic charges for non-covered repairs, are not covered.
2. Repairs covered by any manufacturer's or manufacturer's emissions warranty on the covered vehicle (whether or not transferred with the vehicle), manufacturer's recall or factory bulletins, breakdowns of components caused by a defect the manufacturer has publicly announced it would correct, but which you failed to have corrected. Commercial use is excluded and will void coverage.
3. Repairs required because of collision, abuse, overheating or operation without proper lubrication or coolant, road conditions, misuse, negligence, alterations, racing, accidents, fires, floods, riots, acts of God, vandalism, theft, lack of reasonable and proper maintenance, abuse through towing or improper load capacity, abuse through continued operation of an impaired vehicle, or any other losses normally covered by casualty insurance.
4. Repairs, retrofits, or replacement of any components caused by or due to compliance with any law or legislation including the Clean Air Act.
5. Service adjustments (glass and body parts), bright metal, bumpers, squeaks and rattles, body panels, door handles, hinges, glass, moldings, outside ornamentation, convertible or vinyl tops, paint, rust sheet metal, side view mirrors (glass and housing), air and water leaks, weather-strip, wheel covers/ornaments and wind noise. Physical damage and/or, alignment of bumper and/or body parts are not covered.
6. Buttons, carpet, dash pad, door and window handles, knobs, rearview mirror (glass and housing), trim and upholstery. Nonfactory installed radios, tape players, compact disc players, graphic equalizers, speakers, cellular telephones, theft deterrent systems, and radar detectors.
7. Repairs beyond those required to correct the covered failure. Repair of components which have been modified or added to the vehicle after purchase, any repairs on vehicles whose mileage has been altered or whose odometer has been tampered with.
8. Repairs made outside the United States and Canada unless you obtain a written waiver to this condition from the provider.
9. Towing services associated with accidents or vandalism is excluded.

# DUE BILL

60338

Service Hours Monday – Friday 7:00am – 7:00pm, Saturday 7:00am – 5:00pm.

Deal# 49042  
Stock# P3408143P

Service Phone Number [REDACTED]

Sales Manager

### Identification of Parties

Buyer/Lessee Name(s) ("you")					Phone	
<b>KAMERON M MOISE</b>					[REDACTED]	
Address Street		City	State	Zip	Contract Date	
<b>8605 STONESIDE</b>		<b>RANCHO CUCAMONGA</b>	<b>CA</b>	<b>91730</b>	<b>03/20/2026</b>	
Dealership ("dealer")				Salesperson		
<b>ROCK HONDA</b>				<b>Raeed Awad</b>		

### Identification of Vehicle ("Vehicle")

Year	Make	Model	VIN	Stock Number
<b>2023</b>	<b>SUBARU</b>	<b>Ascent</b>	<b>4S4WMAWD7P3408143</b>	<b>P3408143P</b>

### Section A: Acknowledgment of Work

You acknowledge that the work described in this Section A, if any, is the only work that you are entitled to have performed at no additional charge. If you request any additional work, dealer will provide you with an estimate of charges for your approval prior to performing the additional work.



- A.1. **NOTHING ELSE PROMISED**
- A.2. **N/A**
- A.3. **N/A**
- A.4. **N/A**
- A.5. **SOLD AS EQUIPPED. NO OTHER PROMISE MADE, EITHER WRITTEN OR VERBAL**

### Section B: Acknowledgment of Accessories

You acknowledge that the charges for the accessories described in this Section B, if any, were disclosed to you and included in the retail installment sale or lease contract you entered into for the purchase or lease of the Vehicle with your consent. These accessories are the only accessories that you are entitled to have installed at no additional charge. If you request additional accessories, dealer will provide you with an estimate of charges for your approval prior to installation of such accessories.

- B.1.
- B.2.
- B.3.
- B.4.
- B.5.

**PLEASE NOTE THAT LOANER CARS WILL NOT BE AVAILABLE WHILE THE WORK/INSTALLATION IS BEING PERFORMED  
PLEASE CONTACT OUR SERVICE DEPARTMENT AS SOON AS POSSIBLE TO SCHEDULE AN APPOINTMENT**

<u>03/20/2026</u> Date	 E-SIGNED by KAMERON MOISE on 2026-03-20 19:50:59 PDT Buyer's Signature	<u>N/A</u> Co-buyer's Signature
<u>03/20/2026</u> Date	 E-SIGNED by Yousef Latifzada on 2026-03-20 20:06:42 PDT Dealer Representative's Signature	

Stock# P3408143P  
Deal# 49042  
CUST# 1055494

## Deferred Payment / Down Payment Form

**ELECTRONIC CHECK SERVICE (ECS) AUTHORIZATION PROCEDURES:**  
 1. Date (s) of check (s) must be date of transaction.  
 2. All Guaranteed Hold Checks must be called in under the Hold Check #, for the total amount of all Hold Checks.  
 3. Write four-digit approval number on the front of the check (s).  
 4. All other terms and conditions of the Addendum to the Terms of Service and Procedural Outline for Automated Telephone Authorization (ATA) are incorporated into this agreement.

Dealership Name: \_\_\_\_\_ Date: **03/20/2026**

Dealer Representative: **Yousef Latifzada** ECS Customer #: \_\_\_\_\_

Check Writer Name: \_\_\_\_\_ Make and Year: **SUBARU**  
 (if different from Customer)

Customer Name: **KAMERON M MOISE** Serial # \_\_\_\_\_

**Electronic Check Services**

GUARANTEED DEFERRED PAYMENT		The Following Checks ARE Guaranteed By Electronic Check Service		
Check Number	Dollar Amount	Date To Be Deposited	Approval #	
1				
2				
3				
4				
<b>Total Guaranteed</b>		<b>N/A</b>		

**Lithia Use Only**

NON GUARANTEED DEFERRED PAYMENT		The Following Checks ARE NOT Guaranteed By Electronic Check Service		
Check Number	Dollar Amount	Date To Be Deposited	Source	
1				
2				
3				
4				
<b>Total Non Guaranteed</b>		<b>N/A</b>		

GM Signature Required For Guaranteed and Non Guaranteed Amounts Over \$1,000 X \_\_\_\_\_ Date: **03/20/2026**

LITHIA (OTHER PAYMENTS)			
Payment Type	Dollar Amount	Date To Be Deposited	Source
1			
2			
3			
4			
<b>Total Other Payment</b>		<b>N/A</b>	
<b>TOTAL DOWN PAYMENT</b>		<b>N/A</b>	



If over \$10,000 see reverse side of form for 8300 completion

(Total down payment must agree to Recap Memo)

Dealer Representative: \_\_\_\_\_ Date: **03/20/2026**

Customer Signature: \_\_\_\_\_ Date: **03/20/2026**

Check Writer Signature: \_\_\_\_\_ Date: **03/20/2026**  
 (if different from Customer)

This form along with a copy of the Buyers Order, approved Financing Agreement (if applicable), and Credit Application must accompany each returned Hold Check sent to Guarantor, otherwise purchase of the check will be declined.

8300 Required **	Initial **
YES / NO	
** Completed By Office Personnel Using 8300 Worksheet On Reverse Side Of This Form	

**Guarantor Information**

United Tranzactions, LLC

██████████ ██████████ ██████████ ██████████ ██████████

Phone ██████████ ██████████

www.unitedtranzactions.com

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**8300 WORKSHEET**

8300 - Report Of Cash Payments Of Over \$10,000.

Total Vehicle Receivable (Acct. # 21100) \$ \_\_\_\_\_ If total is less than \$10,000 disregard this section

**LIST CASH & CASH EQUIVALENTS: Cashier's Checks, Bank Checks/Drafts  
Money Orders, Travelers Checks with individual values under \$10,000**

**LIST NON-CASH ITEMS: Personal Checks, Loan Proceeds, Items with  
individual value over \$10,000**

CASH - Currency and Coin           \$ \_\_\_\_\_  
Cashier's Checks                     \$ \_\_\_\_\_  
Money Orders                         \$ \_\_\_\_\_  
Bank Drafts/Checks                 \$ \_\_\_\_\_  
Traveler's Checks                    \$ \_\_\_\_\_

Personal Checks # \_\_\_\_\_ # \_\_\_\_\_   \$ \_\_\_\_\_  
Cashier's Checks                     \$ \_\_\_\_\_  
Unsecured Bank Drafts/Checks     \$ \_\_\_\_\_  
Manufacturer's Rebates             \$ \_\_\_\_\_  
Credit Cards                         \$ \_\_\_\_\_  
Loan Proceeds                        \$ \_\_\_\_\_  
Funding Source: \_\_\_\_\_

**TOTAL CASH & EQUIVALENTS**       \$ \_\_\_\_\_

**TOTAL NON-CASH**                     \$ \_\_\_\_\_

(    ) COMPLETE 8300 FILING IF OVER \$10,000

03/20/2026 07:45 pm



## Buyer's eSign Consent Document

ELECTRONIC SIGNATURE CONSENT TO DO BUSINESS Please read this information carefully and retain this information for future reference. Electronic Signatures. You are purchasing a vehicle which requires you to sign a series of forms which may include but are not limited to a buyer's order, a service contract, an insurance form and an odometer statement. This dealership is utilizing electronic signature technology to help make this transaction more convenient and secure. As a result, one or more of the forms required to purchase your vehicle may be eligible for electronic signature execution. Consent. By signing this consent form, you understand and agree that you intend to conduct business electronically and have your signature captured electronically to execute certain forms for this vehicle purchase only. For those forms that are eligible for electronic signature, you acknowledge that by signing your name on the electronic signature pad, you are indicating your intent to sign the applicable forms or documents and this constitutes your signature. For other forms that are not eligible for electronic signature, you will still be required to execute hard copy documents in pen. You will receive copies of all forms signed both electronically and signed in pen. Withdrawal of Consent. You have the right to withdraw your consent to do business electronically at any time during this vehicle purchase transaction. However, if you withdraw such consent during the purchase process, all electronic signatures and consents provided will be considered void and you may elect to proceed with the vehicle purchase using pen and paper signatures for all required documents.



*Kameron*  
E-SIGNED by KAMERON MOISE  
on 2026-03-20 19:47:02 PDT

KAMERON MOISE



CUST #:1055494

DEAL #:49042

# Pre-Contract Disclosure (Retail Installment Sale Contract)

648481

Identification of Parties			
Buyer Name(s) ("you") <b>KAMERON M MOISE</b>		Contract Date <b>03/20/2026</b>	Buyer's Email [REDACTED]
Address: Street <b>8605 STONESIDE</b>	City <b>RANCHO CUCAMONGA</b>	State <b>CA</b>	Zip <b>91730</b>
Dealership <b>ROCK HONDA</b>		Dealer's Telephone [REDACTED]	
Identification of Vehicle ("Vehicle")			
Year <b>2023</b>	Make <b>SUBARU</b>	Model <b>Ascent</b>	VIN [REDACTED]

### Optional Goods and Services

The following goods and services are NOT required as a condition to obtaining financing terms for the purchase of the Vehicle.

<input type="checkbox"/>	Optional Theft Deterrent Device(s):		
	(1) <b>N/A</b>	\$	<b>N/A</b>
	(2) <b>N/A</b>	\$	<b>N/A</b>
	(3) <b>N/A</b>	\$	<b>N/A</b>
<input type="checkbox"/>	Optional Surface Protection Product(s):		
	(1) <b>N/A</b>	\$	<b>N/A</b>
	(2) <b>N/A</b>	\$	<b>N/A</b>
<input type="checkbox"/>	Optional Service Contract(s):		
	(1) <b>N/A</b>	\$	<b>N/A</b>
	(2) <b>N/A</b>	\$	<b>N/A</b>
	(3) <b>N/A</b>	\$	<b>N/A</b>
	(4) <b>N/A</b>	\$	<b>N/A</b>
	(5) <b>N/A</b>	\$	<b>N/A</b>
<input checked="" type="checkbox"/>	Optional Debt Cancellation Agreement or Guaranteed Asset Protection Waiver:	<b>UUSC GAP</b>	\$ <b>700.00</b>
<input type="checkbox"/>	Optional Vehicle Contract Cancellation Option Agreement:	<b>N/A</b>	\$ <b>N/A</b>
<input type="checkbox"/>	Optional Insurance Product:	<b>N/A</b>	\$ <b>N/A</b>
<b>Total</b>			\$ <b>700.00</b>

**Installment Payment EXCLUDING Listed Items:** \$ **588.04**


**Installment Payment INCLUDING Listed Items:** \$ **599.94**

THE ABOVE INSTALLMENT PAYMENTS INCLUDE THE ITEMS DESCRIBED ABOVE, THE PRICE OF THE VEHICLE, GOVERNMENT FEES AND TAXES, FINANCE CHARGES, AND THE ADDITIONAL CHARGES SHOWN BELOW.

Other Goods, Services and Miscellaneous Charges					
Cash Price of Additional Accessories	\$	<b>N/A</b>	Emissions Testing Charge	\$	<b>N/A</b>
Other (Nontaxable)			Prior Credit or Lease Balance	\$	<b>N/A</b>
<b>N/A</b>	\$	<b>N/A</b>	Other (to whom paid)	<b>N/A</b>	\$ <b>N/A</b>
<b>N/A</b>	\$	<b>N/A</b>	For:	<b>N/A</b>	
EV Charging Station	\$	<b>N/A</b>	Other (to whom paid)	<b>N/A</b>	\$ <b>N/A</b>
Electronic Vehicle Registration or Transfer Charge	\$	<b>37.00</b>	For:	<b>N/A</b>	
Document Processing Charge	\$	<b>85.00</b>			

By signing below, you acknowledge:

- All of the charges described above will be included in the retail installment sale contract accompanying the purchase of the Vehicle.
- This document was presented to you prior to signing the retail installment sale contract and you consent to including all the above charges in the retail installment sale contract.
- The goods and services are NOT required as a condition to obtaining financing terms for the purchase of the Vehicle.

Date	<b>03/20/2026</b>	Buyer's Signature		Co-Buyer's Signature	<b>N/A</b>
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## Buyer's Final Signature Document

Deal Number : **49042**  
Store Name : **[REDACTED]**  
F&I Manager : **Yousef Latifzada**  
Date : **03/20/2026**

Name : **[REDACTED]**  
Role : **Buyer**  
Vehicle Make : **SUBARU**

Please sign below to acknowledge that you have electronically signed the following documents:

1. Buyer's eSign Consent Document
2. Privacy Notice
3. Agreement to Furnish Insurance
4. LAW Contract Cancellation Option AG
5. LAW CA Used Vehicle History Disclosure
6. CA Front License Plate Ack
7. LAW California Contact Authorization
8. LAW CA Translated Contract Acknowledgement
9. Buyer's Guide (Trd1)
10. Buyer's Guide
11. Delivery Agreement
12. Notice Of Lien Holder
13. Declining The Permanent Marking Of Vehicle's Catalytic Converter
14. In-Vehicle Camera Disclosure And Acknowledgment
15. Limited Warranty
16. CA Due Bill
17. Deferred Payment Form
18. LAW California Pre-Contract Disclosure

Disclaimer: Any item signed outside the CDK system will not show on the Final Signature Document. Please request such items if desired.



*Kameron Moise*

E-SIGNED by KAMERON MOISE  
on 2026-03-20 20:05:17 PDT

KAMERON MOISE

March 20, 2026



# Guaranteed Asset Protection Waiver

## OPTIONAL DEBT WAIVER ADDENDUM ("GAP Addendum")



Addendum # PG17707598

<b>Purchaser</b>		
Purchaser/Lessee KAMERON M MOISE		
Co-Purchaser/Co-Lessee		
Purchaser/Lessee Address 8605 STONESIDE		
City RANCHO CUCAMONGA	State CA	Zip Code 91730

Vehicle Identification Number		
Year 2023	Make SUBARU	Model ASCENT TOURING
Vehicle Mileage 37,567		
<input type="checkbox"/> Commercial Use Option		

<b>Seller</b>		
Name		
Address		
City FONTANA	State CA	Zip Code 92336

<b>Assignee Financial Institution (May also be referred to herein as Holder)</b>			
Name			
Address			
City MEDFORD	State OR	Zip Code 97501	Telephone Number

Finance Information			
Amount Financed or Gross Capitalized Cost \$35,299.84	Term of Finance Agreement 72 Months	Finance Agreement A.P.R. (Not Applicable for Lease) 6.79 %	Addendum Purchase Price \$700.00

### ACKNOWLEDGMENT AND ACCEPTANCE OF THIS ADDENDUM

You understand that:

