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UNITED STATES DISTRICT COURT

CENTRAL DISTRICT OF CALIFORNIA

SECURITIES AND EXCHANGE
COMMISSION,

Plaintiff,

vs.

RICHARD VU NGUYEN, A/K/A
NGUYEN THANH VU, and NTV
FINANCIAL GROUP, INC.,

Defendants,

and

MAI DO,

Relief Defendant.

Case No. 8:19-cv-01174-AG-KES

**DECLARATION OF JEFFREY
BRANDLIN IN SUPPORT OF EX
PARTE APPLICATION TO AMEND
PRELIMINARY INJUNCTION AND
CONTINUATION OF ORDERS: (1)
FREEZING ASSETS; (2) REQUIRING
ACCOUNTINGS; (3) PROHIBITING
THE DESTRUCTION OF
DOCUMENTS; AND (4)
APPOINTING RECEIVER**

DECLARATION OF JEFFREY BRANDLIN

I, Jeffrey Brandlin, declare as follows:

1. I am the federal equity receiver appointed by the U.S. District Court, Central District of California, over NTV Financial Group, Inc. ("NTV"), and certain assets of defendant Richard Nguyen and relief defendant Mai Do. I know the facts contained in this declaration to be true of my own personal knowledge, except as otherwise stated and, if called as a witness, I could and would competently testify with respect thereto. I make this declaration in support of the ex parte application of the Securities and Exchange Commission to expand the scope of the order freezing assets (the "Application"). Unless otherwise defined in this declaration, all terms defined in the Application are incorporated herein by this reference.

2. One of the first tasks that my proposed counsel and I undertook after my appointment as a receiver was to notify all banks listed in the asset freeze as being within the scope of the receivership estate of my appointment and the asset freeze and to request bank records for those accounts. The afternoon of the day that I was appointed as temporary receiver, my team and I also went to the office location for NTV at 900 W. 17th Street, Unit B, Santa Ana, CA, to take control of the location and the books and records. I removed approximately five bankers' boxes of books and records from that office location and am currently in possession of those books and records.

3. In March 2019, Mai Do closed escrow on the purchase of a residential real property located at 2101 North Westwood Avenue, Santa Ana, CA 92706 (the "Westwood Property"). Escrow was handled by West Coast Escrow, which has produced documents to me pursuant to a subpoena issued by my counsel. According to those documents, NTV paid

1 the initial down payment of \$10,000 for the benefit of Richard Nguyen, who
2 was originally the purchaser under the purchase agreement until he
3 assigned his rights thereunder to Mai Do. A true and correct copy of the
4 Escrow Amendment that was produced by West Coast Escrow as part of its
5 escrow file is attached as Exhibit "4." Then, on March 28, 2019, Mai Do
6 wired \$344,171.11 in proceeds to escrow to fund the balance of the
7 purchase price. A true and correct copy of the Final Settlement Statement
8 and a true and correct copy of the Receipt for Wire that were each produced
9 by West Coast Escrow as part of its escrow file are attached as Exhibit "5."

10 4. We have received brokerage statements from E*Trade for all
11 accounts held there by Mai Do, Richard Nguyen, or NTV. One of the
12 accounts held by Mai Do for which statements were produced includes the
13 account number -3288. This account was funded primarily, if not
14 entirely, with funds originated from investors in NTV. As demonstrated by
15 the E*Trade statement for March 2019, there were a number of withdrawals
16 that month from this account that were then deposited into a Bank of
17 America account held for the benefit of NTV. A true and correct copy of an
18 excerpt from the March 2019 statement is attached as Exhibit "6." Attached
19 as Exhibit "7" is a true and correct copy of the ACH transactions for this
20 account, which show which account the transfers were made into. I have
21 requested statements from Bank of America for a number of accounts and
22 have started to receive some, but have not yet received documents for
23 NTV's bank account at Bank of America.

24 5. I caused a document demand to be issued to Banc of California,
25 which produced records for an account held by Mai Do bearing the last four
26 digits of 2032. Between March 25 and March 27, 2019, there were three
27 wire transfers into that account from an account held by NTV Financial
28 Group, Inc. These wires total \$344,300. Then, on March 27, 2019, Mai Do

1 caused Banc of California to wire \$344,171.11 to West Coast Escrow for the
2 purchase of the Westwood Property. True and correct copies of these wire
3 transfers are attached as Exhibit "8."

4 6. NTV funds were also used to acquire a real property located at
5 2506 Monte Carlo Drive #3, Santa Ana (the "Monte Carlo Property"). I
6 caused a subpoena to be issued to Castlehead Escrow and received
7 documents from them pursuant to that subpoena. Pursuant to an escrow
8 ledger, the \$110,000 down payment for the Monte Carlo Property was paid
9 by NTV. A true and correct copy of this escrow ledger, which was produced
10 by Castlehead Escrow, is attached as Exhibit "9." My counsel learned
11 through an internet search that the Monte Carlo Property was recently listed
12 for sale, and it remains so today according to the website

13 [https://www.redfin.com/CA/Santa-Ana/2506-Monte-Carlo-Dr-92706/unit-](https://www.redfin.com/CA/Santa-Ana/2506-Monte-Carlo-Dr-92706/unit-3/home/5499460)
14 [3/home/5499460](https://www.redfin.com/CA/Santa-Ana/2506-Monte-Carlo-Dr-92706/unit-3/home/5499460).

15 7. A similar pattern emerges with vehicles. So far, I have identified
16 two cars purchased by Richard Nguyen with funds belonging to NTV. In In
17 June 2018, Richard acquired a 2007 Porsche 911
18 VIN# 29987S784416 with a down payment of \$45,000 that was paid
19 for with a \$20,000 cashier's check purchased by NTV Financial Group, Inc.
20 and a \$25,000 check drawn on NTV's account at Bank of America. These
21 records were part of the books and records I seized from NTV's office
22 location, and a true and correct copy of them is attached as Exhibit "10."

23 8. Then, in March 2019, Richard Nguyen acquired a 2012 Ferrari
24 458 Italia VIN number FA9C0183018 with an \$81,000 down
25 payment \$80,000 of which was drawn on NTV's bank account at Wells
26 Fargo Bank, N.A. A true and correct copy of the purchase agreement is
27 attached as Exhibit "11" and was in NTV's books and records and a true and
28

1 correct copy of the cancelled check is attached as Exhibit "12" and was
2 obtained from Wells Fargo Bank, N.A.

3 I declare under penalty of perjury under the laws of the United States
4 of America that the foregoing is true and correct.

5 Executed on this 8th day of August, 2019, at Los Angeles, California.

6
7 
8 JEFFREY BRANDLIN

PROOF OF SERVICE

I am over the age of 18 years and not a party to this action. My business address is:

U.S. SECURITIES AND EXCHANGE COMMISSION,
444 S. Flower Street, Suite 900, Los Angeles, California 90071
Telephone No. (323) 965-3998; Facsimile No. (213) 443-1904.

On August 8, 2019, I caused to be served the document entitled **DECLARATION OF JEFFREY BRANDLIN IN SUPPORT OF EX PARTE APPLICATION TO AMEND PRELIMINARY INJUNCTION AND CONTINUATION OF ORDERS: (1) FREEZING ASSETS; (2) REQUIRING ACCOUNTINGS; (3) PROHIBITING THE DESTRUCTION OF DOCUMENTS; AND (4) APPOINTING RECEIVER** on all the parties to this action addressed as stated on the attached service list:

☐ **OFFICE MAIL:** By placing in sealed envelope(s), which I placed for collection and mailing today following ordinary business practices. I am readily familiar with this agency's practice for collection and processing of correspondence for mailing; such correspondence would be deposited with the U.S. Postal Service on the same day in the ordinary course of business.

☐ **PERSONAL DEPOSIT IN MAIL:** By placing in sealed envelope(s), which I personally deposited with the U.S. Postal Service. Each such envelope was deposited with the U.S. Postal Service at Los Angeles, California, with first class postage thereon fully prepaid.

☐ **EXPRESS U.S. MAIL:** Each such envelope was deposited in a facility regularly maintained at the U.S. Postal Service for receipt of Express Mail at Los Angeles, California, with Express Mail postage paid.

☐ **HAND DELIVERY:** I caused to be hand delivered each such envelope to the office of the addressee as stated on the attached service list.

☐ **UNITED PARCEL SERVICE:** By placing in sealed envelope(s) designated by United Parcel Service ("UPS") with delivery fees paid or provided for, which I deposited in a facility regularly maintained by UPS or delivered to a UPS courier, at Los Angeles, California.

☐ **ELECTRONIC MAIL:** By transmitting the document by electronic mail to the electronic mail address as stated on the attached service list.

☒ **E-FILING:** By causing the document to be electronically filed via the Court's CM/ECF system, which effects electronic service on counsel who are registered with the CM/ECF system.

☐ **FAX:** By transmitting the document by facsimile transmission. The transmission was reported as complete and without error.

I declare under penalty of perjury that the foregoing is true and correct.

Date: August 8, 2019

/s/ Douglas Miller

Douglas M. Miller

SEC v. Miller et al.
United States District Court—Central District of California
Case No. 8:19-cv-01174-AG-KES

SERVICE LIST

*Counsel for Defendant(s) Richard Vu Nguyen and Relief Defendant
Mai Do:*

Mike N. Vo
17910 Skypark Circle, Suite 103
Irvine, CA 92614

Counsel for NTV Financial, Inc.:

Kyra Andrassy for Court Appointed Receiver
kandrassy@swelawfirm.com

Court-Appointed Receiver:

Jeffrey E. Brandlin, CPA
Brandlin & Associates
jeff@brandlin.com

WEST COAST ESCROW

6801 Quail Hill Parkway
Irvine, CA 92603
Phone (949) 854-7353 Fax (949) 854-7152
Nicole.Matteson@westcoastescrow.com

ESCROW AMENDMENT

ESCROW OFFICER: Nicole A. Matteson
ESCROW NO.: IR-18821-NAM

DATE: February 28, 2019

PROPERTY: 2101 North Westwood Avenue, Santa Ana, CA 92706

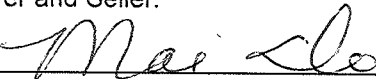
To: West Coast Escrow

The Buyer and Seller agree that the Real Estate Purchase Contract and previous escrow instructions in the above numbered escrow are hereby amended/supplemented in the following particulars only:

THIRD PARTY INSTRUCTIONS: NTV Financial Group, Inc., has handed Escrow Holder the sum of \$10,000.00 to be credited to the account of **Richard Vu Nguyen**, Buyer(s) herein.

NTV Financial Group, Inc. understands that they will not appear on title to subject property and relinquishes any claim to funds deposited herein.

In the event Escrow is not consummated, funds deposited by NTV Financial Group, Inc. will be disbursed to Richard Vu Nguyen upon Escrow Holders receipt of fully executed mutually signed cancellation instructions from Buyer and Seller.



Signature of NTV Financial Group, Inc.

MAI DO

Print Name and Title of Signor

In the event the parties are in the name of an LLC or Corporation, the following is to be provided to both Title and Escrow.

CORPORATION/LLC VESTING REQUIREMENT: NTV Financial Group, Inc. herein acknowledges that they shall be required to deposit into escrow, prior to closing, for title company review and approval of the following items, including but not limited to: Corporate By-laws, Articles of Incorporation, Corporate Resolution, LLC and operating agreement authorizing the sale/acquisition or authorized for use of third party funds for the subject property and setting forth the authorized officer(s) empowered to sign on behalf of the corporation in connection with this transaction.


***** All other terms and conditions shall remain the same.*****

SELLER:

✓ _____
Roger Howard Morris

✓ _____
Marty A. Morris

BUYER:

 3/20/19

Richard Vu Nguyen

SIGN & RETURN
EXHIBIT 4 PAGE 5 E00376

IR-18821 As of 4/9/2019 1:16:00 PM

Page 1

	West Coast Escrow 6801 Quail Hill Parkway Irvine CA 92603 Phone: (949) 854-7353 Fax: (949) 854-7152 Escrow Officer: Nicole A. Matteson	 IR-18821-NAM
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Final Settlement Statement

Property:	2101 North Westwood Avenue Santa Ana, CA 92706	Closed Date:	3/29/2019
Seller:	Roger Howard Morris and Marty A. Morris	Escrow Number:	IR-18821-NAM
Buyer:	Mai Do		
		<u>Buyer's Side</u>	<u>Seller's Side</u>
		<u>Debits</u>	<u>Credits</u>
Purchase Price			
Contract Sales Price		\$1,050,000.00	\$1,050,000.00
Receipts			
Deposit or earnest money			\$10,000.00
Deposit or earnest money			\$344,171.11
New Loan			
Principal Loan Amount from Athas Capital Group. Inc.			\$735,000.00
Loan Origination Fee % to BEST FINANCE CAPITAL INC.	\$16,537.50		
Loan Discount Fee 1.000000% to Athas Capital Group. Inc.	\$7,350.00		
Appraisal Fee to ACT POC \$695.00			
Underwriting Fee to Athas Capital Group. Inc.	\$1,295.00		
Lender Processing Fee to BEST FINANCE CAPITAL INC.	\$695.00		
Daily interest charges from 3/29/2019 to 4/1/2019 @ 112.29/day Athas Capital Group. Inc.	\$336.88		
Homeowner's Insurance MERCURY INSURANCE GROUP	\$894.85		
Hazard Ins. Reserve 2 Month(s) @ 74.57 per Month(s) Athas Capital Group. Inc.	\$149.14		
County Property Taxes 3.0000 month(s) @ 1093.75 / month(s) to Athas Capital Group. Inc.	\$3,281.25		
Payoff			
Principal to US BANK			\$624,191.78
Daily interest charges to US BANK			\$4,040.19
Late Fee to US BANK			\$152.13
Statement Fee to US BANK			\$20.00
Recording Fee to US BANK			\$84.00
Payoff 2			
Principal to SCHOOLS FIRST FEDERAL CREDIT UNION			\$71,788.11
Daily interest charges to SCHOOLS FIRST FEDERAL CREDIT UNION			\$910.13
Late Fee to SCHOOLS FIRST FEDERAL CREDIT UNION			\$19.08
Statement Fee to SCHOOLS FIRST FEDERAL CREDIT UNION			\$30.00
Reconveyance Fee to SCHOOLS FIRST FEDERAL CREDIT UNION			\$45.00
Recording Fee to SCHOOLS FIRST FEDERAL CREDIT UNION			\$84.00

CERTIFIED TO BE A TRUE
CORRECT & COMPLETE COPY
OF THE ORIGINAL

BY

File

Receipt for Wire

Irvine - WCE

6801 Quail Hill Parkway

Irvine, CA 92603

Receipt #: 16385
File #: IR-18821
Posted: 3/28/2019 11:13:34 AM
Printed: 3/28/2019 11:13:34 AM
By: Dorothy Osterman
Amount: **\$344,171.11**
Payer: Mai Do
Note:
Memo: Final Funds
Bank:
ABA:
Account #:

<i>Item</i>	<i>Amount</i>
<i>Deposit or earnest money</i>	<i>\$344,171.11</i>
<i>Total:</i>	<i>\$344,171.11</i>

Issued By: Dorothy Osterman

Approved

WCE00080



PAGE 1 OF 26

March 1, 2019 - March 31, 2019
 Account Number: -3288
 Account Type: INDIVIDUAL

Customer Update:**Tax questions? No problem.**

Get helpful tips, tools, and key dates in the Tax Center. Visit etrade.com/tax today.

E*TRADE Securities LLC
 P.O. Box 484
 Jersey City, NJ 07303-0484
 1-800-503-9260
 etrade.com Member FINRA/SIPC

Over 1/3 of Americans don't have retirement savings. Don't want to be one of them? Open an IRA today and start saving at etrade.com.

MAI DO
 12632 JEROME LANE
 GARDEN GROVE CA 92841

E*TRADE Platinum Investment Account

Account At A Glance**\$1,182,947.31****\$1,226,868.72**

As of 02/28/19

As of 03/31/19

Net Change: **\$43,921.41**

DETACH HERE ▲

MAI DO
 12632 JEROME LANE
 GARDEN GROVE CA 92841

DETACH HERE ▲

Use This Deposit Slip**Acct: 6320-3288****Please do not send cash**

Make checks payable to E*TRADE Securities LLC

Mail deposits to:

TOTAL DEPOSIT

Dollars	Cents

E*TRADE SECURITIES LLC
 P.O. Box 484
 Jersey City, NJ 07303-0484

033120190001 111632032889

EXHIBIT 6 PAGE 8

E*TRADE®


E*TRADE Platinum
 Investment Account


Account Number: -3288

Statement Period : March 1, 2019 - March 31, 2019

Account Type: INDIVIDUAL

UNSETTLED TRADES (Continued)

TRADE DATE	SETTLEMENT DATE	DESCRIPTION	SYMBOL/CUSIP	TRANSACTION TYPE	QUANTITY	PRICE	AMOUNT PURCHASED	AMOUNT SOLD
03/29/19		PUT IQ 03/29/19 26.50 IQIYI INC CLOSING CONTRACT		Bought	46	2.6600	12,259.79	
03/29/19		PUT IQ 03/29/19 26.50 IQIYI INC CLOSING CONTRACT		Bought	100	2.6500	26,556.66	
03/29/19		PUT IQ 04/05/19 24.50 IQIYI INC CLOSING CONTRACT		Bought	170	0.9700	16,582.86	

DIVIDENDS & INTEREST ACTIVITY

DATE	TRANSACTION TYPE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT DEBITED	AMOUNT CREDITED
03/26/19	Interest	FROM 02/26 THRU 03/25 @ 7.390% BAL 173,051- AVBAL 466,996		1,246.23	
TOTAL DIVIDENDS & INTEREST ACTIVITY				\$1,246.23	
NET DIVIDENDS & INTEREST ACTIVITY				\$1,246.23	

WITHDRAWALS & DEPOSITS

DATE	TRANSACTION TYPE	DESCRIPTION	WITHDRAWALS	DEPOSITS
03/01/19	Other	TRANSFER BAL FROM CASH	40,000.00	
03/01/19	Other	TRANSFER BAL TO MARGIN		40,000.00
03/06/19	Deposit	ACH DEPOSIT REFID:20085626482;		15,000.00
03/07/19	Other	TRANSFER BAL FROM CASH	15,000.00	
03/07/19	Deposit	ACH DEPOSIT REFID:20126632482;		30,000.00
03/07/19	Other	TRANSFER BAL TO MARGIN		15,000.00
03/08/19	Other	TRANSFER BAL FROM CASH	30,000.00	
03/08/19	Other	TRANSFER BAL TO MARGIN		30,000.00
03/12/19	Transfer	ACH WITHDRAWAL REFID:20341195482;	500.00	
03/13/19	Transfer	ACH WITHDRAWAL REFID:20381177482;	450.00	



E*TRADE Platinum
Investment Account



Account Number: -3288

Statement Period : March 1, 2019 - March 31, 2019

Account Type: INDIVIDUAL

WITHDRAWALS & DEPOSITS (Continued)

