

.DT ID [REDACTED] 2 -- Lender ID [REDACTED] 5



129939171RNY

Capital One Application Status



Customer information

Applicant Name:	[REDACTED]
APP ID:	129939171
App Income:	\$6,625.00
Total Income:	\$6,625.00
Status:	Approved (As Submitted) ✓
eContract Status:	Available
Approval Date:	12/12/2016
Approval Expiration:	01/07/2017

Financing Information

Approved Product:	Retail
Tier Level:	Tier 4
Term:	72
Amount Approved:	\$21,392.00
Total Dealer Fee:	\$0.00
Buy Rate:	3.64%
Max Participation:	2.00%

*Customer APR cannot exceed lower of state limit or 24.99%.

Vehicle Information

N/UD-Year:	Used 2015
Make:	JEEP
Model:	WRANGLER
Trim:	UTILITY 4D UNLIMITED SPORT 4WD V6
VIN #:	[REDACTED]
Mileage:	25000
Book / Invoice:	\$29,775.00

Approved Structure

Sales Price:	\$25,000.00
Doc Fee:	\$0.00
Front End Products:	\$0.00
Cash down:	\$6,000.00
Trade:	\$0.00
Rebate:	\$0.00
Approved Front End:	\$19,000.00
Approved FE %:	63.81%
TT&L:	\$2,392.00
Warranty:	\$0.00
GAP:	\$0.00
Credit Life:	\$0.00
Accident/Health:	\$0.00
Approved ATF:	\$21,392.00
Approved LTV %:	71.85%

[Click here to update directly in Dealer Navigator](#)

Stipulations

POI not required based on current deal structure. Requirement may change if deal structure changes

Standard Comments

Submitted deal structure meets COAF approval criteria.
 Max Amount to Finance for this application up to \$50000.00.
 Buy rate and/or fee will increase for back end % >= 15.01% of vehicle value
 Max all-in LTV up to 130.00%
 Max Maintenance Sale Price not to exceed \$2000.00

Bureau Information

Experian	TransUnion
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Use invoice or trade-in value for book value. Kelly Blue Book limited to AZ, CA, CO, ID, MT, NM, NV, OR, UT, WA and WY.

All approvals are subject to verification. Contract purchase is subject to satisfaction of stipulations and receipt of all required documentation as specified in Capital One Auto Finance program guidelines.

All deals must be received and funded within 30 days from the date of the original Approval.

Analyst Information for App ID 129939171

Relationship Manager: Borislav Tabak	
Funding Manager: Matthew Paettie	

RETAIL INSTALLMENT CONTRACT
SINGLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) [Redacted] Brooklyn, NY 11234	Co-Buyer Name and Address (Including County and Zip Code) N/A N/A	Seller-Creditor Name and Address POLICE WORLD CHEVROLET LLC 4340 Northern Blvd Long Island City, NY 11101
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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 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/Other	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural
USED	2015	JEEP WRANGLER	[Redacted]	

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
5.64%	\$ 2,414.58	\$ 21,218.75	\$ 25,291.44	\$ 21,218.75

Your Payment Schedule Will Be:	Number of Payments	Amount of Payments	When Payments Are Due
	72	351.27	Monthly beginning 07/11/17

FEDERAL TRUTH-IN-LENDING DISCLOSURES

APPROXIMATE MONTHLY PAYMENTS: \$351.27 (based on a 72 month term)

APPROXIMATE TOTAL PAYMENTS: \$25,291.44 (based on a 72 month term)

APPROXIMATE TOTAL FINANCE CHARGE: \$2,414.58 (based on a 72 month term)

Insurance. You may buy the physical damage insurance the contract requires you buy from someone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the list indicating Vendor's Single Interest Insurance is required is checked below.

Check the insurance you want and sign below:

Credit Life Term Co-Buyer Both
 Credit Disability Buyer Co-Buyer Both
Premium: N/A
Credit Life \$: N/A
Credit Disability \$: N/A

Optional Credit Insurance

Credit Life Term Co-Buyer Both
 Credit Disability Buyer Co-Buyer Both
Premium: N/A
Credit Life \$: N/A
Credit Disability \$: N/A

Other Optional Insurance

Type of Insurance _____ Term _____
Premium \$: N/A
Insurance Company Name: N/A
Home Office Address: N/A

EXTENSION OF AMOUNT FINANCED:

1. Cash Price (including \$ 2,414.58 sales tax) \$ 27,218.75

2. Total Downpayment - \$ 0.00

Your Make or Model	Year	Make	Model	Vehicle Identification No.	MSRP	Trade-In Allowance	Less Prior Credit or Lease Balance (a)	Equals Net Trade-In	+ Cash	+ Other - REBATE	Equals
Jeep	2015	Jeep	Wrangler	[Redacted]	N/A	N/A	N/A	N/A	\$ 6,000.00	N/A	\$ 6,000.00

AP Buyer Notice

If this box is checked, and if the vehicle is a total loss because it is confiscated, damaged, or stolen, you will not be liable for the gap amount. The gap amount is the excess, if any, of (1) the amount you would owe under this contract as of the date of loss if the vehicle were not a total loss and you were to prepay the contract in full (less any refunds we get for cancelling optional insurance, maintenance, service or other contracts, over (2) the sum of (a) any paid due payments and other amounts due because you broke purchases in this contract and (3) the actual cash value of the vehicle immediately before the loss.

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

VENDOR'S SINGLE INTEREST INSURANCE (SII) insurance. If this protection is checked, the Creditor requires SII insurance for the full term of the contract to protect the Creditor for loss or damage to the vehicle (including, but not limited to, theft, fire, vandalism, or 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 SII insurance is obtained, if you wish to purchase SII insurance through the Creditor. The cost of this insurance is \$ _____, and it also shows a list of the Insurers approved by the Creditor. The average is for the total term of the contract.

Returned Check Charge: You agree to pay a charge of \$ 100.00, if any check you give us is returned.

Trade-In/Payoff Agreement: Seller relies on information from you and/or the lender or lessor of your trade-in vehicle to arrive at the payoff amount shown in Item 2 of the Extension of Amount Financed as the "Prior Credit or Lease Balance." You understand that the amount quoted is an estimate. If the actual payoff amount is more than the amount shown in 2, you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown in 2, Seller will refund to you any average Seller receives from your prior lender or lessor.

Buyer Signature: _____ Co-Buyer Signature: _____

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

WARRANTIES

The following paragraph does not affect any warranties involving the vehicle that the manufacturer may provide or limit any rights you may have under the Lemon Law or, for used vehicles, under the certificate of authenticity that was included in your purchase contract. The following paragraph does not apply if the vehicle is a used vehicle you brought to this lot. Unless the Seller makes a written warranty or enters into a service contract within 90 days of the date of this contract, the Seller makes no warranty on the vehicle. Making no warranty means that you get the vehicle "as is" and we disclaim all warranties of merchantability or fitness for a particular purpose.

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 is subject to change by the Seller. Any change to this contract must be in writing and we must sign it. No oral changes are binding. If any part of this contract is not valid at other parts stay in effect. See back for other important agreements.

NOTICE TO BUYER: 1. Do not sign this agreement before you read it or if it contains any blank space. 2. You are entitled to a completely filled in copy of the agreement. 3. Under the law, you have a right to pay off in advance the full amount due, if you do so, you may, depending on the nature of the credit service charge, either (a) prepay without penalty, or (b) under certain circumstances obtain a rebate of the credit service charge. 4. According to law, you have the privilege of purchasing the insurance on the motor vehicle provided for in this contract from an agent or broker of your own selection.

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.

RETAIL

Buyer Sign: _____ Date 12/12/16
Co-Buyer Sign: _____ Date 12/12/16
Other owner sign: _____
Seller Sign: POLICE WORLD CHEVROLET LLC Date 12/12/16
Seller assigns to interest in this contract: TO THE ORIGINAL ONE-STEP FINANCE TO THE ORIGINAL LIENHOLDER

ASSIGNMENT OF INTEREST: Assigned with recourse Assigned without recourse

ORIGINAL LIENHOLDER

OTHER IMPORTANT AGREEMENTS

2. 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.
- 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.
- c. **How late payments or early payments change what you must pay.** We listed the Finance Charge, Total of Payments, and Total Sale Price shown on the front 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 first 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 without penalty. 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.

3. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** The following paragraph does not apply if the box in the GAP Waiver Notice on the front of this contract is checked. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing. The terms and conditions of your liability if the vehicle is damaged, destroyed, or missing are described in a separate document you sign. The document is a part of this contract.
- 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, abuse, modification, or inclusion 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. You will make sure the title shows our security interest (lien) on 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 the contract. The insurance must cover our interest in the vehicle. If you do not have the 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 the front of this contract.
 If the vehicle is total 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, 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 the front. 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 you have to restate the contract for less (see below). Default means:
 • You do not pay any payment on time;
 • You give false, incomplete, or misleading information on a credit application;
 • You start a proceeding in bankruptcy or one is started against you or your property; 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 Prepaid Finance Charge and the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's fee and court costs as permitted by law. The maximum attorney's fee you will pay will be 15% of the amount you owe.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we go so peacefully and the law allows it, if your vehicle has an electronic tracking device, 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 at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back. If two things are true, you have the right to get the vehicle back by paying all past due payments, any late charges, and any expenses we incurred related to re-taking the vehicle, holding it, and preparing it for sale (interest). First, you must have bought the vehicle primarily for personal, family, or household use. Second, your only default is a failure to pay an installment payment on time. Otherwise, we will tell you how much to pay to get the vehicle back. Your right to get the vehicle back ends when we sell it.
- e. **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 the amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate 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. **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.
5. **SERVICING AND COLLECTION CONTACTS**
 You agree that we may try to contact you in writing, by e-mail, or using prerecorded/automatic 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.
6. **APPLICABLE LAW**
 Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

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 will not assert against any subsequent holder 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.

Dealer Name: MAJOR WORLD CHEVROLET LLC

Dealer Phone #: 718-937-3700
Dealer Fax #: 718-973-3700

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

INSTRUCTIONS:

- You may apply for credit in your name alone, whether or not you are married.
- (1) Please indicate whether you are applying for Individual Credit Joint Credit Community Property State Business Application
- (2) If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A.
- (3) If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.

Applicant

Co-Applicant

* If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant.

A. APPLICANT INFORMATION

Last Name		First Name		Middle Initial	Social Security Number		Birth Date	
Address		Apt # / Suite #	P.O. Box	Rural Route	City		State	Zip
Home Phone *		Cell Phone *		Residential Status		Time at Address		Rent/Mtg. Pmt \$ 500.00
E-Mail Address		Drivers License No.		Drivers License State		Time at Previous Address		
Previous Full Address (if less than 2 years)		Apt # / Suite #	P.O. Box	Rural Route	City		State	Zip
Employer Name NY STATE ASSEMBLY				Employment Type				
Salary 79,500.00				Occupation ASSEMBLER		Length of Employment 2 Yrs 5 Mos.		Work Phone Number *
Previous Employer Name				Previous Employment Type				
Previous Occupation				Length of Employment		Previous Work Phone Number		
Alimony, child support, or separate maintenance income need not be revealed if you do not choose.								
Other Income (Monthly)		Source of Other Income		Application is accurate.				
Comments								

AGREEMENT

You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers, in addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by such financial institutions on behalf of themselves and us the dealer. You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time whatsoever. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that we may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide us with such information. You further authorize us to gather whatever credit and employment history we consider necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. We may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

You consent to receive autodialed, prerecorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

I consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the telephone number(s) provided in this credit application, including any cell phone numbers. I understand that this consent is not a condition of purchase or credit.

Initial to consent here _____

This application may be submitted to the following financial institutions (Name(s) and Address(es)) _____

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON THE PAGES OF THIS APPLICATION

12.12.16
DATE

FEDERAL NOTICES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT If applicable to your credit transaction, to help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver's license or other identifying documents.

STATE NOTICES

California Residents: An applicant, if married, may apply for a separate account.

Maine and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

New York Residents: In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Rhode Island Residents: Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law.

