

PINNACLE FINANCIAL GROUP

DISCLOSURE OF DISCOUNT AND BUYER REPRESENTATION OF CASH PRICE AND DOWN PAYMENT

Customer: _____

Dealer/Seller: _____

Contract Date: _____

I am considering entering into a retail installment contract ("Contract") in connection with the purchase of an automobile from the Dealer. I have been given an opportunity to read the Contract, which was completely filled in, and to ask any questions I had concerning the Contract or any related documents thereto.

I understand that the price of the automobile is as set forth in the Contract. I represent that I was not quoted a lower cash price for the automobile and that the cash price was not increased because I am purchasing the automobile on credit. I understand that this means that any third party may purchase my Contract from the Dealer for an amount, which is equal to, in excess of, or less than the amount of credit provided to me or on my behalf by the Dealer.

I further understand that the sale and the assignment of my Contract will not relieve me of any obligations under the Contract nor will it alter any of those obligations except as to the place where payment is to be made.

I further understand that my down payment was paid as represented in the Contract and no part thereof was: (i) a deferred obligation such as a pick-up payment, or old check; (ii) rebated, loaned or paid to me by Dealer or a representative of Dealer; or (iii) if any trade-in vehicle was used as all or part of the down payment that it was not acquired in a Dealer-assisted buy-sell transaction having the effect of inflating the stated value of such trade-in vehicle.

I acknowledge that I have received and read this document before signing the Contract.

Dated: _____

Customer Signature: _____

Co-Signer Signature: _____

Dealer Signature: _____

REQUIRED FOR FUNDING

PO BOX 5832 • BETHESDA, MD • 20824-5832
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