DATE	TRANSACTION TYPE	DESCRIPTION	WITHDRAWALS	DEPOSITS
03/13/19	Transfer	ACH WITHDRAWAL REFID:20391803482;	5,986.00	
03/13/19	Other	TRANSFER BAL FROM CASH		500.00
03/13/19	Other	TRANSFER BAL TO MARGIN	500.00	
03/14/19	Transfer	ACH WITHDRAWAL REFID:20441027482;	100,000.00	
03/14/19	Other	TRANSFER BAL FROM CASH		6,436.00
03/14/19	Other	TRANSFER BAL TO MARGIN	6,436.00	
03/15/19	Transfer	ACH WITHDRAWAL REFID:20508919482;	12,000.00	
03/15/19	Transfer	ACH WITHDRAWAL REFID:20508940482;	2,342.00	
03/15/19	Transfer	ACH WITHDRAWAL REFID:20491283482;	1,300.00	
03/15/19	Transfer	ACH WITHDRAWAL REFID:20503603482;	6,500.00	
03/15/19	Other	TRANSFER BAL FROM CASH		100,000.00
03/15/19	Other	TRANSFER BAL TO MARGIN	100,000.00	
03/18/19	Transfer	ACH WITHDRAWAL REFID:20602126482;	100,000.00	
03/18/19	Other	TRANSFER BAL FROM CASH		22,142.00
03/18/19	Other	TRANSFER BAL TO MARGIN	22,142.00	
03/19/19	Transfer	ACH WITHDRAWAL REFID:20644060482;	95,000.00	
03/19/19	Transfer	ACH WITHDRAWAL REFID:20620876482;	5,000.00	
03/19/19	Other	TRANSFER BAL FROM CASH		100,000.00
03/19/19	Other	TRANSFER BAL TO MARGIN	100,000.00	
03/20/19	Other	TRANSFER BAL FROM CASH		100,000.00
03/20/19	Other	TRANSFER BAL TO MARGIN	100,000.00	


E*TRADE Platinum
 Investment Account


Account Number: 3288

Statement Period : March 1, 2019 - March 31, 2019

Account Type: INDIVIDUAL

WITHDRAWALS & DEPOSITS (Continued)

DATE	TRANSACTION TYPE	DESCRIPTION	WITHDRAWALS	DEPOSITS
03/22/19	Transfer	ACH WITHDRAWAL REFID:20812309482;	100,000.00	
03/25/19	Other	TRANSFER BAL FROM CASH		100,000.00
03/25/19	Other	TRANSFER BAL TO MARGIN	100,000.00	
03/26/19	Transfer	ACH WITHDRAWAL REFID:20916109482;	60,000.00	
03/27/19	Other	TRANSFER BAL FROM CASH		60,000.00
03/27/19	Other	TRANSFER BAL TO MARGIN	60,000.00	
03/29/19	Transfer	ACH WITHDRAWAL REFID:21102573482;	25,000.00	
NET WITHDRAWALS & DEPOSITS			\$469,078.00	

OTHER ACTIVITY

DATE	DESCRIPTION	SYMBOL/ CUSIP	TRANSACTION TYPE	QUANTITY	PRICE	AMOUNT DEBITED	AMOUNT CREDITED
03/27/19	PUT IQ 03/29/19 26.50 IQIYI INC OPTION ASSIGNMENT		Assignment	95			
03/28/19	PUT IQ 03/29/19 26.50 IQIYI INC OPTION ASSIGNMENT		Assignment	283			
03/29/19	PUT IQ 03/29/19 26.50 IQIYI INC OPTION ASSIGNMENT		Assignment	476			

Quick Interaction:

Home | Account Info | Account Mgmt | Asset Mgmt | Cash Mgmt | Corp Actions | MarginRisk | Retirement/Tax | Service | Trading

Corporate Actions
Corporate Action Control Report

Margin

Payment Services
FED Check including Reports
Bank
Brokerage

ACH Transaction Reporting
ACH Transaction Summary
ACH Transfer Returns

Brokerage-to-Brokerage
Real time B2B Reports
Transaction Reporting
Transfer Report

Discrepancy Report
Exception Report
NOCX Exception Report
FedWire Number

Outgoing ACH Transfer Report
Bank
Brokerage

Removed ACH Transactions

External Transfers
ACH Transaction Summary
ACH Transfer Returns
Manually Handle ACH

Outgoing Courier Tracking
Alpharetta
Arlington
Charlotte
Jersey City
Menlo Park
Rancho Cordova
Sandy

ACH Transaction Reporting

When you have finished entering your search criteria, click "Search"

Transaction Type: ☒ QDR
☐ RDR

Account Type: Brokerage

Transfer Type: Transfer History

Start Date: 3/1/2019 16 00

End Date: 3/31/2019 16 00

Optionally you can narrow your search by filling the following fields

Customer Account Number: 3288

Reference Number:

All times are Eastern Times

Search Results

Line #	Reference Number	Dist Acct#	Submitted ID	Type	Bank Name	Routing #	DDA #	Credit/Debit	Amount	Transaction Date	DateTime removed	UpdatedID	Return Reason	Return Date/Time
1	2005020402 JACH3	03203280	030440221	CHK	Chase_NTVFG	32271827	32501135	Credit	15000.00	03/08/2019 12:05				
2	20120032482 JACH3	03203288	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Credit	30000.00	03/07/2019 09:24				
3	20341165402 JACH3	03203280	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	500.00	03/12/2019 14:25				
4	20381177482 JACH3	03203288	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	450.00	03/13/2019 12:05				
5	20391003402 JACH3	03203280	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	5986.00	03/13/2019 15:09				
6	20441027482 JACH3	03203288	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	100000.00	03/14/2019 16:50				
7	20491283482 JACH3	03203288	030440221	CHK	Chase_NTVFG	32271827	32501135	Debit	1300.00	03/15/2019 10:28				
8	20502003402 JACH3	03203280	030440221	CHK	Chase_NTVFG	32271827	32501135	Debit	8500.00	03/15/2019 13:27				
9	20508919482 JACH3	03203288	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	12000.00	03/15/2019 15:03				
10	20508940482 JACH3	03203280	030440221	CHK	Chase_NTVFG	32271827	32501135	Debit	2342.00	03/15/2019 15:04				
11	20602126482 JACH3	03203288	030440221	CHK	NTUFOWELLSFARGO	122000247	7600164484	Debit	100000.00	03/18/2019 15:20				
12	2062070402 JACH3	03203280	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	5000.00	03/18/2019 20:05				
13	20644080482 JACH3	03203288	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	90000.00	03/19/2019 11:40				
14	20812309402 JACH3	03203280	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	100000.00	03/22/2019 15:21				
15	20910109482 JACH3	03203288	030440221	CHK	NTUF BoFA	122000001	325103458771	Debit	60000.00	03/28/2019 21:47				
16	21102573402 JACH3	03203280	030440221	CHK	NTUFOWELLSFARGO	122000247	7600164484	Debit	25000.00	03/28/2019 15:09				
17	21102806402 JACH3	03203280	030440221	CHK	BoFA_NTVFG	122000001	325103458771	Debit	15000.00	03/29/2019 16:00				
Total:									0.00					

B015

4527 Banc of California**Incoming Wire Detail****General Information**

Wire Number	5970
Type of Wire	Domestic Incoming Wire
Wire Status	Posted
OFAC Status	OFAC Passed
Fraud Analysis	Scan Results: Passed
	Analysis Decision:
	Final Decision:

Audit Trail

Uploaded	03/27/2019 02:49 PM
Released	03/27/2019 03:12 PM by Sunita Francis
Posted	03/27/2019 03:12 PM by System

Originator Instructions

Originating FI	United States
Originator	NTV FINANCIAL GROUP, INC 2 574-36-3562 13882 A BETTER WAY STE 7B GARDEN GROVE, CA 92843-3925

Core Information

Debit Account	GL : .0088
Fee Account	Checking 2032
Credit Account	Checking 2032
Credit Tran Code	016
Statement Description	Incoming Wire 5970 NTV FINANCIAL GROUP, INC
Reference Number	16383545
Override Flag	No
Wire Amount / Currency	\$64,300.00 USD
Wire Fee	\$15.00 Incoming Wire Fee 10

Basic Settlement Information

Effective Date	03/27/2019 Prior to today's date!
Sending FI	0248 WELLS FARGO SF
Receiving FI	1527 BANC OF CA NA
Fedwire Type	CTP 1000
IMAD	201903271187031R017279
OMAD	20190327GMQFMP0101623803271549
Sender Reference	2019032700150742
Format Version	30 P
Fed Acceptance Date / Time	0327 1549
Acceptance Appl ID	FT01

Beneficiary Instructions

Beneficiary FI	BANC OF CALIFORNIA, NA SANTA ANA CA
Beneficiary	MAI DO D 2030012032 GARDEN GROVE ,CA,US
Beneficiary Reference	0073058086368942

4527 Banc of California

Incoming Wire Detail

General Information

Wire Number	410
Type of Wire	Domestic Incoming Wire
Wire Status	Posted
OFAC Status	OFAC Passed
Fraud Analysis	Scan Results: Passed
	Analysis Decision:
	Final Decision:

Audit Trail

Uploaded	03/25/2019 06:04 AM
Released	03/25/2019 09:18 AM by Sunita Francis
Posted	03/25/2019 09:18 AM by System

Originator Instructions

Instructing FI	B BOFAUS3N
Originating FI	B BOFAUS3N United States
Originator	NTV FINANCIAL GROUP, INC. D 325103458771 13882 A BETTER WAY STE 7B GARDEN GROVE, CA, 92843, US

Core Information

Debit Account	GL	0088
Fee Account	Checking	2032
Credit Account	Checking	2032
Credit Tran Code	016	
Statement Description	Incoming Wire	410 NTV FINANCIAL GROUP, INC.
Reference Number	42204640	
Override Flag	No	
Wire Amount / Currency	\$180,000.00	USD
Wire Fee	\$15.00	Incoming Wire Fee 10

Basic Settlement Information

Effective Date	03/25/2019 Prior to today's date!
Sending FI	026009593 BK AMER NYC
Receiving FI	1527 BANC OF CA NA
Fedwire Type	CTP 1000
IMAD	20190325B6B7HU1R003355
OMAD	20190325GMQFMP0100094503250518
Sender Reference	2019032500084821
Format Version	30 P
Fed Acceptance Date / Time	0325 0518
Acceptance Appl ID	FT01

Beneficiary Instructions

Beneficiary	MAI DO D 2030012032 12632 JEROME LANE GARDEN GROVE, CA, 92706, US
Beneficiary Reference	3788

B014

4527 Banc of California

Incoming Wire Detail

General Information

Wire Number	7786
Type of Wire	Domestic Incoming Wire
Wire Status	Posted
OFAC Status	OFAC Passed
Fraud Analysis	Scan Results: Passed
	Analysis Decision:
	Final Decision:

Audit Trail

Uploaded	03/25/2019 01:59 PM
Released	03/25/2019 02:03 PM by Anna Perez
Posted	03/25/2019 02:04 PM by System

Originator Instructions

Instructing FI	B BOFAUS3N
Originating FI	B BOFAUS3N United States
Originator	NTV FINANCIAL GROUP, INC. D 325103458771 13882 A BETTER WAY STE 7B GARDEN GROVE, CA, 92843, US

Core Information

Debit Account	GL 088
Fee Account	Checking 2032
Credit Account	Checking 2032
Credit Tran Code	016
Statement Description	Incoming Wire 786 NTV FINANCIAL GROUP, INC.
Reference Number	73953460
Override Flag	No
Wire Amount / Currency	\$100,000.00 USD
Wire Fee	\$15.00 Incoming Wire Fee 10

Basic Settlement Information

Effective Date	03/25/2019 Prior to today's date
Sending FI	026009593 BK AMER NYC
Receiving FI	1527 BANC OF CA NA
Fedwire Type	CTP 1000
IMAD	20190325B687HU2R011544
OMAD	20190325GMQFMP0101532103251459
Sender Reference	2019032500445238
Format Version	30 P
Fed Acceptance Date / Time	0325 1459
Acceptance Appl ID	FT01

Beneficiary Instructions

Beneficiary	MAI DO D 2030012032 12632 JEROME LANE GARDEN GROVE, CA, 92706, US
Beneficiary Reference	258624370

B016

1527 Banc of California**Outgoing Wire Detail****General Information**

Wire Number	563
Type of Wire	New Domestic
Originating Branch	Branch 18 - Tustin
Wire Status	Complete
OFAC Status	OFAC Passed
Fraud Analysis	Scan Results: Passed
	Analysis Decision:
	Final Decision:

Audit Trail

Entered	03/28/2019 12:22 PM by Khandan Mobasser
Verified	03/28/2019 12:53 PM by Rafael Arias sig verified bal ok
Posted	03/28/2019 12:59 PM by Diana Perez
Posted	03/28/2019 12:59 PM by System
Forwarded to Fed	03/28/2019 01:00 PM by System
Completed	03/28/2019 01:00 PM by System

Originator Instructions

Originator
MAI DO
D 2030012032
12632 JEROME LANE
GARDEN GROVE CA 92841
United States

Core Information

Debit Account	DDA	2032
Fee Account	DDA	2032
Credit Account	GL	088
Debit Tran Code	038	
Statement Description	Outgoing Wire	63 WEST COAST ESCROW
Reference Number	88817975	
Override Flag	No	
Wire Amount / Currency	\$344,171.11	USD
Wire Fee	\$30.00	Outgoing Domestic A/A

Basic Settlement Information

Effective Date	03/28/2019 Prior to today's date!
Sending FI	4527 Banc of California
Receiving FI	522 COMERICA SCO VLY
Fedwire Type	CTR 1000
IMAD	20190328GMQFMP01011655
OMAD	20190328L1LF994C00165203281400FT01

Beneficiary Instructions

Beneficiary FI	COMERICA BANK F 121137522 2321 ROSECRANS AVENUE EL SEGUNDO, CA 90245 United States
Beneficiary	WEST COAST ESCROW D 1891968123 6801 QUAIL HILL PARKWAY IRVINE, CA 92603 (949) 854-7353 United States
Originator To Beneficiary	ESCROW # IR-18221-NAM ESCROW OFFICER: NICOLE A MATESON

Office14

Page 1 of 1

Tuesday, May 7, 2019

9:25:01AM

ESCROW LEDGER

Escrow: 35100 Status: Close Open Date: 4/5/2019 Close/Cancel Date: 5/6/2019
 Buyer: Mai Do Seller: Maria Celina Peraza
 Address: 2506 Monte Carlo Drive #3, Santa Ana, CA 92706 Total Consideration: \$373,000.00

<u>Date</u>	<u>Type</u>	<u>Reference Number</u>	<u>Payee/Received</u> <u>From/Description</u>	<u>Recon Date</u>	<u>Amount</u>	<u>Balance</u>
4/5/2019	RI	59645	NTV Financial Group, Inc. FBO Richard Nguyen		\$10,000.00	\$10,000.00
4/24/2019	CI	78303	HomewiseDocs.com		(\$215.00)	\$9,785.00
5/6/2019	RI	59669	NTV Financial Group, Inc. FBO Mai Do		\$100,000.00	\$109,785.00
5/6/2019	RI	59670	Richard Nguyen FBO Mai DO		\$17,235.34	\$127,020.34
5/7/2019	RI	59671	Orange Coast Title Company		\$60,544.97	\$187,565.31
			Amount in Savings		\$0.00	

Bank Code:

TRUST ACCOUNTING RECEIPTAfter Hours Receipt ☐

Castlehead, Inc. Escrows
16911 Bellflower Blvd
Bellflower, CA 90706

BANK NO: 3033
BANK NAME: Wells Fargo Bank

RECEIPT NUMBER: 59669 OFFICE: BF
RECEIPT DATE: 05/06/2019 PRINT DATE: 05/06/2019 PRINT TIME: 12:46 pm
ESCROW NUMBER: 35100
ESCROW OFFICER: PG
PRINTED BY go
PROPERTY: 2506 Monte Carlo Drive #3
Santa Ana, CA 92706
COMMENTS:

RECEIVED OF: NTV Financial Group, Inc. FBO Mai Do \$ 100,000.00
ONE HUNDRED THOUSAND AND XX / 100 DOLLARS
DESCRIPTION: Additional Deposit

PAYMENT TYPE	CHECK NUMBER	ABA NUMBER	AMOUNT
Wire Transfer			\$100,000.00

SIGNATURE: _____



Original

5/6/2019

Communication Center Inbox



Communication Center

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Incoming Wire for 100,000.00 USD on Account 3033

Service Treasury Information Reporting

Received 05/06/2019, 12:16 pm PT

Alert ID 126-6242369

Wells Fargo has received one or more wire transfers for your account(s).

Incoming Wire - Details

Credit Account Number 3033

Credit Account Name Bellflower Trust

Wire Amount 100,000.00 USD

Originating Party Name

Value Date 05/06/2019

Status COMPLETE

Beneficiary Name 3033

Fed/SWIFT Confirmation Number N/A

Transaction Description INTERNAL

Sending Bank Name N/A

Wire Service/Wire Detail 4464 NTV FINANCIAL GROUP, INC 13882 A BETTER WAYSTE
 7B GARDEN GROVE, CA 92843-3925 0073216126559936 OBI=FURTHER
 CREDIT TO MAI DO ESCROW NUM BER 35100-PG /FTR/ BNF=D
 33033 CASTLEHEAD INC. ESCROWS BELLFLOWER TRUST
 ACCOUNT 16911 BELLFLOWER BLVD BELLFLOWER CA 907065903

Related Links

[Treasury Information Reporting](#)

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TRUST ACCOUNTING RECEIPTAfter Hours Receipt ☐

Castlehead, Inc. Escrows
 16911 Bellflower Blvd
 Bellflower, CA 90706

BANK NO: 3033
 BANK NAME: Wells Fargo Bank

RECEIPT NUMBER: 59645 OFFICE: BF
 RECEIPT DATE: 04/05/2019 PRINT DATE: 04/05/2019 PRINT TIME: 11:01 am
 ESCROW NUMBER: 35100
 ESCROW OFFICER: PG
 PRINTED BY go
 PROPERTY: 2506 Monte Carlo Drive #3
 Santa Ana, CA 92706
 COMMENTS:

RECEIVED OF: NTV Financial Group, Inc. FBO Richard Nguyen \$ 10,000.00
 TEN THOUSAND AND XX / 100 DOLLARS
 DESCRIPTION: Initial Deposit

PAYMENT TYPE	CHECK NUMBER	ABA NUMBER	AMOUNT
Wire Transfer			\$10,000.00

SIGNATURE: 

Copy

4/5/2019

Communication Center Inbox



Communication Center

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1 of 1 items



Incoming Wire for 10,000.00 USD on Account 3033

Service Treasury Information Reporting

Received 04/05/2019, 10:28 am PT

Alert ID 095-9308061

Wells Fargo has received one or more wire transfers for your account(s).

Incoming Wire - Details

Credit Account Number 3033

Credit Account Name Bellflower Trust

Wire Amount 10,000.00 USD

Originating Party Name NTV FINANCIAL GROUP, INC.

Value Date 04/05/2019

Status COMPLETE

Beneficiary Name 3033

Fed/SWIFT Confirmation Number 0405B6B7HU1R010015

Transaction Description FEDWIRE

Sending Bank Name BANK OF AMERICA, NEW YORK, NY

Wire Service/Wire Detail 9593 BANK OF AMERICA, NEW YORK, NY 100, 33RD STREET WEST
 NEW YORK NY 10001 BANK OF AMERICA, NEW YORK, NY 100,
 33RDSTREET WEST 2019040500322420 OGB=BANK OF AMERICA, N.A.
 222 BROADWAY NEW YORK,US 10038 ORG=NTV FINANCIAL GROUP, INC.
 13882 A BETTER WAY STE 7B GARDEN GROVE, CA, 92843, US
 RFB=259957392 OPI=325103458771 /FTR/ BNF=.....3033 CASTLEHEAD,
 INC. ESCROWS 16911 BELLFLOWER BLVD BELLFLOWER, CA, 90706, US

Related Links

[Treasury Information Reporting](#)

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1 of 1 items



LAW 553-CA-ARB-eps 7/16**RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**Dealer Number 16634 Contract Number _____ R.O.S. Number _____ Stock Number 17358P

Buyer Name and Address (Including County and Zip Code) RICHARD NGUYEN 3708 WESTMINSTER AVE Santa Ana, CA, Orange, 92703 (714) 251-2630	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address) Phillips Auto 1220 West Coast Highway Newport Beach, CA, 92663 (949) 574-7777
---	--	--

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 all pages 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	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased Personal, family or household unless otherwise indicated below. <input type="checkbox"/> business or commercial
USED	2007	Porsche 911	18010	29987S784416	<input type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
8.49 %	\$ 13,475.62 (e)	\$ 57,329.78 (e)	\$ 70,805.40 (e)	\$ 45,000.00 is \$ 115,805.40 (e)
(e) means an estimate				
YOUR PAYMENT SCHEDULE WILL BE:				
Number of Payments:	Amount of Payments:	When Payments Are Due:		
One Payment of	N/A			
One Payment of	N/A			
One Payment of	N/A			
59	1,180.09	Monthly beginning 08/02/2018		
	N/A			
One final payment	1,180.09	07/02/2023		
Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. Prepayment. If you pay early, you may be charged a minimum finance charge. 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, minimum finance charges, and security interest.				

STATEMENT OF INSURANCE		
NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.		
Vehicle Insurance		
	Term	Premium
\$ N/A Ded. Comp., Fire & Theft	___ Mos.	\$ N/A
\$ N/A Ded. Collision	___ Mos.	\$ N/A
Bodily Injury \$ N/A Limits	___ Mos.	\$ N/A
Property Damage \$ N/A Limits	___ Mos.	\$ N/A
Medical	___ Mos.	\$ N/A
	___ Mos.	\$ N/A
Total Vehicle Insurance Premiums		\$ N/A
UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.		
Buyer X _____ Co-Buyer X _____ Seller X _____		

AUTO BROKER FEE DISCLOSURE
If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:
<input type="checkbox"/> Name of autobroker receiving fee, if applicable: <u>N/A</u>

Buyer Signs X _____ Co-Buyer Signs X _____

LAW 553-CA-ARB-eps 7/16 End Page 1 of 7

NTV000616

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)**1. Total Cash Price**

A. Cash Price of Motor Vehicle and Accessories	\$ 93,980.00 (A)
1. Cash Price Vehicle	\$ 93,980.00
2. Cash Price Accessories	\$ N/A
3. Other (Nontaxable)	
Describe _____	\$ N/A
Describe _____	\$ N/A
B. Document Processing Charge (not a governmental fee)	\$ 80.00 (B)
C. Emissions Testing Charge (not a governmental fee)	\$ 50.00 (C)
D. (Optional) Theft Deterrent Device(s)	
1. (paid to) _____	\$ N/A (D1)
2. (paid to) _____	\$ N/A (D2)
3. (paid to) _____	\$ N/A (D3)
E. (Optional) Surface Protection Product(s)	
1. (paid to) _____	\$ N/A (E1)
2. (paid to) _____	\$ N/A (E2)
F. EV Charging Station (paid to) _____	\$ N/A (F)
G. Sales Tax (on taxable items in A through F)	\$ 7,293.53 (G)
H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) <u>Phillips Auto</u>	\$ 29.00 (H)
I. (Optional) Service Contract(s)	
1. (paid to) _____	\$ N/A (I1)
2. (paid to) _____	\$ N/A (I2)
3. (paid to) _____	\$ N/A (I3)
4. (paid to) _____	\$ N/A (I4)
5. (paid to) _____	\$ N/A (I5)
J. Prior Credit or Lease Balance (e) paid by Seller to Vehicle 1 <u>N/A</u> Vehicle 2 <u>N/A</u>	\$ N/A (J)
(see downpayment and trade-in calculation)	
K. (Optional) Debt Cancellation Agreement	\$ N/A (K)
L. (Optional) Used Vehicle Contract Cancellation Option Agreement	\$ N/A (L)
M. Other (paid to) _____	\$ N/A (M)
For _____	\$ N/A
N. Other (paid to) _____	\$ N/A (N)
For _____	
Total Cash Price (A through N)	\$ 101,432.53 (1)
2. Amounts Paid to Public Officials	
A. Vehicle License Fees	\$ 610.00 (A) ESTIMATED
B. Registration/Transfer/Titling Fees	\$ 279.00 (B)
C. California Tire Fees	\$ N/A (C)
D. Other _____	\$ N/A (D)
Total Official Fees (A through D)	\$ 889.00 (2)
3. Amount Paid to Insurance Companies	
(Total premiums from Statement of Insurance)	\$ 0.00 (3)
4. <input checked="" type="checkbox"/> State Emissions Certification Fee or <input type="checkbox"/> State Emissions Exemption Fee	\$ 8.25 (4)
5. Subtotal (1 through 4)	\$ 102,329.78 (5)
6. Total Downpayment	
A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)):	\$ N/A (A)
Vehicle 1 \$ <u>N/A</u> Vehicle 2 \$ <u>N/A</u>	
B. Total Less Prior Credit or Lease Balance (e)	\$ N/A (B)
Vehicle 1 \$ <u>N/A</u> Vehicle 2 \$ <u>N/A</u>	
C. Total Net Trade-In (A-B) (indicate if negative number)	\$ N/A (C)
Vehicle 1 \$ <u>0.00</u> Vehicle 2 \$ <u>0.00</u>	
D. Deferred Downpayment Payable to Seller	\$ N/A (D)
E. Manufacturer's Rebate	\$ N/A (E)
F. Other _____	\$ N/A (F)
G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card	\$ 45,000.00 (G)
Total Downpayment (C through G)	\$ 45,000.00 (6)
(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)	
7. Amount Financed (5 less 6)	\$ 57,329.78 (7)

OPTIONAL SERVICE CONTRACT(S) You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1I.

1I Company _____	N/A
Term _____ Mos. or _____	N/A Miles
12 Company _____	N/A
Term _____ Mos. or _____	N/A Miles
13 Company _____	N/A
Term _____ Mos. or _____	N/A Miles
14 Company _____	N/A
Term _____ Mos. or _____	N/A Miles
15 Company _____	N/A
Term _____ Mos. or _____	N/A Miles
Buyer X _____	

OPTIONAL DEBT CANCELLATION AGREEMENT. A debt cancellation agreement 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 debt cancellation, the charge is shown in item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term _____ Mos. _____
Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs X _____

Trade-In Vehicle(s)

1. Vehicle 1	
Year _____	Make _____
Model _____	Odometer _____
VIN _____	
a. Agreed Value of Property	\$ 0.00
b. Buyer/Co-Buyer Retained Trade Equity	\$ N/A
c. Agreed Value of Property	
Being Traded-In (a-b)	\$ N/A
d. Prior Credit or Lease Balance	\$ N/A
e. Net Trade-In (c-d) (must be ≥ 0	
for buyer/co-buyer to retain equity)	\$ 0.00
2. Vehicle 2	
Year _____	Make _____
Model _____	Odometer _____
VIN _____	
a. Agreed Value of Property	\$ 0.00
b. Buyer/Co-Buyer Retained Trade Equity	\$ N/A
c. Agreed Value of Property	
Being Traded-In (a-b)	\$ N/A
d. Prior Credit or Lease Balance	\$ N/A
e. Net Trade-In (c-d) (must be ≥ 0	
for buyer/co-buyer to retain equity)	\$ 0.00

Total Agreed Value of Property
Being Traded-In (1c+2c) \$ N/A*
Total Prior Credit or Lease
Balance (1d+2d) \$ N/A*
Total Net Trade-In (1e+2e) \$ N/A*
(*See item 6A-6C in the Itemization of Amount Financed)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before _____, Year _____.
SELLER'S INITIALS _____

Buyer Signs X _____ Co-Buyer Signs X _____

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NTV000617

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 5 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

Buyer Signature X _____ N/A _____ Co-Buyer Signature X _____ N/A _____

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

Buyer Signs X _____ Co-Buyer Signs X _____

SELLER'S RIGHT TO CANCEL. If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on page 5 of this contract giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.

Buyer X _____ Co-Buyer X _____

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

WARNING:

YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.

FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X _____ X _____

**CREDIT DISABILITY INSURANCE NOTICE
CLAIM PROCEDURE**

If you become disabled, you must tell us right away. (You are advised to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location where we would like to be notified.) We will tell you where to get claim forms. You must send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment(s), WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have any money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

Buyer Signs X _____ Co-Buyer Signs X _____

LAW 553-CA-ARB-en 11/17/17 Page 3 of 7

NTV000618

OTHER IMPORTANT AGREEMENTS**1. 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. Seller-Creditor may receive part of the Finance Charge.
- 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 based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract 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 final 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. 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. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.

GAP LIABILITY NOTICE

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- 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, seizure, confiscation, or involuntary 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 as the law allows. You will make sure the title shows our security interest (lien) in 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 this contract. The insurance must cover our interest in the vehicle. If you do not have this 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 page 1 of this contract or, at our option, the highest rate the law permits. If the vehicle is lost 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, you agree that 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 page 1 of this contract. 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 the law gives you to reinstate this contract.

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;
- The vehicle is lost, damaged or destroyed; 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 Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do 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.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.

- f. **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 this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on page 1 of this contract, not to exceed the highest rate permitted by law, 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. WARRANTIES SELLER DISCLAIMS

If you do not get a written warranty, and the Seller does not enter into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

5. **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.

6. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial 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. **You agree that you will within a reasonable time notify us of any change in your name, address, or employment.**

7. APPLICABLE LAW

Federal law and California law apply to this contract. 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.

8. WARRANTIES OF BUYER

You promise you have given true and correct information in your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

Seller's Right to Cancel

- Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

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.

Buyer Signs X _____ Co-Buyer Signs X _____

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No additional terms to be entered in this box.

COPY

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint concerning this sale, you should try to resolve it with the seller.

Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.

Buyer Signature X _____

Co-Buyer Signature X _____

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.

THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

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 ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON PAGE 7 OF THIS CONTRACT, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature X _____ Date 06/18/2018 Co-Buyer Signature X _____ Date 06/18/2018

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 Signature X _____ Address _____

GUARANTY: To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing. Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X _____	N/A	Date _____	Guarantor X _____	N/A	Date _____
Address _____	N/A		Address _____	N/A	

Seller Signs _____ Phillips Auto _____ Date 06/18/2018 By X _____ Title Manager

Buyer Signs X _____ Co-Buyer Signs X _____

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NTV0000621

ARBITRATION PROVISION**PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS**

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et. seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

Seller assigns its interest in this contract to **FOURSIGHT CAPITAL LLC**

(Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse

☐ Assigned without recourse

☐ Assigned with limited recourse

Seller **Phillips Auto**

By

Title **Manager**

Buyer Signs X _____ Co-Buyer Signs X _____



FORM NO. 553-CA-ARB-eps (REV. 7/16)

©2016 The Reynolds and Reynolds Company
THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR
FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

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NTV000622

BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

Porsche 911 2007 WP0AD29987S784416
 VEHICLE MAKE MODEL YEAR VEHICLE IDENTIFICATION NUMBER (VIN)

WARRANTIES FOR THIS VEHICLE:

Odom: 18010



AS IS - NO DEALER WARRANTY

THE DEALER DOES NOT PROVIDE A WARRANTY FOR ANY REPAIRS AFTER SALE.



DEALER WARRANTY

- ☐ FULL WARRANTY.
- ☐ LIMITED WARRANTY. The dealer will pay ____% of the labor and ____% of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty, and for any documents that explain warranty coverage, exclusions, and the dealer's repair obligations. *Implied warranties* under your state's laws may give you additional rights.

SYSTEMS COVERED:

DURATION:

NON-DEALER WARRANTIES FOR THIS VEHICLE:

- ☐ MANUFACTURER'S WARRANTY STILL APPLIES. The manufacturer's original warranty has not expired on some components of the vehicle.
- ☐ MANUFACTURER'S USED VEHICLE WARRANTY APPLIES.
- ☐ OTHER USED VEHICLE WARRANTY APPLIES.

Ask the dealer for a copy of the warranty document and an explanation of warranty coverage, exclusions, and repair obligations.

- ☐ SERVICE CONTRACT. A service contract on this vehicle is available for an extra charge. Ask for details about coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of your purchase of this vehicle, *implied warranties* under your state's laws may give you additional rights.

ASK THE DEALER IF YOUR MECHANIC CAN INSPECT THE VEHICLE ON OR OFF THE LOT.

OBTAIN A VEHICLE HISTORY REPORT AND CHECK FOR OPEN SAFETY RECALLS. For information on how to obtain a vehicle history report, visit ftc.gov/usedcars. To check for open safety recalls, visit safercar.gov. You will need the vehicle identification number (VIN) shown above to make the best use of the resources on these sites.

SEE OTHER SIDE for important additional information, including a list of major defects that may occur in used motor vehicles.

Si el concesionario gestiona la venta en español, pídale una copia de la Guía del Comprador en español.

NTV000623

COPY

Here is a list of some major defects that may occur in used vehicles.

Frame & Body

Frame-cracks, corrective welds, or rusted through
Dog tracks—bent or twisted frame

Engine

Oil leakage, excluding normal seepage
Cracked block or head
Belts missing or inoperable
Knocks or misses related to camshaft lifters and push rods
Abnormal exhaust discharge

Transmission & Drive Shaft

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged case which is visible
Abnormal noise or vibration caused by faulty transmission or drive shaft
Improper shifting or functioning in any gear
Manual clutch slips or chatters

Differential

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged housing which is visible
Abnormal noise or vibration caused by faulty differential

Cooling System

Leakage including radiator
Improperly functioning water pump

Electrical System

Battery leakage
Improperly functioning alternator, generator, battery, or starter

Fuel System

Visible leakage

Inoperable Accessories

Gauges or warning devices
Air conditioner
Heater & Defroster

Brake System

Failure warning light broken
Pedal not firm under pressure (DOT spec.)
Not enough pedal reserve (DOT spec.)
Does not stop vehicle in straight line (DOT spec.)

Hoses damaged
Drum or rotor too thin (Mfr. Specs)
Lining or pad thickness less than 1/32 inch
Power unit not operating or leaking
Structural or mechanical parts damaged

Air Bags**Steering System**

Too much free play at steering wheel (DOT specs.)
Free play in linkage more than 1/4 inch
Steering gear binds or jams
Front wheels aligned improperly (DOT specs.)
Power unit belts cracked or slipping
Power unit fluid level improper

Suspension System

Ball joint seals damaged
Structural parts bent or damaged
Stabilizer bar disconnected
Spring broken
Shock absorber mounting loose
Rubber bushings damaged or missing
Radius rod damaged or missing
Shock absorber leaking or functioning improperly

Tires

Tread depth less than 2/32 inch
Sizes mismatched
Visible damage

Wheels

Visible cracks, damage or repairs
Mounting bolts loose or missing

Exhaust System

Leakage
Catalytic Converter

DEALER NAME

Phillips Auto

ADDRESS

1220 West Coast Highway, Newport Beach, CA 92663

TELEPHONE

(949) 574-7777

EMAIL

dgonzalez@phillipsauto.com

FOR COMPLAINTS AFTER SALE, CONTACT:

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removing this label before consumer purchase (except for purpose of test-driving) violates federal law (16 C.F.R. 455).

I HAVE READ AND RECEIVED A COPY OF THE BUYERS GUIDE ON THIS VEHICLE.

DATE 06/18/2018

SIGNATURE

NTV000624

RICHARD NGUYEN
3708 WESTMINSTER AVE
Santa Ana, CA
92703
(714) 251-2630
(714) 251-2630

DUE BILL

VOID
AFTER
THIS DATE

06/28/2018

ZHOGNET@GMAIL.COM

WORK PROMISED TO BE PERFORMED AT TIME OF SALE

DATE	DESCRIPTION OF CAR	LICENSE NO.	VEHICLE VIN	SALESPERSON	STOCK NO.
06/18/2018	Porsche / 911	7FIT104	WP0AD29987S784416		17358P

PRESENT THIS ORDER WHEN WORK IS TO BE COMPLETED

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

NO OTHER WORK PROMISED OR IMPLIED

I HEREBY ACCEPT THIS DUE BILL WITH THE UNDERSTANDING THAT IT IS VALID FOR ONLY (10) TEN DAYS FROM DATE OF ISSUANCE.

NOTE: THE ABOVE PROMISED WORK IS THE ONLY WORK TO BE PERFORMED WITHOUT ADDITIONAL CHARGE. WORK WILL BE CHARGED FOR IN ACCORDANCE WITH THE TYPE OF WARRANTY ISSUED AT TIME OF SALE, AND WILL BE CASH ON DELIVERY.

Signed: Customer

Signed: Sales Mgr.

Provider of this form makes no warranty, expressed or implied, as to content or fitness of this form. Consult your own legal counsel.

DC- FORM NO. DB01 (Rev.06/10) ©

 **data consultants**
(800) 284-8469 www.dataconsultants.com

NTV000625

AGREEMENT TO FURNISH INSURANCE POLICY
(TO BE USED WITH SECURITY AGREEMENT ON SALE OF VEHICLE)

Date 06/18/2018

SELLER Phillips Auto

1220 West Coast Highway, Newport Beach, CA 92663

The undersigned Purchaser(s) agree(s) to furnish his/their own Insurance Policy, covering property, which is the subject of a Security Agreement, dated this 18th day of June, 20 18.

The vehicle referred to herein is described as follows:

Year	Make	Model	Body	Vehicle Identification Number
2007	Porsche	911	2 Door Coupe	WP0AD29987S784416

Said Insurance Policy must be delivered to the Seller within _____ days from the date hereof, and if Seller does not receive said Policy by the time stated, Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the above-mentioned Security Agreement.

Insurance Company		Agent			
PROGRESSIVE INS					
Address of Agent		City	State	Zip	Agent's Phone Number
Policy Number		Expiration Date			
		____ / ____ / ____			

☐ Fire & Theft ☐ Additional Coverage ☐ \$ _____ Comprehensive Deductible ☐ \$ _____ Collision Deductible

In the event I fail to furnish a valid insurance policy, or written evidence, from an insurance company for comprehensive and collision insurance coverage, within the time specified from above date, I hereby agree to pay to Seller or its assignees any earned premium for any policy they may have to place for the above described vehicle in accordance with repayment procedures established under California Civil Code Section 2982.8.

I/we further agree to assume forthwith any and all responsibility for damage to the property referred to above or resulting from the use, maintenance or operation thereof, and agree to hold Seller free of any loss, claim, or liability resulting from any damage to said property or from the use, maintenance or operation thereof. **Loss Payee** **FOURSIGHT CAPITAL LLC**

PO BOX 45026, Salt Lake City, UT 84145

NOTICE TO BUYER: This agreement does not authorize the ordering of **Public Liability or Property Damage Insurance**. Any insurance ordered by the financial institution will cover loss of or damage to the above described vehicle only and **will not include Public Liability or Property Damage Insurance**.

"WARNING: IT IS YOUR RESPONSIBILITY UNDER CALIFORNIA LAW TO OBTAIN LIABILITY INSURANCE OR BE SUBJECT TO PENALTIES FOR VIOLATING SECTION 16020 OF THE VEHICLE CODE, WHICH MAY INCLUDE LOSS OF LICENSE OR FINE. THE INSURANCE ACQUIRED BY THE LIENHOLDER DOES NOT PROVIDE LIABILITY COVERAGE AND DOES NOT SATISFY YOUR RESPONSIBILITY UNDER CALIFORNIA LAW."

RICHARD NGUYEN

Buyer's Name

Co-Buyer's Name

3708 WESTMINSTER AVE

Santa Ana

Address

City

Address

City

CA 92703

(714) 251-2630 (714) 251-2630

State

Zip

Home Phone

Business Phone

State

Zip

Home Phone

Business Phone

Buyer's Signature

Co-Buyer's Signature

Provider of this form makes no warranty, expressed or implied, as to content or fitness of this form. Consult your own legal counsel.

6/18/2018

CARFAX Vehicle History Report for this 2007 PORSCHE 911 TURBO: WP0AD29987S784416

This CARFAX Vehicle History Report provided free of charge by:



Phillips Auto Sales
1220 W Coast Hwy
Newport Beach, CA 92663
855-639-4358

SHOW ME THE CARFAX

CARFAX® Vehicle History Report™
An independent company established in 1986

US \$39.99

Vehicle Information:
2007 PORSCHE 911 TURBO
VIN: WP0AD29987S784416
COUPE
3.6L H6 F DOHC
GASOLINE
ALL WHEEL DRIVE
Standard Equipment | Safety Options

CARFAX Report Provided By:
Phillips Auto Sales
1220 W Coast Hwy
Newport Beach, CA 92663
855-639-4358
www.phillipsauto.com

☒

No accidents reported to CARFAX

☒

No other damage reported to CARFAX

2 Previous owners

4 Service history records

Types of owners: Personal lease, Personal

18,003 Last reported odometer reading


This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 6/18/18 at 7:25:21 PM (CDT). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.




CARFAX Ownership History		
<small>The number of owners is estimated</small>		
Year purchased	2007	2014
Type of owner	Personal lease	Personal
Estimated length of ownership	6 yrs. 11 mo.	3 yrs. 11 mo.
Owned in the following states/provinces	Texas	California
Estimated miles driven per year	2,008/yr	409/yr
Last reported odometer reading	14,363	18,003

CARFAX Title History		
<small>CARFAX guarantees the information in this section</small>		
Salvage Junk Rebuilt Fire Flood Hail Lemon	Guaranteed No Problem	Guaranteed No Problem
Not Actual Mileage Exceeds Mechanical Limits	Guaranteed No Problem	Guaranteed No Problem
GUARANTEED - None of these major title problems were reported by a state Department of Motor Vehicles (DMV). If you find that any of these title problems were reported by a DMV and not included in this report, CARFAX will buy this vehicle back. Register View Terms View Certificate		

6/18/2018

CARFAX Vehicle History Report for this 2007 PORSCHE 911 TURBO: WP0AD29987S784416

 Additional History No. all accidents / issues are reported to CARFAX		Owner 1	Owner 2
Total Loss No total loss reported to CARFAX.		<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Structural Damage No structural damage reported to CARFAX.		<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Airbag Deployment No airbag deployment reported to CARFAX.		<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Odometer Check No indication of an odometer rollback.		<input checked="" type="checkbox"/> No Issues Indicated	<input checked="" type="checkbox"/> No Issues Indicated
Accident / Damage No accidents or damage reported to CARFAX.		<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Manufacturer Recall Check with an authorized Porsche dealer for any open recalls.		<input checked="" type="checkbox"/> No Recalls Reported	<input checked="" type="checkbox"/> No Recalls Reported
Basic Warranty Original warranty estimated to have expired.		Warranty Expired	Warranty Expired

 Detailed History		Date: Mileage: Source: Comments:		
Owner 1 Purchased: 2007 Type: Personal lease Where: Texas Est. miles/year: 2,908/yr Est. length owned: 2/5/07 - 1/22/14 (6 yrs. 11 mo.)		12/20/2006	10	Texas Inspection Station Houston, TX Emissions inspection performed Passed safety inspection
Low mileage! This owner drove less than the industry average of 15,000 miles per year.		02/05/2007	20	Texas Motor Vehicle Dept, Lisle, IL Title #10173639103071230 Title issued or updated First owner reported Titled or registered as personal lease vehicle
		03/03/2008		Texas Motor Vehicle Dept. Houston, TX Title #10173639103071230 Registration issued or renewed Passed safety inspection
		03/13/2009		Texas Motor Vehicle Dept. Houston, TX Title #10173639103071230 Registration issued or renewed Passed safety inspection
		09/10/2009	5,010	Texas Inspection Station Houston, TX Passed emissions inspection
		03/01/2010		Texas Motor Vehicle Dept. Houston, TX Title #10173639103071230 Registration issued or renewed Passed safety inspection
		03/01/2011		Texas Motor Vehicle Dept. Houston, TX Title #10173639103071230 Registration issued or renewed Passed safety inspection

https://www.carfaxonline.com/cfm/Display_Dealer_Report.cfm?partner=ECR_0&UID=C432674&vin=WP0AD29987S784416


NTV000628/4

6/18/2018

CARFAX Vehicle History Report for this 2007 PORSCHE 911 TURBO: WP0AD29987S784416

		Newport Beach, CA 949-478-0590 newportautocenter.co m	Brakes checked Tire condition and pressure checked
08/05/2016	17,618	California Inspection Station	Passed safety inspection Passed emissions inspection
05/25/2018	18,003	Dealer Inventory	Vehicle offered for sale

Have Questions? Consumers, please visit our Help Center at www.carfax.com. Dealers or Subscribers, please visit our Help Center at www.carfaxonline.com.


Glossary
[View Full Glossary](#)

First Owner
When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.

New Owner Reported
When a vehicle is sold to a new owner, the Title must be transferred to the new owner(s) at a Department of Motor Vehicles.

Ownership History
CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.

Title Issued
A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.

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Covered by United States Patent Nos. 7,113,853; 7,778,841; 7,596,512, 8,600,823; 8,595,079; 8,606,648; 7,505,838.

6/18/18 7:25:21 PM (CDT)

I have reviewed and received a copy of the CARFAX Vehicle History Report for this 2007 PORSCHE 911 vehicle (VIN: WP0AD29987S784416), which is based on information supplied to CARFAX and available as of 6/18/18 at 8:25 PM (EDT).

Customer Signature

Date

Dealer Signature

Date

RECEIPT		DATE <u>6-24-18</u>	No. <u>10</u>
RECEIVED FROM <u>Richard W. Phillips</u>		<u>\$20,000.00</u>	
<u>Twenty Thousand Dollars</u>		DOLLARS	
FOR RENT <u>Down Payment</u>		<u>#173580</u>	
FOR <u>PHILLIPS AUTO</u>			
ACCOUNT	<input type="radio"/> CASH	FROM	TO
PAYMENT	<input type="radio"/> CHECK		
BAL DUE	<input type="radio"/> MONEY ORDER		
	<input type="radio"/> CREDIT CARD	BY	

Cashier's Check - Customer Copy
No. 0955709437
Date 06/18/18 04:02:32 PM
Void After 90 Days
91-1701221
NAZ

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period must be observed prior to replacement. This check should be registered within 90 days.

GARDEN GROVE MAIN OFFICE
0008 0000464 0036



Pay

Twenty Thousand and 00/100 Dollars

To The PHILLIPS AUTO
Order Of

Remitter (Purchased By): NTV FINANCIAL GROUP, INC.

Bank of America, N.A.
PHOENIX, AZ

\$20,000.00

Not-Negotiable
Customer Copy
Retain for your Records
457002931717

00-53-3361B 11-2010

NTV000630

		0992	
		11-35/1210 CA 71850	
		DATE	6/24/18
PAY TO THE ORDER OF	PHILLIPS AUTO		\$ 25,000.00
	Twenty five thousand	00/100	DOLLARS
Bank of America			
FOR	Down for 2007 Porsche	Mai	
⑈000992⑈ ⑆121000358⑆ 325103458771⑈			

#0170
PAY TO THE ORDER OF TUSTIN COMMUNITY
BANK TUSTIN CA 322286489 FOR DEPOSIT
ONLY PHILLIPS AUTO 013004759

PRE-CONTRACT DISCLOSURE (Retail Installment Sale Contract)

Buyer Name(s) ("you") MR. RICHARD NGUYEN					
Address: Street 3700 WESTMINSTER AVE		City SANTA ANA		State CA	Zip 92703
Contract Date 03/18/2019					
Year 2013	Make FERRARI	Model 458 ITALIA	VIN A9C0183018		

Optional Goods and Services

<input type="checkbox"/> Optional Theft Deterrent Device(s):		
(1)	N/A	\$ N/A
(2)	N/A	\$ N/A
(3)		\$ N/A
<input type="checkbox"/> Optional Surface Protection Product(s):		
(1)	N/A	\$ N/A
(2)	N/A	\$ N/A
<input type="checkbox"/> Optional Service Contract(s):		
(1)		\$ N/A
(2)		\$ N/A
(3)		\$ N/A
(4)		\$ N/A
(5)		\$ N/A
<input type="checkbox"/> Optional Debt Cancellation Agreement:		\$ N/A
<input type="checkbox"/> Optional Vehicle Contract Cancellation Option Agreement:		\$ N/A
<input type="checkbox"/> Optional Insurance Product:		\$ N/A
Total		\$ N/A
<p align="right">Installment Payment EXCLUDING Listed Items: \$ 2290.59</p> <p align="right">Installment Payment INCLUDING Listed Items: \$ 2290.59</p>		

THE ABOVE INSTALLMENT PAYMENTS INCLUDE THE ITEMS DESCRIBED ABOVE, THE PRICE OF THE VEHICLE, GOVERNMENT FEES AND TAXES, FINANCE CHARGES, AND THE FOLLOWING ADDITIONAL CHARGES:

Other Goods, Services and Miscellaneous Charges

Cash Price of Additional Accessories	\$ N/A	Emissions Testing Charge	\$ 50.00
Other (Nontaxable)	\$ N/A	Prior Credit or Lease Balance	\$ N/A
	\$ N/A	Vehicle 1 \$	
	\$ N/A	Vehicle 2 \$	
EV Charging Station	\$ N/A	Other (to whom paid)	\$ N/A
Electronic Vehicle Registration		For:	
or Transfer Charge	\$ 30.00	Other (to whom paid)	\$ N/A
Document Processing Charge	\$ 55.00	For:	

By signing below, you acknowledge:

- All of the charges described above will be included in the retail installment sale contract accompanying the purchase of the above described vehicle.
- The goods and services are not required as a condition to obtaining financing terms.
- This document was presented to you prior to signing the retail installment sale contract and you consent to including all the above charges in the retail installment sale contract.

Date	 Buyer's Signature	 Co-Buyer's Signature
------	--	---

RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Dealer Number 83184 Contract Number _____ R.O.S. Number _____ Stock Number 00183016

Buyer Name and Address (Including County and Zip Code) MR. RICHARD NGUYEN 5705 WESTCHESTER AVE SAVED AREA CA 92703 ORANGE	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address) SUBARU 1820 AIRPORT BL COSTA MESA CA, 92626 949 728-7322
--	--	---

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 agreement 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. fun 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	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
SED	2011	FERRARI 450 ITALIA	7873	A9C0183016	<input type="checkbox"/> Personal, family or household unless otherwise indicated below. <input type="checkbox"/> business or commercial

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
5.990 %	\$ 24120.59(e)	\$ 126186.00	\$ 194307.10(e)	\$ 225307.10(e)

(e) means an estimate

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	N/A	
One Payment of	N/A	
One Payment of	N/A	
62	2298.59	Monthly beginning 04/30/19
One final payment	2298.59	6/30/24

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. Prepayment. If you pay early, you may be charged a minimum finance charge. Security Interest. You are giving a security interest in the vehicle being purchased. Additional Information: See this contract for more information including information about repayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1. Total Cash Price	
A. Cash Price of Motor Vehicle and Accessories	\$ 185000.00(A)
1. Cash Price Vehicle	\$ 185000.00
2. Cash Price Accessories	\$ N/A
3. Other (Nontaxable)	
Describe	\$ N/A
Describe	\$ N/A
B. Document Processing Charge (not a governmental fee)	\$ 85.00(B)
C. Emissions Testing Charge (not a governmental fee)	\$ 50.00(C)
D. (Optional) Theft Deterrent Device(s)	
1. (paid to)	\$ N/A (D1)
2. (paid to)	\$ N/A (D2)
3. (paid to)	\$ N/A (D3)
E. (Optional) Surface Protection Product(s)	
1. (paid to)	\$ N/A (E1)
2. (paid to)	\$ N/A (E2)
F. EV Charging Station (paid to)	\$ N/A (F)
G. Sales Tax (on taxable items in A through F)	\$ 12237.94(G)
H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to)	\$ 30.00(H)
I. (Optional) Service Contract(s)	
1. (paid to)	\$ N/A (I1)
2. (paid to)	\$ N/A (I2)
3. (paid to)	\$ N/A (I3)

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate an insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

Vehicle Insurance

	Term	Premium
\$ N/A Ded. Comp., Fire & Theft	Mos.	\$ N/A
\$ N/A Ded. Collision	Mos.	\$ N/A
Bodily Injury	\$ N/A Limits	Mos. \$ N/A
Property Damage	\$ N/A Limits	Mos. \$ N/A
Medical	N/A	Mos. \$ N/A
	N/A	Mos. \$ N/A
Total Vehicle Insurance Premiums		\$ N/A

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

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.

Buyer X _____
Co-Buyer X _____
Seller X _____

OPTIONAL DEBT CANCELLATION AGREEMENT. A debt cancellation agreement 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 debt cancellation, the charge is shown in item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term _____ Mos. _____
Debt Cancellation Agreement
I want to buy a debt cancellation agreement.

Buyer Signs X _____

OPTIONAL SERVICE CONTRACT(S) You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1L.

11 Company _____	Term _____ Mos. or _____ Miles
12 Company _____	Term _____ Mos. or _____ Miles
13 Company _____	Term _____ Mos. or _____ Miles
14 Company _____	Term _____ Mos. or _____ Miles
15 Company _____	Term _____ Mos. or _____ Miles

Buyer X _____

Trade-In Vehicle(s)

1. Vehicle 1:	Year _____ Make _____ Model _____ Odometer _____
---------------	--

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c. California title fees	\$	(C)	d. Prior Credit or Lease Balance	\$	
D. Other	\$	(D)	e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity)	\$	
Total Official Fees (A through D)	\$	(2)	Total Agreed Value of Property Being Traded-In (1c+2c)	\$	
3. Amount Paid to Insurance Companies (Total premiums from Statement of Insurance)	\$	(3)	Total Prior Credit or Lease Balance (1d+2d)	\$	
4. <input type="checkbox"/> State Emissions Certification Fee or <input type="checkbox"/> State Emissions Exemption Fee	\$	(4)	Total Net Trade-In (1e+2e)	\$	
5. Subtotal (1 through 4)	\$	(5)	(*See item 6A-6C in the Itemization of Amount Financed)		
6. Total Downpayment			OPTION: <input type="checkbox"/> You pay no finance charge if the Amount Financed, item 7, is paid in full on or before _____, Year _____		
A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)):	\$	(A)	SELLER'S INITIALS _____		
Vehicle 1 \$ _____ Vehicle 2 \$ _____			Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.		
B. Total Less Prior Credit or Lease Balance (e)	\$	(B)	Buyer Signs X _____		
Vehicle 1 \$ _____ Vehicle 2 \$ _____			Co-Buyer Signs X _____		
C. Total Net Trade-In (A-B) (indicate if negative number)	\$	(C)			
Vehicle 1 \$ _____ Vehicle 2 \$ _____					
D. Deferred Downpayment Payable to Seller	\$	(D)			
E. Manufacturer's Rebate	\$	(E)			
F. Other	\$	(F)			
G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card	\$	(G)			
Total Downpayment (C through G)	\$	(6)			
(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)					
7. Amount Financed (5 less 6)	\$	(7)			

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on the back of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

Buyer Signature X _____ Co-Buyer Signature X _____

AUTO BROKER FEE DISCLOSURE

If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

☐ Name of autobroker receiving fee, if applicable: _____

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

Buyer Signs X _____ Co-Buyer Signs X _____

SELLER'S RIGHT TO CANCEL. If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on the back giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.

Buyer X _____ Co-Buyer X _____

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

WARNING: YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.

FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X _____ X _____

NO ADDITIONAL TERMS TO BE ENTERED IN THIS BOX

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint concerning this sale, you should try to resolve it with the seller.

Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.

Buyer Signature X _____ Co-Buyer Signature X _____

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.

THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

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 AWAY, REVIEW IT, YOU ACKNOWLEDGE THAT YOU HAVE READ BOTH SIDES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON THE REVERSE SIDE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

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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. Seller/lessee may receive part of the Finance Charge.
- 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 based 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 final 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. 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. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

2. YOUR OTHER PROMISES TO US

- a. If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.

GAP LIABILITY NOTICE

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- 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, seizure, confiscation, or involuntary 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 as the law allows. You will make sure the title shows our security interest (lien) in 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 this contract. The insurance must cover our interest in the vehicle. If you do not have this 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

- f. We will sell the vehicle if you do not get it back. If you do not return it, 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 this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on the face of this contract, not to exceed the highest rate permitted by law, 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. WARRANTIES SELLER DISCLAIMS

If you do not get a written warranty, and the Seller does not enter into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

5. 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 dejó sin efecto toda disposición en contrario contenida en el contrato de venta.

6. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial 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. You agree that you will within a reasonable time notify us of any change in your name, address, or employment.

7. APPLICABLE LAW

Federal law and California law apply to this contract. 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.

8. WARRANTIES OF BUYER

You promise you have given true and correct information in your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

NTV000875

b. *Not to pay money or pay on your own or another's promise* your promises (default), we may demand that you pay all you owe on this contract at once, subject to one right the law gives you to reinstate this contract.

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;
- The vehicle is lost, damaged or destroyed; 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 Finance Charge, any late charges, and any amounts due because you defaulted.

- c. You may have to pay collection costs. You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- d. We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do 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.
- e. How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.

months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date of the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

Seller's Right to Cancel

- a. Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- b. Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- c. If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- d. While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

ARBITRATION PROVISION

PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

NTV000876

NTV FINANCIAL GROUP, INC.
900 W 17TH ST STE B
SANTA ANA, CA 92706-3578

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16-24/1220 6519

3/18/19 Date

Pay to the
Order of

EUROCA

\$ 80,000.00

eighty thousand 00/100 —

Dollars



Photo
Safe
Deposit
Details on back



Wells Fargo Bank, N.A.
California
wellsfargo.com

For

Richard Wynn

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CHUCK DOX FOR MORTGAGE DEPOSIT
WRITE NAME OF FINANCIAL INSTITUTION ONLINE ABOVE

EUROCA LLC dba Eurocar
3525

REQUEST 00007577483000000 80000.00
ROLL BCIA 20190319 000008812307798
JOB BCIA E ACCT 4464
REQUESTOR U540701
21546012 04/15/2019 Research 21593632

Summons and Subpoenas Department
S4001-01F
Phoenix AZ 85038