Vermont Residents: You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: No provision of any marital property agreement, any unilateral statement under Wis. Stat § 766.59 or any court decree under § 766.70 applied to marital property adversely affects our interest unless you furnish a copy of the agreement, statement, or court decree or we have actual knowledge of such adverse provision before credit is granted. If you are making this credit application individually and not jointly with your spouse, complete Section A about yourself and Section B about your non-applicant spouse. Your non-applicant spouse should not sign the credit application if you are applying for individual credit.

WHERE CUSTOMERS SEND THEIR FRIENDS

N.Y.S. LIC. NO. 7117189

H-(347)742-5213 W-(718)352-2124

N.Y.C., D.C.A. NO. 2003442



Major World Chevrolet, L.L.C.

43-40 Northern Blvd. • Long Island City, NY 11101 • (718) 937-3700

UC 134828

ALPHONSO CLARK

SOLD TO:



SALESMAN: SERGIO AMESTEGUI

ADDRESS:

BROOKLYN, NY 11234

DATE: 12/12/16

MAKE	MODEL	NEW OR USED	SERIAL/IDENT NO.	COLOR	STOCK NO.		
2015 JEEP	WRANGLER	U	[REDACTED]	BR	26889	PRICE OF CAR	25,000.00
MV 50 NOS			USED CAR MILEAGE	KEY NOS	IGN		N/A
TEMP NO.			24,104	TRK			0.00
OPTIONAL EQUIPMENT AND ACCESSORIES						220 A	N/A
JMWILL7@AOL.COM						Inspection	37.00
						LICENSE & TITLE	88.75
						* DEALER'S FEES	70.00
						SALES TAX	2,210.75
						TOTAL CASH PRICE	27,414.50
CAPITAL ONE AUTO FINANCE						SETTLEMENT	N/A
						DEPOSIT	6,000.00
						CASH ON DELIVERY	220 D
						USED CAR	240
						TYPE	N/A
						SER. NO.	N/A
						205	
						720	351.27
							21,414.50

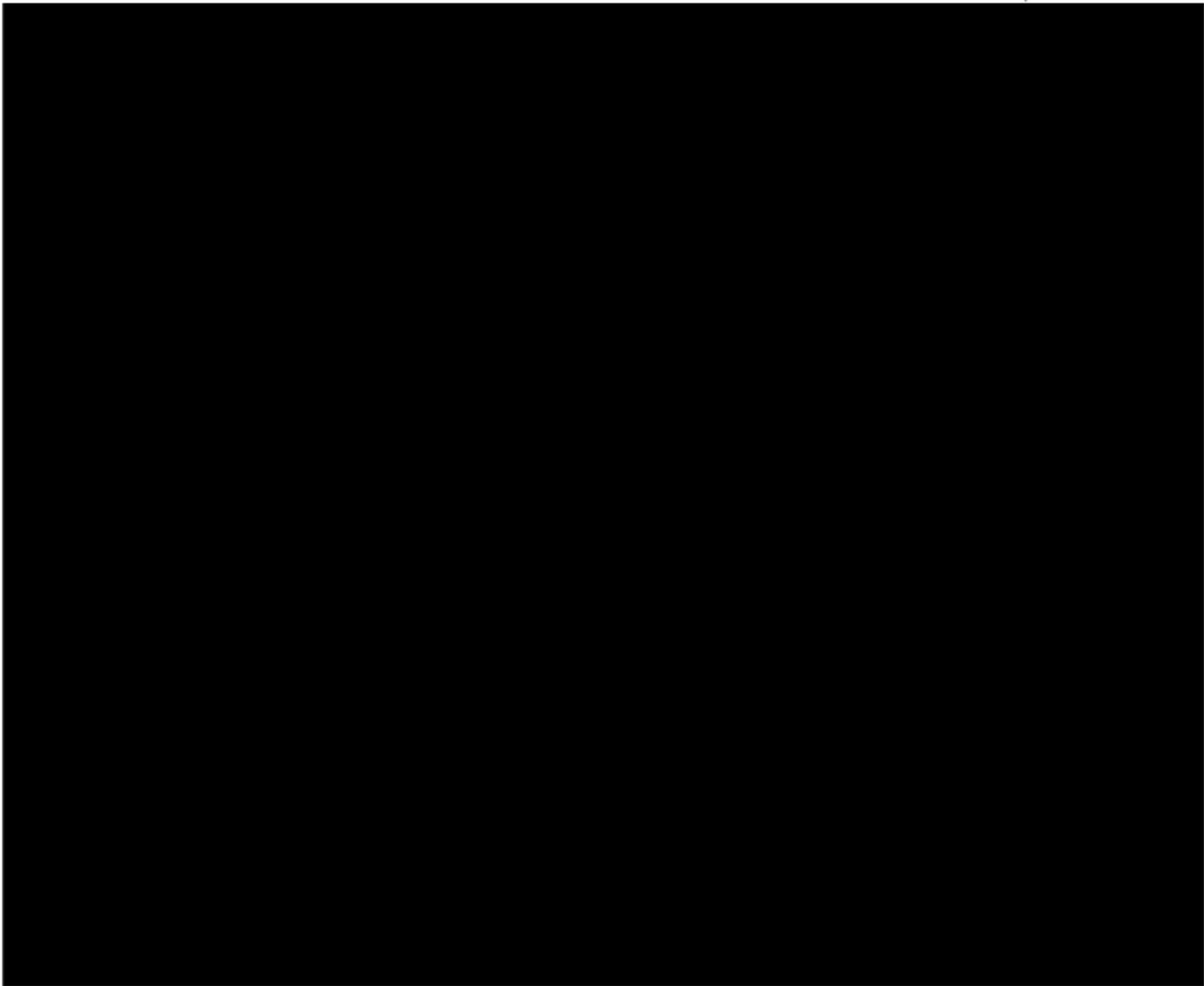
IMPORTANT NOTICE TO USED CAR BUYER • (a) STATE LAW REQUIRES THAT SELLERS OF SECOND HAND CARS CERTIFY IN WRITING TO THE BUYER THAT EACH CAR IS IN SAFE CONDITION AT THE TIME OF SALE. (b) THIS CERTIFICATION IS A GUARANTEE THAT THE CAR IS IN SAFE CONDITION AT THE TIME OF SALE. (c) BUYER HAS A RIGHT TO REQUEST THE DEALER TO REPAIR OR TO PAY IN FULL FOR REPAIRS OR ANY UNSAFE CONDITION IN THE CAR WHICH DOES NOT COMPLY WITH THIS CERTIFICATION. (d) THIS BUSINESS IS LICENSED BY THE DEPARTMENT OF CONSUMER AFFAIRS, 42 BROADWAY, N.Y. N.Y 10004 COMPLAINT PHONE DIAL 311 N.Y.C., D.C.A. NO. 2003442

*Dealer's optional fee for processing application for registration and/or certificate of title, and for securing special or distinctive plates (if applicable). THIS IS NOT A DMV FEE *\$75.00*

THIS VEHICLE RECEIVED IN GOOD CONDITION:

*DEALER'S OPTIONAL FEE FOR PROCESSING APPLICATION FOR REGISTRATION AND/OR CERTIFICATE OF TITLE, AND FOR SECURING AN OPTIONAL DEALER REGISTRATION OR TITLE APPLICATION PROCESSING FEE (\$75.00 MAXIMUM) AND SPECIAL PLATE PROCESSING FEE (\$5.00 MAXIMUM) IS NOT NEW YORK STATE OR DEPARTMENT OF MOTOR VEHICLES FEE. UNLESS A LEN IS BEING RECORDED OR THE DEALER ISSUED NUMBER PLATES, YOU MAY SUBMIT YOUR OWN APPLICATION FOR REGISTRATION AND/OR CERTIFICATE OF TITLE OR FOR A SPECIAL OR DISTINCTIVE PLATE TO ANY MOTOR VEHICLE ISSUING OFFICE.