- THE PURCHASE OF THIS GAP ADDENDUM IS AN OPTIONAL ADDITION TO THE FINANCE AGREEMENT. NEITHER THE EXTENSION OF CREDIT, THE TERM OF CREDIT, NOR THE TERMS OF YOUR FINANCE AGREEMENT ARE CONDITIONED UPON THE PURCHASE OF THIS GAP ADDENDUM. THIS GAP ADDENDUM AMENDS YOUR FINANCE AGREEMENT AND REMAINS A PART OF THE FINANCE AGREEMENT UPON ASSIGNMENT, SALE, OR TRANSFER OF YOUR FINANCE AGREEMENT. THE HOLDER OF THE FINANCE AGREEMENT IS THE CONTRACTING PARTY TO THIS GAP ADDENDUM. IF THE FINANCE AGREEMENT IS ASSIGNED, WRITTEN NOTICE OF ASSIGNMENT OF THE FINANCE AGREEMENT, THIS GAP ADDENDUM, THE HOLDER NAME AND MAILING ADDRESS WILL BE PROVIDED TO YOU IN PERSON OR BY MAIL AT YOUR LAST KNOWN ADDRESS, OR BY MEANS OF NOTICE YOU PREVIOUSLY AGREED TO WITH THE SELLER OR HOLDER WITHIN 30 DAYS OF ASSIGNMENT.
- The Finance Agreement must identify You as the Purchaser or Lessee of the Vehicle in order to be eligible for GAP protection. The Finance Agreement must not already include GAP protection. The Term of this GAP Addendum is the same as the original term of Your Finance Agreement, and can only be purchased on the Finance Agreement origination date. Refinancing the Vehicle/Finance Agreement terminates this GAP Addendum. This GAP Addendum is not transferable to any other Vehicle, Finance Agreement, third party individual or to a dealership via sale or trade-in.
- This GAP Addendum only provides GAP protection if the Vehicle is deemed a Total Loss. THIS GAP ADDENDUM MAY NOT CANCEL OR WAIVE THE ENTIRE AMOUNT YOU OWE AT THE TIME OF LOSS. GAP benefits may decrease over the term of Your Finance Agreement. This GAP Addendum is not insurance and is not a substitute for collision or property damage insurance. This GAP Addendum does not provide general liability coverage, nor does it fulfill the requirements of financial responsibility laws and Your obligation to insure the Vehicle as provided by state law.
- In the event of early termination of Your Finance Agreement or cancellation of this GAP Addendum, You are entitled to a refund of the unearned portion of the Addendum Purchase Price calculated on a pro rata basis. You may contact the Administrator, Seller or Holder for the amount of any refund available at that time. See the GAP Addendum Term - Early Termination section and GAP Addendum Cancellation section for complete information regarding cancellation of this GAP Addendum.
- Your Vehicle is not eligible for benefits under this Addendum as a vehicle with commercial use unless You have elected the Commercial Use Option above. See the Definitions section for allowable and prohibited commercial use. Do not buy this GAP Addendum if You anticipate Vehicle usage outside of the permitted commercial uses.
- THIS GAP ADDENDUM IS VOID AND THE FULL ADDENDUM PURCHASE PRICE WILL BE REFUNDED IF YOU HAVE CONCEALED OR MISREPRESENTED ANY MATERIAL FACT(S), OR IN THE CASE OF FRAUD.
- GAP protection will not be provided unless You accept and sign this GAP Addendum and agree to pay the Addendum Purchase Price.

### STOP AND READ:

YOU CANNOT BE REQUIRED TO BUY A GAP WAIVER OR ANY OTHER OPTIONAL ADD-ON PRODUCTS OR SERVICES. IT IS OPTIONAL. NO ONE CAN MAKE YOU BUY A GAP WAIVER OR ANY OTHER OPTIONAL ADD-ON PRODUCTS OR SERVICES TO GET FINANCING, TO GET CERTAIN FINANCING TERMS, OR TO GET CERTAIN TERMS FOR THE SALE OF A VEHICLE. IT IS UNLAWFUL TO REQUIRE OR ATTEMPT TO REQUIRE THE PURCHASE OF THIS GAP WAIVER OR ANY OTHER OPTIONAL ADD-ON PRODUCTS OR SERVICES.

**Acceptance:** I want to purchase this GAP Addendum. My signature below means that I have read, understand and agree to the GAP Addendum terms and Addendum Purchase Price.

Purchaser/Lessee Signature		Telephone Number	<input type="text"/>	Date	03/20/2026
Co-Purchaser/ Lessee Signature	<input type="text"/>	Email Address	<input type="text"/>		
Seller Authorized Representative Signature		Telephone Number	<input type="text"/>	Date	03/20/2026

**ADMINISTRATOR:** Universal Underwriters Service Corporation has been appointed as the Administrator of this GAP Program and is authorized to assist You. You may contact the Customer Service Department at: PO Box 7922, Shawnee  or toll free at  with questions or to receive help in filing a GAP claim.



## WAIVER BENEFIT

**You** are responsible to the named Seller/Holder under the terms of the **Finance Agreement** for any unpaid balance resulting from a **Total Loss** of the **Vehicle**. In the event of a **Total Loss** of the **Vehicle** occurring within the coverage **Territory**, the Seller/Holder agrees to waive some or all of **Your** indebtedness subject to the terms and conditions of this GAP Addendum.

This GAP Addendum will waive the amount equal to the **Unpaid Net Balance** on the **Date Of Loss** less the **Actual Cash Value** of the **Vehicle**, including up to \$1,000 of **Your** primary physical damage deductible. Any deductible amount in excess of \$1,000 remains **Your** responsibility.

## DEFINITIONS

**Actual Cash Value:** The retail value of the **Vehicle** on the **Date Of Loss** as determined by the **Primary Carrier**. In the absence of primary insurance coverage, or if the **Primary Carrier** has been declared insolvent, or the **Primary Carrier** policy has either a stated value or a limit of liability that is less than the value of the **Vehicle**, for the purpose of the claim calculation, Actual Cash Value shall mean the average retail value of the **Vehicle** based upon information available on **Your Vehicle's** options, condition and mileage of the **Vehicle** as of the **Date Of Loss** using a region specific edition, if available, of a nationally recognized pricing guide including, but not limited to, the Kelley Blue Book (KBB), Edmunds, the Black Book, National Automobile Dealers' Association (NADA) Guide, or the J.D. Power Guide used for the **Territory** in which the **Vehicle** is principally garaged. If the **Administrator** provides **You** with evidence that the **Primary Carrier** did not pay a fair Actual Cash Value or missed options/equipment on the **Vehicle**, **You** may be required to contact the **Primary Carrier** to request a higher Actual Cash Value and payment.

**Administrator:** Universal Underwriters Service Corporation, is the **Administrator** of this GAP Addendum. Although not a party to this GAP Addendum, its sole responsibility is to perform the administration for this GAP Addendum. If **You** have questions or need assistance filing a GAP claim, **You** may contact the **Customer** by calling toll free:

**Commercial Use Option:** If this option is elected, Waiver Benefits are extended to include vehicle use for permitted commercial purposes as follows: using the **Vehicle** for transportation to and from commercial work-related activities, including, but not limited to: vehicles used for sales/services (e.g. real estate, cleaning services, and home health/aide care services); or light duty services (e.g. electrician, carpenter and plumber). In addition, permitted commercial purpose vehicles include vehicles primarily used for delivery and limousine service.

Prohibited commercial purpose includes, but is not limited to: snow plow use; rental; racing, speed contest or other competition; police car, security vehicle, emergency vehicle; vehicles that are part of a fleet intended for use as a public or livery conveyance, shuttle or taxi service; or commercial towing or hauling.

**You** are permitted to use **Your Vehicle** for ride share or a transportation network (e.g. Uber, Lyft) without the selection of the commercial use option.

**Date Of Loss:** The date the **Vehicle** sustains a **Total Loss**. If such date is indeterminable, the Date Of Loss shall be the date established by the **Primary Carrier** or the date the occurrence was reported to the police, whichever is earlier.

**Finance Agreement:** The retail sales installment contract, conditional sale contract, loan or lease evidencing the terms and conditions of the sale or lease of the **Vehicle** entered into on the original date of sale or lease of the **Vehicle**.

**Holder:** The entity entitled to enforce the **Finance Agreement** against the buyer at the time. The Seller is the original Holder of the **Finance Agreement** which includes this GAP Addendum. This GAP Addendum will follow the **Finance Agreement** if Seller or subsequent assignee sells, transfers or assigns the **Finance Agreement**. The Assignee Financial Institution shall then become the Holder of this GAP Addendum.

**Primary Carrier:** The insurance company that: 1) is used by **You** to provide physical damage insurance on the **Vehicle**; or 2) provides liability coverage to any person who has caused the **Vehicle** to incur a **Total Loss**, and for which that person or entity is legally liable.

**Purchaser/Lessee/Co-Purchaser/Co-Leesee/You/Your/I:** The Purchaser(s) of this GAP Addendum.

**Territory:** This GAP Addendum applies only to loss occurring in the Continental United States of America or Canada.

**Total Loss:** A direct and accidental loss of, or damage to, the **Vehicle** during the term of this GAP Addendum, which meets one of the following criteria: 1) the **Vehicle** is declared a Total Loss by the **Primary Carrier**; or 2) no **Primary Carrier** coverage is in force, and either: a) the **Vehicle** is stolen and not recovered within 30 days of the date of the theft, and remains unrecovered at the time of notification of loss; or b) the total cost to repair the **Vehicle** as a result of the loss or damage is greater than, or equal to, its **Actual Cash Value**, as of the **Date Of Loss**.

**Unpaid Net Balance:** The amount owed by **You** to pay off the outstanding balance due under the provisions of the **Finance Agreement** as of the date of **Total Loss** less the following: 1) charges arising from **Your** failure to perform any term or condition of the **Finance Agreement**; 2) any amount added to the outstanding balance after the **Finance Agreement** origination date; 3) loan, lease or finance charges, rental or other charges that accrue after the **Date Of Loss**; 4) lease prepayment provisions including any early termination charges; 5) refundable taxes and/or fees applied; and 6) refundable charges, including, but not limited to service contracts, refunds associated with insurance policies or other refundable items included in **Your Finance Agreement**.

**Vehicle:** The Vehicle which is identified on the front page of this document in the Vehicle Information section.

## GAP ADDENDUM TERM - EARLY TERMINATION

This GAP Addendum begins on the **Finance Agreement** origination date and shall not extend beyond the **Finance Agreement** original expiration date.

This GAP Addendum ends at the earliest of the following: 1) when this GAP Addendum is canceled by **You**; 2) when the **Finance Agreement** is paid in full; 3) when the **Finance Agreement** is refinanced; 4) on expiration of any redemption and reinstatement periods after the repossession or surrender of the **Vehicle**; or 5) when a **Total Loss** has occurred, after the **Holder** has applied all applicable benefits required under this GAP Addendum.

If the **Finance Agreement** is terminated early due to reasons 2-5 above, **You** are not required to request the cancellation, and any refund or credit due will be processed according to the GAP Addendum Cancellation section.

## GAP ADDENDUM EXCLUSIONS

This GAP Addendum does not apply and no part of the **Unpaid Net Balance** will be waived due to loss or damage: 1) resulting from direct or indirect dishonest, fraudulent, criminal or illegal acts by **You**; any party acting on **Your** behalf or any person in lawful possession of the **Vehicle**; 2) resulting from any material misrepresentation of fact, or falsification of document(s) or any dishonest, fraudulent, criminal or illegal acts when **Your Primary Carrier** determines that any **Total Loss** arises to any extent from such a circumstance, provided however, that the GAP benefit under this GAP Addendum shall not be denied for any criminal or illegal act while driving if **Your Primary Carrier** covers **Your** claim under **Your** insurance policy; 3) resulting from being operated, used, or maintained in any race, speed contest, or other contest; 4) resulting from lawful confiscation of the **Vehicle** by an authorized public official; 5) resulting from an act occurring after the **Vehicle** has been repossessed; 6) resulting from pre-existing damage to the **Vehicle** prior to the purchase of this GAP Addendum; 7) resulting from abandonment of the **Vehicle** by **You** if **You** voluntarily discard, leave behind, or otherwise relinquish possession of the **Vehicle** to the extent that the relinquishment shows intent to forsake and desert the **Vehicle** so that it may be appropriated by any other person; 8) deducted from the **Primary Carrier's** settlement due to pre-existing damage, wear and tear, unpaid insurance premiums, towing and storage, **Your** retention of the salvage **Vehicle**, or condition adjustments associated with the **Total Loss**; 9) due to mechanical failure; or 10) occurring outside of the Continental United States of America or Canada.

