**CONSUMER CREDIT SALES CONTRACT -AUTO (including Truth in Lending Disclosure)**

----------- BUYER(S) SELLER -------------



MONTH

NAME

-------------------OF BIRTH 

NAME



CITY ------------STATE ZIP ------

CITY ------------STATE ZIP ------

Buyer (which means the undersigned Buyers and Co-Buyers, jointly and severally), purchases from Seller on a Total Sale Price basis, upon the conditions set forth below and on the re- verse side hereof, the followinQ property (hereinafter called the "Property"), delivery and acceptance of which in oood condition and repairs is hereby acknowledoed bv Buver.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| New or  Used | Year | Make | | Body Style | | Model or Model No. | No. of Cyl. | Vehicle Identification Number | Odometer Reading |
| DAutomatic Trans.  04-Speed Trans. | | 0 Power  DPower | Steering Brakes | DPower  0 Power | EXTRA EQUIPMENT (Please Check)  Seats 0 Air Conditioner D High Pert. Engine - Cu In. Disp. H.P.  Windows O vinyl Roof D Radio D Accessory Group No. | | | | |

|  |  |  |
| --- | --- | --- |
| No. of Payments | Amount of Payments | When Payments Are Due |
|  | $ | , 20 and same date of each following month. |

Cash price (including any accessories, services, and taxes) ...............

TRUTH IN LENDING DISCLOSURES

ANNUAL

FINANCE

PERCENTAGE. CHARGE RATE

The cost of your credit

as a yearly rate.

Amount

Financed

The dollar amount The amount of credit the credit will cost provided to you or on you. your behalf.

O/o $

Your payment schedule w1·11 be:

$

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 downpayment of

$

$

Insurance

Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost. The term of the insurance shall be the same as the term of your contract.

Type Premium Signature

Single Credit Life

Joint Credit Life

*$*

*Signature of Consumer Requesting Single Credit Life Insurance*

*Age*

*$*

*Signatures of Consumers Requesting Only Joint Life Insurance*

*I*

Ages

Credit Disability *$*

*Signature of Consumer Requesting Life and Disability Insurance*

*Age*

Security: You are giving a security interest in the goods or property being purchased.

late Charge: If a payment is late, you will be charged 5% of the payment .

Prepayment: If you pay off early,you may be entitled to a refund of part of the Finance Charge.

See below and the other side of this contract for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

·················································································································· $------

2 Total Downpayrnent - Trade-in

$'-=-- -,--.,--

$-=-=-----,-- $

\_ plus $, \_ $

\_,(2=)

Make

Model

Year Gross Trade-in allowance

(Payoff-made by Seller)

Trade-in (Net)

Cash Downpayment

3 Unpaid Balance of Cash Price (1 minus 2) ................................................................................................................. . ............................... $ (3)

ITEMIZATION OF AMOUNT FINANCED

4 Other Charges Including Amounts Paid to Others on Your Behalf:

A Cost of Required Physical Damage Insurance paid to insurance company .................................................................... $ \_

B Cost of Optional Mechanical Repair Insurance paid to insurance company ................................................................... $. \_

C Cost of Optional Credit Ltte Insurance paid to insurance company ................................................................................. $ \_

D Cost of Optional Credit Disability Insurance paid to insurance company ........................................................................ $ \_

E License, Title and Registration fees paid to public officials ........................... ................................................................... $ \_

F Fee paid to public officials for Documentary Stamps ............................................................ ........................................... $ \_

G Other Charges (Seller must identify who will receive payment and describe purpose)

# 

to

to

for \_ $ \_

for \_ $ \_

Total Other Charges and Amounts Paid to Others on Your Behalf ......................................................................... ............................ ....................... $. \_.1.'4I-"\-

5 Amount Financed - Unpaid Balance (3 + 4) ......................................................................................................................................................................... $ (5)

6 Finance Charge ................................... ................................................................................................................................................... ................................. $. \_,( 6)

7 Deferred Payment Price (1 + 4 + 6) ................................................................................................... ................................................................................. $ 7

THE PROPERTY INSURANCE CONTRACTED FOR IN CONNECTION WITH THIS CONTRACT DOES NOT PROVIDE FOR LIABILITY INSURANCE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS.

Buyer acknowledges the following: (1) Buyer understands that Buyer has the option of assigning any other policy or policies Buyer owns or may pmcure for the purpose of covering this consumer credit sales contract and that the policy need not be purchased from Consumer Financial Services of Tampa, FL, L.L.C. in order to obtain financing; and (2) Buyer understands that the benefits under the credit life policy will terminate on the date of the final scheduled payment or on the date Buyer reaches the age of 75, whichever is earlier, and that Buyer's age is accurately represented above.

ADDITIONAL TERMS AND CONDITIONS: THE ADDITIONAL TERMS AND CONDITIONS SET FORTH ON THE REVERSE SIDE HEREOF ARE A PART OF THIS CONTRACT AND ARE INCORPORATED HEREIN BY REFERENCE.

The foregoing contract is hereby accepted by the Seller named below and is assigned to CONSUMER FINANCIAL SERVICES OF TAMPA, FL, L.L.C. in accordance with the terms of the Assignment set forth on the reverse side hereof and as initialed below.

"WITHOUT "FULL "REPURCHASE"

Initial RECOURSE" Initial RECOURSE" lnilial

"LIMITED To the extent of $ until \_ lnrtial GUARANTEE" installments have been paid.

Signed by the parties hereto this day of , 20\_.

Seller: -------------------------

By Title: ----------

NOTICE 10 BUYER

# Do not sign this contact before you read it or if it

contains any blank spaces.

1. You are entitled to an exact copy of the contract you sign. Keep it to protect your legal rights.

Buyer hereby acknowledges receipt of an exact and completely filled in copy of this contract at the time of its execution.

Buyer: -----------------------­

Buyer: