

Consumer Financial Services - Disclosures, Agreements, and Authorizations

Buyer(s): _____

Seller: _____

Retail Installment Contact Dated: _____

I am considering entering into a Retail Installment Contact in connection with the purchase of an automobile from the Seller named above. I have been given an opportunity to read the Retail Installment Contract, completely filled in, and to ask any questions I have concerning the contract or this document.

BUYER REPRESENTATION OF CASH PRICE: I understand that the cash price of the automobile is as stated in the retail installment 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 would be purchasing the automobile on credit.

DISCLOSURE OF DISCOUNT: I further understand that the sale and assignment of my Retail Installment Contract at a discount will not relieve me of any obligations under the Retail Installment Contract nor will it alter any of those obligations as to the place where the payment is made.

AGREEMENT TO PROVIDE PHYSICAL DAMAGE INSURANCE: I understand that I must maintain full comprehensive and collision insurance coverage with deductibles no higher than \$500.00 for the full term of the agreement. Additionally, Consumer Financial Services must be listed as loss payee at all times. If insurance is not maintained as described in this paragraph, Consumer Financial Services may force-place coverage to protect their interest in the vehicle and I will be responsible for the cost of this coverage or the vehicle may be repossessed.

AUTHORIZATION TO OBTAIN INFORMATION: I authorize agents and employees of Consumer Financial Services to obtain and verify information about me that they deem necessary or appropriate in evaluating my credit application. Such verification may include one or more credit reports, information about my employment, residence, income, banking and credit relationships. If my account is purchased by Consumer Financial Services, I authorize their employees and agents to obtain additional credit reports and other information about me in connection with reviewing the account, taking collection on the account, or for any other legitimate purpose.

CONTACT AUTHORIZATION: I authorized the agents and employees of Consumer Financial Services to communicate with me regarding my account via U.S. mail, e-mail, text message, telephone (cellular or otherwise), social media, and/or in person.

By signing below I acknowledge that I have read and agree with the contents of this document, before signing the Retail Installment Contract and that this form is part of the contract to purchase this vehicle. I also agree that the disclosures, agreements, and authorizations contained herein are in addition to those disclosed in the Retail Installment Contract.

Buyer Signature

Date

Co-Buyer Signature

Date