IF THIS MOTOR VEHICLE IS CLASSIFIED AS A USED MOTOR VEHICLE MAJOR WORLD CHEVROLET, L.L.C. CERTIFIES THAT THE ENTIRE VEHICLE IS IN CONDITION AND REPAIR TO RENDER, UNDER



**NADA Official Used Car Guide
Monday, December 12, 2016**

Vehicle Summary NADA Values

Region: Eastern - December 2016

Stock #:

Vehicle Description: 2015 JEEP
Wrangler
Utility 4D Unlimited Sport 4WD V6

VIN: XXXXXXXXXX

MSRP: \$26,395

Weight: 4,075

Mileage: 24,009

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Loan	Clean Retail
Base Value	\$25,975	\$27,475	\$28,700	\$25,850	\$31,050
Optional Equipment					
Fixed Running Boards	\$50	\$50	\$50	\$50	\$75
Luggage Rack	\$50	\$50	\$50	\$50	\$75
Towing/Camper Pkg	\$350	\$350	\$350	\$350	\$400
Option Total	\$450	\$450	\$450	\$450	\$550
Mileage Adjustment	\$625	\$625	\$625	\$625	\$625
Total NADA Official Used Car Guide Values	\$27,050	\$28,550	\$29,775	\$26,925	\$32,225

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MV-82



Department of Motor Vehicles

VEHICLE REGISTRATION/TITLE APPLICATION

This form is available at www.dmv.ny.gov

Batch File No.
Orig Activity Renewal Lease Buyout
Dup Activity W/RR Renew W/RR Sales Tax with Title

Old Plate, Old Class, 3rd Name, Ins. Co. Code, Exp. Date, New Plate, New Class, Special Conditions, Sales Tax Information, Reg. Class, Date Temp Issued, Facility ID Number

INSTRUCTIONS: COMPLETE 1, 2, 4, 5 and 7. WHEN 3 AND 5 APPLY, COMPLETE THOSE SECTIONS. PRINT CLEARLY IN BLUE OR BLACK INK.

1. MARK THE BOX OF THE TYPE OF SERVICE YOU NEED. (For more information, refer to form MV-82.1, "Registering/Titling a Vehicle in New York State")

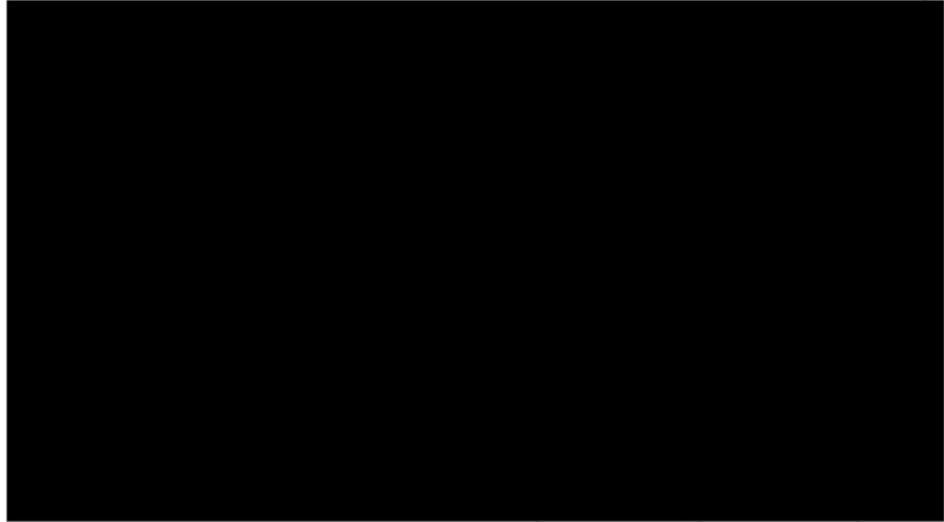
2. NAME OF PRIMARY REGISTRANT, NYS driver license number of PRIMARY, SEX, DATE OF BIRTH, NAME OF CO-REGISTRANT, NYS driver license number of CO-REGISTRANT, SEX, DATE OF BIRTH, DAY TELEPHONE, ADDRESS CHANGE, THE ADDRESS WHERE PRIMARY REGISTRANT GETS MAIL, THE ADDRESS WHERE PRIMARY REGISTRANT RESIDES IF DIFFERENT FROM THE MAILING ADDRESS.

3. DRIVER LICENSE NUMBER OF OWNER, NAME OF CURRENT OWNER, DATE OF BIRTH, DAY TELEPHONE NUMBER OF OWNER, THE ADDRESS WHERE OWNER GETS MAIL, AUTHORIZATION: The registrant described in 2 is authorized to register the vehicle described in 4.

4. VEHICLE IDENTIFICATION NUMBER, VEHICLE DESCRIPTION, Body Type For Cars, Body Type For Other Vehicles, Type of Power (Fuel), Color, Unladen Weight, Odometer Reading in Miles, Does the ODOMETER display 5, 6 or 7 numbers?

Lien Filing Code, Lienholder Name and Mailing Address, CAPITAL ONE AUTO FINANCE, P.O. BOX 660068 SACRAMENTO, CA 95866

Mileage Brand, Proof Submitted (Name and Ownership), Approved By, Date, Old Fee, Operator



ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
CERTIFICATE OF INSURANCE

Agent Number: 0B0731
Broker Name: Jared Shulman
Application No.: [REDACTED]
Name Of Insured: [REDACTED]
Address: [REDACTED]

Date of Certificate : 12/13/2016

BROOKLYN
NY 11234

Policy Effective: 12/12/2016 until 06/13/2017

Description of the vehicle: 2015 JEEP JEEP WRANGLER [REDACTED]

The person or organization designated below is described in the policy as:

Lienholder
CAPITOL ONE
PO BOX 255605
SACRAMENTO CA 95865

THE FOLLOWING COVERAGES AND LIMITS ARE IN FORCE ON THE ABOVE DESCRIBED VEHICLE

AA	Bodily Injury	\$100,000/\$300,000	
BB	Property Damage	\$100,000	
SS	Uninsured Mot Bodily Injury	\$100,000/\$300,000	
CC	Medical Payments	\$100,000	
DD	Collision (Ded)	\$1,000	Deductible
HS	Comprehensive With Full Glass	\$1,000	Deductible
JJ	Towing and Labor (Occ)	\$125	
UU	Rental Reimbursement (Day)	\$50/day	
VA	Personal Injury Protection Plan	02	Deductible
VA1	Personal Injury Protection (Ded)	\$0	Deductible
VB	Additional Personal Injury Protection	VB03	

THE LOSS PAYABLE CLAUSE OF SUCH POLICY PROVIDES:

"The company reserves the right to cancel such policy at any time as provided by its terms, but in such case the company shall notify the Lienholder when not less than ten days thereafter such cancellation shall be effective as to the interest of said Lienholder therein and the company shall have the right, on like notice, to cancel this agreement."

THE ADDITIONAL INTEREST ENDORSEMENT OF SUCH POLICY, IN PART, PROVIDES:

"...such insurance as is afforded by the policy "for automobile liability insurance listed...hereof applies also to the person or organization named as Additional Interested Party "As respects such...interest, no cancellation...and no endorsement...adversely affecting such additional interest, shall be effective until ten (10) days following the mailing of

NEW YORK STATE INSURANCE IDENTIFICATION CARD

743 ALLSTATE FIRE AND CAS INS

Policy Number

Effective Date Expiration Date

12/12/2016 02/10/2017

12:01 a.m. 12:01 a.m.

(Not acceptable to obtain registration after 45 days from effective date.)

Applicable with respect to the following Motor Vehicle:

2015 JEEP

Year Make

Vehicle Identification Number

REPLACEMENT VEHICLE

Name & Address of Issuer **JA Agency**
50-30 Northern Bl
Long Island City NY 11101
(718) 530-1802

An authorized NEW YORK insurer has issued an Owner's Policy of Liability Insurance complying with Article 6 (Motor Vehicle Financial Security Act) of the NEW YORK Vehicle and Traffic Law to:

BROOKLYN NY 11234

THIS ID CARD MUST BE CARRIED IN THE INSURED VEHICLE FOR PRODUCTION UPON DEMAND

WARNING: Any person who issues or produces an ID card knowing that an Owner's Policy of insurance is not in effect may be committing a misdemeanor. In addition, a person who presents an ID card if insurance is not in effect may be committing a misdemeanor.