## CLAIM REQUIREMENTS

In the event of a **Total Loss**, **You** must file a claim not later than 90 days from the date of receipt of the **Primary Carrier's** settlement check. If **You** do not have collectible automobile physical damage insurance on the **Date Of Loss**, it is **Your** responsibility to contact the **Administrator** as soon as practicable, but not later than 90 days from the **Date Of Loss**.

1) **You** must cooperate with the **Administrator** and provide claim information which includes, but is not limited to the following information: a) GAP Addendum; b) **Finance Agreement**; c) Payment history from the **Holder**; d) **Primary Carrier's** settlement breakdown, if applicable; e) Proof of primary insurance payment, if applicable; f) A police report may only be required in the event of **Total Loss** due to theft when there is no underlying insurance in effect. If no police report is provided, then coverage may be excluded or the claim may be denied; and g) Any reasonable additional documentation.

2) **You** must promptly, diligently and in good faith pursue the settlement by the **Primary Carrier** if applicable.

**You** may contact the **Administrator** to receive help in filing a GAP claim by any of the following methods:

Toll Free - [redacted] Fax - [redacted] E-mail - [redacted] or Mail - PO Box 7986, Shawnee Mission KS 66207-0986.

#### GAP ADDENDUM CANCELLATION

This GAP Addendum may be canceled at any time while **Your Finance Agreement** is in effect if **You** have not incurred a **Total Loss** that resulted in any portion of **Your Unpaid Net Balance** being waived under this GAP Addendum. **You may contact the Administrator or Seller to request cancellation of this GAP Addendum.**

A cancellation requested within 30 days of purchase is eligible for a full refund **plus all finance charges attributable with this GAP Addendum.** If **Your** cancellation is requested after 30 days of purchase, the unearned portion of the cost of this GAP Addendum will be refunded according to the pro rata method. A pro rata refund is calculated by multiplying the GAP Addendum Purchase Price by the quotient of the number of calendar days from the termination date to the **Finance Agreement's** original full term date, including the termination date as a full calendar day, divided by the total number of calendar days in the **Finance Agreement's** original term. No fee will be charged for cancellation.

Within \_\_\_\_\_ of this GAP Addendum, the **Holder** shall provide the refund required or shall cause the refund to be made by instructing in writing the **Administrator** or Seller to make the refund. **You** are not required to request the cancellation upon termination of the **Finance Agreement.** Any refund/credit owed may be applied by the **Holder** to reduce the amount owed under **Your Finance Agreement,** unless the **Finance Agreement** has been paid in full. Any refund or credit for cancellation of this GAP Addendum will be rounded to the nearest whole dollar. The minimum refund shall be \$1.00.

In the event any part of **Your** debt has been waived or will be waived under this GAP Addendum, the amount charged for this GAP coverage is fully earned and no refund or credit is due **You.** No refund is required upon termination if there has been a **Total Loss** or unrecovered theft of the **Vehicle** specified in the **Finance Agreement** and **You** have received or will receive the benefit of the GAP Addendum. Once this GAP Addendum has been canceled, **You** will be unable to receive any GAP benefit.

#### CONFORMITY TO STATUTE

Terms of this GAP Addendum which are in conflict with the statutes of the State where the GAP Addendum is issued are hereby amended to conform to such statutes.

# LAW 553-CA-ARB-e 3/23

## RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Buyer Name and Address (Including County and Zip Code) KAMERON M MOISE 8605 STONESIDE RANCHO CUCAMONGA, CA SAN BERNARDINO, 91730  Cell: N/A Email: KMOISETX@GMAIL.COM	Co-Buyer Name and Address (Including County and Zip Code) N/A  Cell: N/A Email: N/A	Seller-Creditor (Name and Address) ROCK HONDA [REDACTED]
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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	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
USED	2023	SUBARU ASCENT	37,567	[REDACTED]	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	Amount Financed <small>The amount of credit provided to you or on your behalf.</small>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled.</small>	Total Sale Price <small>The total cost of your purchase on credit, including your down payment of</small>
6.79 %	\$ 7,895.84 (e)	\$ 35,299.84 (e)	\$ 43,195.68 (e)	\$ 43,195.68 (e)
<small>(e) means an estimate</small>				
YOUR PAYMENT SCHEDULE WILL BE:				
Number of Payments:	Amount of Payments:	When Payments Are Due:		
One Payment of	\$ N/A	N/A		
One Payment of	\$ N/A	N/A		
One Payment of	\$ N/A	N/A		
72	\$ 599.94	Monthly beginning 05/04/2026		
N/A	\$ N/A	N/A		
One final payment	\$ N/A	N/A		
<b>Late Charge.</b> If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. <b>Prepayment.</b> If you pay early, you may be charged a minimum finance charge. <b>Security Interest.</b> You are giving a security interest in the vehicle being purchased. <b>Additional Information:</b> See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.				

STATEMENT OF INSURANCE	
<b>NOTICE.</b> No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.	
Vehicle Insurance	
\$ N/A Ded. Comp., Fire & Theft	Premium N/A Mos. \$ N/A
\$ N/A Ded. Collision	N/A Mos. \$ N/A
Bodily Injury \$ N/A Limits	N/A Mos. \$ N/A
Property Damage \$ N/A Limits	N/A Mos. \$ N/A
Medical N/A	N/A Mos. \$ N/A
N/A	N/A Mos. \$ N/A
Total Vehicle Insurance Premiums \$ N/A	
UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.	
You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. 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.	
Buyer	[REDACTED]
Co-Buyer X	N/A
Seller X	<i>[Signature]</i>

<b>Trade-In Payoff Agreement:</b> Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate. Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 5 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund. You agree to sign or provide any documents Seller reasonably requires to effect the transfer of the Trade-In Vehicle to Seller or its designee.	
Buyer Signature X	N/A
Co-Buyer Signature X	N/A

AUTO BROKER FEE DISCLOSURE
If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked: <input type="checkbox"/> Name of autobroker receiving fee, if applicable: N/A

<b>Agreement to Arbitrate:</b> 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	[REDACTED] N/A

**ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)**

**1. Total Cash Price**

A. Cash Price of Motor Vehicle and Accessories	\$ 31,500.00 (A)
1. Cash Price Vehicle	\$ 31,500.00
2. Cash Price Accessories	\$ N/A
3. Other (Nontaxable) Describe N/A	\$ N/A
4. Other (Nontaxable) Describe N/A	\$ N/A
B. Document Processing Charge (not a governmental fee)	\$ 85.00 (B)
C. Emissions Testing Charge (not a governmental fee)	\$ N/A (C)
D. (Optional) Theft Deterrent Device(s)	
1. (paid to) N/A	\$ N/A (D1)
2. (paid to) N/A	\$ N/A (D2)
3. (paid to) N/A	\$ N/A (D3)
E. (Optional) Surface Protection Product(s)	
1. (paid to) N/A	\$ N/A (E1)
2. (paid to) N/A	\$ N/A (E2)
F. EV Charging Station (paid to) N/A	\$ N/A (F)
G. Sales Tax (on taxable items in A through F)	\$ 2,447.84 (G)
H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) MVSC	\$ 37.00 (H)
I. (Optional) Service Contract(s)	
1. (paid to) N/A	\$ N/A (I1)
2. (paid to) N/A	\$ N/A (I2)
3. (paid to) N/A	\$ N/A (I3)
4. (paid to) N/A	\$ N/A (I4)
5. (paid to) N/A	\$ N/A (I5)
J. Prior Credit or Lease Balance (e) paid by Seller to N/A (see downpayment and trade-in calculation)	\$ N/A (J)
K. Prior Credit or Lease Balance (e) paid by Seller to N/A (see downpayment and trade-in calculation)	\$ N/A (K)
L. (Optional) Debt Cancellation Agreement or Guaranteed Asset Protection Waiver	\$ 700.00 (L)
M. (Optional) Used Vehicle Contract Cancellation Option Agreement	\$ N/A (M)
N. Other paid to N/A For N/A	\$ N/A (N)
O. Other paid to N/A For N/A	\$ N/A (O)
<b>Total Cash Price (A through O)</b>	<b>\$ 34,769.84 (1)</b>

**2. Amounts Paid to Public Officials**

A. Vehicle License Fees	\$ 233.00 (A)
B. Registration/Transfer/Titling Fees	\$ 269.00 (B)
C. California Tire Fees	\$ N/A (C)
D. Other SMOG ABATEMENT FEE	\$ 20.00 (D)
<b>Total Official Fees (A through D)</b>	<b>\$ 522.00 (2)</b>

**3. Amount Paid to Insurance Companies (Total premiums from Statement of Insurance)**

4. <input type="checkbox"/> State Emissions Certification Fee or <input checked="" type="checkbox"/> State Emissions Exemption Fee	\$ 8.00 (4)
<b>5. Subtotal (1 through 4)</b>	<b>\$ 35,299.84 (5)</b>

**6. Total Downpayment**

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)):	\$ N/A (A)
Vehicle 1 \$ N/A      Vehicle 2 \$ N/A	
B. Total Less Prior Credit or Lease Balance (e)	\$ N/A (B)
Vehicle 1 \$ N/A      Vehicle 2 \$ N/A	
C. Total Net Trade-In (A-B)	\$ N/A (C)
Vehicle 1 \$ N/A      Vehicle 2 \$ N/A	
D. Deferred Downpayment Payable to Seller	\$ N/A (D)
E. Manufacturer's Rebate	\$ N/A (E)
F. Other N/A	\$ N/A (F)
G. Other N/A	\$ N/A (G)
H. Other N/A	\$ N/A (H)
I. Cash, Cash Equivalent, Check, Credit Card, or Debit Card	\$ N/A (I)
<b>Total Downpayment (C through I)</b>	<b>\$ 0.00 (6)</b>

(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J and/or 1K above)

<b>7. Amount Financed (5 less 6)</b>	<b>\$ 35,299.84 (7)</b>
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**OPTIONAL DEBT CANCELLATION AGREEMENT OR GUARANTEED ASSET PROTECTION WAIVER.** A debt cancellation agreement or guaranteed asset protection waiver (GAP waiver) 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 debt cancellation or a GAP waiver, the charge is shown in item 1L of the Itemization of Amount Financed. See your agreement for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. UUSC GAP  
Name of Agreement  
I want to buy a debt c agreement or GAP waiver.  
Buyer \_\_\_\_\_

**OPTIONAL SERVICE CONTRACT(S)** You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1I.

I1 Company N/A  
Term N/A Mos. or N/A Miles  
I2 Company N/A  
Term N/A Mos. or N/A Miles  
I3 Company N/A  
Term N/A Mos. or N/A Miles  
I4 Company N/A  
Term N/A Mos. or N/A Miles  
I5 Company N/A  
Term N/A Mos. or N/A Miles  
Buyer X N/A

