

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

58492 K8275-1 LAW

Dealer Number

Contract Number

Exhibit III

Buyer Name and Address (Including County and Zip Code) MICHAEL S LAHAN 530 BURNETT AVE N, #10 RENTON WA 98057 KING	Co-Buyer Name and Address (Including County and Zip Code) ELANA LAHAN 530 BURNETT AVE N, #10 RENTON WA 98057	Creditor-Seller (Name and Address) KIA OF PUYALLUP 111 VALLEY AVE NE PUYALLUP, WA 98371
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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, as explained in section 1 on the back. 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
NEW	2011	KIA FORTE	197	KNAFU5A27B5333715	<input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
14.74 %	\$ 5956.49	\$ 17670.55	\$ 23627.04	\$ 6295.00 is \$ 29922.04

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
	492.23	Monthly beginning 21 JAN 2011

Or As Follows:

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 5 or 5 % of the part of the payment that is late, whichever is greater.

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.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Sale Price

Vehicle Cash Price

Other

Other

Other

Other

Sales Tax

Documentary Service Fee (THE DOCUMENTARY SERVICE FEE IS A NEGOTIABLE

FEE. Documentary service fees are not required by the state of Washington.)

Total Cash Sale Price

	\$ 20839.00
	\$ N/A
	\$ N/A
	\$ N/A
	\$ N/A
	\$ 2000.55
	\$ 150.00
	\$ 22989.55 (1)

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose subject to our approval of your choice as the law allows. You are not required to buy any other insurance to obtain credit.

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
☐ Credit Disability (Buyer Only)

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 to 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 4A of the Itemization of Amount Financed. 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 does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

ITEMIZATION OF AMOUNT FINANCED

1 Cash Sale Price

Vehicle Cash Price

\$ 20839.00

Other

\$ N/A

Other

\$ N/A

Other

\$ N/A

Other

\$ N/A

Sales Tax

\$ 2000.55

Documentary Service Fee (THE DOCUMENTARY SERVICE FEE IS A NEGOTIABLE FEE. Documentary service fees are not required by the state of Washington.)

\$ 150.00

Total Cash Sale Price

\$ 22989.55 (1)

2 Total Downpayment =

Trade-in

(Year)

(Make)

(Model)

Gross Trade-In Allowance

\$ -0-

Less Payoff Made By Seller

\$ -0-

Equals Net Trade In

+ Cash

\$ 5795.00

+ Other

\$ 500.00

(If total downpayment is negative, enter "0" and see 4H below)

\$ 6295.00 (2)

\$ 16694.55 (3)

3 Unpaid Balance of Cash Price (1 minus 2)

4 Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.

Life

\$

N/A

Disability

\$

N/A

B Optional Gap Contract

C Other Optional Insurance Paid to Insurance Company or Companies

D Official Fees Paid to Government Agencies

to for

\$ N/A

to for

\$ N/A

to for

\$ N/A

E Government Taxes Not Included in Cash Price

\$ N/A

F Government License and/or Registration Fees

LIC

\$ 172.00

G Government Certificate of Title Fees

\$ 9.00

Total Official Fees Paid to Government Agencies

\$ 181.00

H Other Charges (Seller must identify who is paid and describe purpose)

to for Prior Credit or Lease Balance

\$ N/A

to for

\$ N/A

to for

\$ N/A

to for

\$ N/A

to for

\$ N/A

to for

\$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf

\$ 976.00 (4)

5 Amount Financed (3 plus 4)

\$ 17670.55 (5)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before _____, Year _____. SELLER'S INITIALS _____

on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ Type of Insurance Term

Premium \$ N/A

Insurance Company Name

Home Office Address

☐ Type of Insurance Term

Premium \$ N/A

Insurance Company Name

Home Office Address

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above. We will apply for this insurance on your behalf.

X Buyer Signature Date

X Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE FOR BODILY INJURY LIABILITY, PUBLIC LIABILITY, OR PROPERTY DAMAGE LIABILITY.

Returned Check Charge: If any check you give us is dishonored, you will pay a charge of the lesser of \$40 or the face amount of the check if we make written demand that you do so.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) 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 a gap contract, the charge is shown in Item 4B of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 48 Mos.
G.A.P.
Name of Gap Contract

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.

You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.

See back for other important agreements.

NOTICE TO BUYER: (a) Do not sign this contract before you read it or if any spaces intended for the agreed terms, except as to unavailable information, are blank. (b) You are entitled to a copy of this contract at the time you sign it. (c) You may at any time pay off the full unpaid balance due under this contract, and in so doing you may receive a partial rebate of the finance charge. (d) The finance charge does not exceed 14.74 % (must be filled in) per annum computed monthly.

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 confirm that you received a completely filled-in copy when you signed it.

Buyer Signs **X** Date 12/07/10 Co-Buyer Signs **X** Date 12/07/10

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 KIA OF PUYALLUP Date 12/07/10 By **X** Title _____

Seller assigns its interest in this contract to JPMORGAN CHASE BANK, N.A. (Assignee) under the terms of Seller's agreement(s) with Assignee.

☒ Assigned with recourse ☐ Assigned without recourse ☐ Assigned with limited recourse

Seller _____ By _____ Title _____

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