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**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE
CONSUMER PAPER**

07/29/14 05:29PM

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) BEACON HILL 1301 W 100TH ANCHORAGE, AK 99515	Co-Buyer Name and Address (Including County and Zip Code)	Creditor-Seller (Name and Address) LITHIA CHRYSLER JEEP DODGE OF 9600 OLD SEWARD HWY ANCHORAGE, AK 99515
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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 on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
USED	2009	VOLKSWAGEN ROUTAN	22685	2V8HW34119R501301	<input type="checkbox"/> personal, family or household <input checked="" type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 0.00 %	FINANCE CHARGE The dollar amount the credit will cost you. \$ 0.00	Amount Financed The amount of credit provided to you or on your behalf. \$ 12525.00	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 12525.00	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 0.00 is
Your Payment Schedule Will Be:				
Number of Payments	Amount of Payments	When Payments Are Due		
	12525.00	Monthly beginning 09/11/2014		
Or As Follows:				
Late Charge. If payment is not received in full within <u>10</u> days after it is due, you will pay a late charge of \$ <u>1.00</u> or <u>5</u> % of the part of the payment that is late, whichever is <u>greater</u> .				
Prepayment. If you pay off all your debt early, you will not have to pay a penalty.				
Security Interest. You are giving a security interest in the vehicle being purchased.				
Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.				

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the Insurance you want and sign below:

Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both
 Term N/A

Credit Disability (Buyer Only)
 Term N/A

Premium:
 Credit Life \$ N/A
 Credit Disability \$ N/A

Insurance Company Name _____

Home Office Address _____

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 6A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance pays the scheduled payments under this contract if you are disabled. Credit disability insurance does not cover any increase in your payment or in the number of payments.

ITEMIZATION OF AMOUNT FINANCED			
1	Cash price of vehicle, accessories, and taxes	\$ 12310.00	\$ 12310.00 (1)
2	Other charges including amounts paid to others on your behalf (Seller may keep part of these amounts):		
A	Official fees paid to government agencies	\$	N/A
B	Government taxes not included in line 1 above	\$	N/A
C	Government license and/or registration fees	\$	15.00
D	Government certificate of title fees (includes \$ <u>N/A</u> security interest recording fee)	\$	N/A
Total amounts paid to public officials (A+B+C+D)		\$	15.00
E	Other charges (Seller must identify who is paid and describe purpose)	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
	DEALER FOR DOC FEE	\$	200.00
	N/A	\$	N/A
	N/A	\$	N/A
Total other charges and amounts paid to others on your behalf		\$	215.00 (2)

Other Optional Insurance

 Type of Insurance N/A

Premium \$ N/A

Insurance Company Name _____

Home Office Address _____
N/A

D Vendor's single interest insurance paid to the insurance company	\$ N/A
C Other optional insurance paid to insurance company or companies	\$ N/A
Total amounts paid to insurance companies (A+B+C)	\$ N/A (6)
7 Prior credit or lease balance paid to	\$ N/A (7)
8 Amount financed - principal balance (5+6+7)	\$ 12525.00 (8)
9 Finance charge - service charge	\$ N/A (9)
10 Total of payments - time balance (8+9)	\$ 12525.00 (10)

THIS INSURANCE DOES NOT INCLUDE INSURANCE FOR BODILY INJURY, PUBLIC LIABILITY, OR PROPERTY DAMAGE. WE WILL APPLY FOR REQUESTED COVERAGES ON YOUR BEHALF.

VENDOR'S SINGLE INTEREST INSURANCE (VSI Insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 6B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

If checked, your last installment payment under this contract is a balloon payment ("Balloon Payment"). You have the option to do one or more of the following, as checked, at the time the Balloon Payment is due:

a) You may pay your Balloon Payment when due.

b) You may refinance the Balloon Payment. See paragraph 1.e. on the reverse side of this contract for details.

c) You may sell the vehicle back to us. See paragraph 1.e. on the reverse side of this contract for details. If you exercise this option, you must pay \$ N/A per mile for each mile in excess of N/A miles shown on the odometer and you must pay for excess wear and use as provided in paragraph 1.e.

Returned Check Charge: You agree to pay a charge of \$ 20.00 if any check you give to us is dishonored.

OPTION: You pay no finance charge if the Amount Financed, item 8, is paid in full on or before NA NA Seller's INITIALS _____

NO COOLING OFF PERIOD
 State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

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.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Co-Buyer Signs X
 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.

Consumer Paper

See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You acknowledge that you have read both sides of this contract, including the arbitration clause on the reverse side, before signing below. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X Date 07/29/14 Co-Buyer Signs X Date 07/29/14

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 signs here X Address _____

Seller signs LITHIA CHRYSLER JEEP DODGE OF ANCHORAGE By X Title _____

Seller assigns its interest in this contract to _____ (Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller LITHIA CHRYSLER JEEP DODGE OF ANCHORAGE By _____ Title _____

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ORIGINAL LIENHOLDER