**Trade-In Vehicle(s)**

**1. Vehicle 1**  
Year N/A Make N/A  
Model N/A Odometer N/A  
VIN N/A  
a. Agreed Value of Property \$ N/A  
b. Buyer/Co-Buyer Retained Trade Equity \$ N/A  
c. Agreed Value of Property  
    Being Traded-In (a-b) \$ N/A  
d. Prior Credit or Lease Balance \$ N/A  
e. Net Trade-In (c-d) (must be ≥ 0  
    for buyer/co-buyer to retain equity) \$ N/A

**2. Vehicle 2**  
Year N/A Make N/A  
Model N/A Odometer N/A  
VIN N/A  
a. Agreed Value of Property \$ N/A  
b. Buyer/Co-Buyer Retained Trade Equity \$ N/A  
c. Agreed Value of Property  
    Being Traded-In (a-b) \$ N/A  
d. Prior Credit or Lease Balance \$ N/A  
e. Net Trade-In (c-d) (must be ≥ 0  
    for buyer/co-buyer to retain equity) \$ N/A

**Total Agreed Value of Property**  
**Being Traded-In (1c+2c)** \$ N/A \*  
**Total Prior Credit or Lease**  
**Balance (1d+2d)** \$ N/A \*  
**Total Net Trade-In (1e+2e)** \$ N/A \*  
(\*See item 6A-6C in the Itemization of Amount Financed)

**OPTION:**  You pay no finance charge if the Amount Financed, item 7, is paid in full on or before \_\_\_\_\_ N/A \_\_\_\_\_, Year N/A .  
SELLER'S INITIALS N/A

## OTHER IMPORTANT AGREEMENTS

### 1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed. Seller - Creditor may receive part of the Finance Charge.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

### 2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.

#### GAP LIABILITY NOTICE

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.** You give us a security interest in:
  - The vehicle and all parts or goods put on it;
  - All money or goods received (proceeds) for the vehicle;
  - All insurance, maintenance, service, or other contracts we finance for you; and
  - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract as the law allows. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

- d. **Insurance you must have on the vehicle.**

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

### 3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.

- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once, subject to any right the law gives you to reinstate this contract.

Default means:

- You do not pay any payment on time;
- You give false, incomplete, or misleading information during credit application;
- The vehicle is lost, damaged, or destroyed; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.

f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on page 1 of this contract, not to exceed the highest rate permitted by law, until you pay.

g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

#### 4. WARRANTIES SELLER DISCLAIMS

**If you do not get a written warranty, and the Seller does not enter into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.**

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

5. **Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.**

**Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.**

#### 6. SERVICING AND COLLECTION CONTACTS

In consideration of our extension of credit 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.

#### 7. APPLICABLE LAW

Federal law and California law apply to this contract. If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

#### 8. WARRANTIES OF BUYER

You promise you have given true and correct information during your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

#### 9. NEGATIVE CREDIT REPORT NOTICE

**We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

#### CREDIT DISABILITY INSURANCE NOTICE CLAIM PROCEDURE

If you become disabled, you must tell us right away. (You are advised to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location where we would like to be notified.) We will tell you where to get claim forms. You must send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment(s), WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have any money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

**Electronic Contracting and Signature Acknowledgment.** You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

#### **Seller's Right to Cancel**

- a. Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- b. Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- c. If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- d. While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

#### **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 contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) 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](http://www.adr.org)) or National Arbitration and Mediation ([www.namadr.com](http://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-Creditor 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 contract. 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.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

The preceding NOTICE applies only to goods or services obtained primarily for personal, family or household use. In all other cases, Buyer  or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

**HOW THIS CONTRACT CAN BE CHANGED.** This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both \_\_\_\_\_ and we must sign it. No oral changes are binding.  
Buyer \_\_\_\_\_ N/A

**SELLER'S RIGHT TO CANCEL** If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on page 5 of this contract giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.  
Buyer \_\_\_\_\_ N/A

**THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.**  
**WARNING:**  
**YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.**  
**FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.**  
**THE BUYER \_\_\_\_\_ TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.**  
S/S X \_\_\_\_\_ X N/A

N/A

**Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.**  
If you have a complaint concerning this sale, you should try to resolve it with the seller.  
Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.  
Buyer Signature X \_\_\_\_\_ Co-Buyer Signature X \_\_\_\_\_ N/A

**The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.**

**THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION**  
California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

YOU AGREE \_\_\_\_\_ OF THIS CONTRACT. YOU CONFIRM THAT \_\_\_\_\_ SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON PAGE 5, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature X \_\_\_\_\_ Date 03/20/2026 Co-Buyer Signature X \_\_\_\_\_ N/A  
Buyer \_\_\_\_\_ N/A


If the "business" use box is checked in "Primary Use for Which Purchased": Print Name \_\_\_\_\_ Title \_\_\_\_\_  
Co-Buyers and Other Owners — 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 Signature X \_\_\_\_\_ Address \_\_\_\_\_ N/A

**GUARANTY:** To induce us to sell the vehicle to Buyer, \_\_\_\_\_ a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer \_\_\_\_\_ to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.  
Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.  
Guarantor X \_\_\_\_\_ N/A Date \_\_\_\_\_ N/A  
Address \_\_\_\_\_ N/A

Seller Signs ROCK HONDA Date 03/20/2026 By X \_\_\_\_\_ Title Fi



Borrower Name: KAMERON M MOISE		Co-Borrower Name: N/A	
Collateral Description: Year: 2023	Make: SUBARU	Model: ASCENT	
Contract Date: 03/20/2026	Amount Financed: 35,299.84	Contract Number: 3362088	

Seller assigns its interest in this contract to: DRIVEWAY FINANCE CORPORATION (Assignee) under the terms of Seller's agreement(s) with Assignee.		
<input type="checkbox"/> Assigned with recourse	<input checked="" type="checkbox"/> Assigned without recourse	<input type="checkbox"/> Assigned with limited recourse
Seller ROCK HONDA	By 	Title Fi

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