The name of the registrant and the name of the insured must coincide.

REPLACEMENT VEHICLE NOTATION: DMV WILL ONLY PROCESS A VEHICLE CHANGE (RE-REGISTRATION) USING THE REPLACED VEHICLE'S CURRENT REGISTRATION.

FS-20

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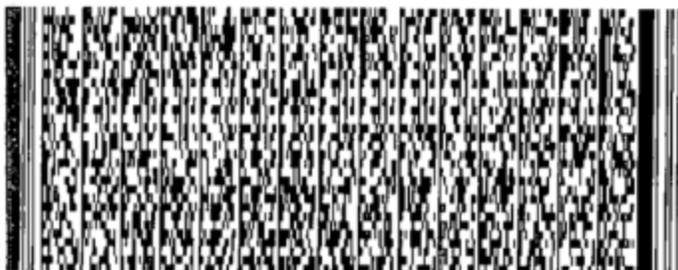
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FS-20

FAX: Scanable Bar Code



FAX INSTRUCTIONS:

1. The entire page must be faxed.
2. If submitted to DMV, either the entire page or the second ID card and large scanable bar code will be retained
3. A faxed ID card must be replaced with a scanable ID card within 14 days of the effective date.
4. DMV will not accept a faxed ID card without a scanable barcode

Major World Chevrolet
(718) 937 - 3700
(718) 937 - 9770 Fax

Major World Chrysler Jeep Dodge Ram
(718) 786 - 8300
(718) 786 - 8301 Fax

Major World
(718) 937 - 4545
(718) 937 - 0562 Fax

MWC: DMV# 7117189 / DCA# 2003442
MWCDJR: DMV# 7118172 / DCA# 2012157
MW: DMV# 7117189 / DCA# 2003442



PERSONAL
REFERENCE SHEET
(MUST BE COMPLETED)

BUYERS NAME: _____

HOME PHONE #: _____

REFERENCES:

LANDLORD or MORTGAGE COMPANY

NAME: _____

ADDRESS: _____

PHONE: _____

NAME: _____

RELATIONSHIP: _____

ADDRESS: _____

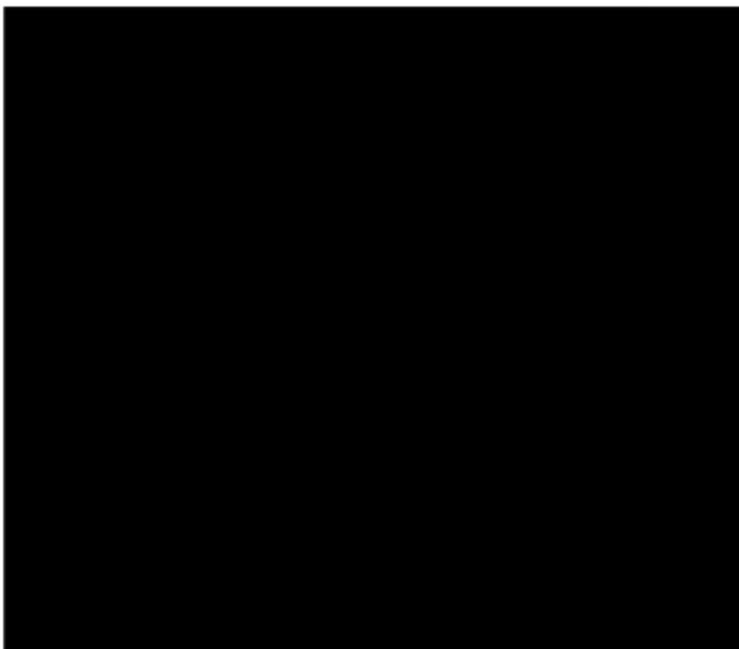
PHONE: _____

NAME: _____

RELATIONSHIP: _____

ADDRESS: _____

PHONE: _____



NAME: _____

RELATIONSHIP: _____

ADDRESS: _____

PHONE: _____

