

#### October 16, 2025

Tara Stout
Principal Management Analyst
Chief Administrative Office
County of El Dorado

Dear Ms. Stout,

The Cameron Park Community Services District (District) will be moving forward with the purchase of a vehicle utilizing Fire Impact Fee funds in support of the District's newly created Wildfire Risk Mitigation Coordinator position.

This new position was established to enhance the District's wildfire resilience and mitigation capabilities as both State Responsibility Area (SRA) and Local Agency Responsibility Area (LRA) development continues to expand within the District's boundaries. A significant portion of these new and planned developments occur within areas designated as High and Very High Fire Severity Zones, as identified by CAL FIRE. These developments increase the number of residents, structures, and critical infrastructure exposed to wildfire risk, requiring additional field inspections, hazard mitigation activities, and community education efforts to maintain fire protection service levels.

The Coordinator's responsibilities include vegetation management, defensible space inspections, coordination with partner agencies, and community education on wildfire risk and preparedness. A dedicated vehicle is essential for performing these duties across the varied terrain and dispersed neighborhoods of the SRA and LRA, ensuring that both existing and newly developed areas receive proactive wildfire risk reduction services.

As new residential and commercial development occurs, the District must expand its operational reach to evaluate new subdivisions, access routes, fuel-break interfaces, and defensible-space compliance. The Wildfire Risk Mitigation vehicle will directly support these growth-driven demands by enabling the Coordinator to perform fieldwork in developing areas, conduct risk assessments, and deliver outreach in newly occupied neighborhoods. These functions are tied to growth-related fire protection needs consistent with the Fire Impact Fee Nexus Study (2015).

The Nexus Study, prepared by SCI Consulting Group, identifies "apparatus/vehicles" as an eligible expenditure category for Fire Impact Fee funds. Specifically, Appendix C, Figure 12 (page 24) lists apparatus categories such as Type I and Type III fire engines, utility vehicles (Ford F-150, F-250, Expedition), and command vehicles as qualifying capital assets. Based on this precedent, the purchase of a vehicle for the Wildfire Risk Mitigation Coordinator qualifies as a capital apparatus expense to serve new development.

The total cost to purchase and outfit the vehicle is \$35,000, which includes a vehicle purchase quote of \$32,734.48 and outfitting costs of \$2,265.00 for safety lighting, communications, and field equipment installation.

Attached for your reference are:

- 1. The vehicle purchase quote in the amount of \$32,734.48
- 2. The vehicle outfitting cost sheet in the amount of \$2,265.00
- 3. The wiring instructions for the Fire Impact Fee fund transfer, including bank name, address, routing number, and account number

Only the vehicle acquisition and outfitting costs will be funded through the Fire Impact Fee Fund. All operational, maintenance, and insurance costs will be supported through other District revenue sources.

This purchase represents a new capital investment to support expanded service needs associated with continued development in the SRA and LRA within High and Very High Fire Severity Zones. It does not constitute a replacement cost.

Thank you for your attention to this matter. Please let me know if any additional documentation is needed prior to submission to the Board and Auditor for fund transfer.

#### Attachments:

- 1. Vehicle Purchase Quote \$32,734.48
- 2. Vehicle Outfitting Cost Sheet \$2,265.00
- 3. Wiring Instructions for Fire Impact Fee Transfer

Sincerely,

Maurice Johnson

Interim General Manager

Cameron Park Community Services District

1011664

New/Used

DEAL# 1000973 CUST# 305203

Primary Use For Which Purchased Personal, family, or household unless

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

Buyer Name and Address (Including County and Zip Code)
MAURICE JOHNSON
2502 COUNTRY CLUB DR
CAMERON PARK, CA 95682
COUNTY: EL DORADO
Cell: 530-929-0044

Make and Model

Co-Buyer Name and Address (Including County and Zip Code)
CAMERON PARK COMMUNITY SERVICES DISTR
CAMERON PARK, CA 95682
COUNTY: EL DORADO
Cell:

COUNTY: EL DORADO
Cell:

COUNTY: EL DORADO
Cell:

COUNTY: EL DORADO
CEL COUN

Odometer

MAZDA ELK GROVE 8588 LAGUNA GROVE DR. ELK GROVE, CA 95757 916-753-1818

Email: generalmanager@cameronpark.org

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 in 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.

Vehicle Identification Number

Email: generalmanager@cameronpark.org

HEED	2024		VROLET _AZER	14111		3GNKDBRJ3RS2	02500	otherwise ir ☐ business or co	ndicated belo mmercial	W
USED	2024	В	LAZEN	14111		3GNKDBKJ3K32	.02366			
	-	FDFRAL TRU	H-IN-LENDING D	ISCL OSLIE	RES		STA	TEMENT OF IN	ISLIBANO	`F
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.  The amount will have paid payments a scheduled		ou after aall	Total Sale Price The total cost of your purchase on credit, including your down payment of	STATEMENT OF INSURANC NOTICE. No person is required as a condition of in purchase of a motor vehicle to purchase or neg insurance through a particular insurance company troker. You are not required to buy any other insurance credit. Your decision to buy or not buy other insurance a factor in the credit approval process.  Vehicle Insurance		nancing the gotiate any y, agent or ce to obtain e will not be	
0.0	0_% :	\$ 0.00 (e)	\$ <u>32734.48(e)</u> 8	32734.4	<b>R</b> (e)	\$0.00_is \$32734.48(e)	c N/Δ	Ded. Comp., Fire & Theft		remium N/A
	7.5	EDULE WILL BE:	\$ <u>027</u> <u>04.40</u> (2)	02104.4		) means an estimate		Ded. Collision	N/A Mos. \$	N/A
Number of Payments:		Amount of Payments:	s: When Payments Are			e:	Property Damag		N/A Mos. \$	
One Paymer	nt of	s N/A	N/A				Medical	N/A	N/A Mos. \$	N/A
One Paymer	nt of	ş 1074	10/2				Total Vehicle Ins	N/A urance Premiums	N/A Mos. \$	N/A N/A
		\$ <b>N/A</b>	N/A					HARGE IS INCLUDED		
One Paymer	nt of	\$ N/A	N/A				FOR PUBLI	C LIABILITY OR , PAYMENT FOR SUC	PROPERTY CH COVERAG	DAMAGE
1		\$ 32734.48	11/30/2	2025		Monthly beginning	PROVIDED BY THIS AGREEMENT.  You may buy the physical damage insurance this contr			
N/A		\$ N/A	N/A				provide the phy	ou choose who is accep sical damage insurance rolled by you that is acc	through an ex	isting policy
One final pa	yment	\$ 32734.48	11/30/2	2025				any other insurance to		TOU UTO THOS
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.								ROVE		
in Trade-In Ve lienholder or I the Seller the receives from	ehicle(s). You essor of the excess on d your prior lie le-In Vehicle	u understand that the ar trade-in vehicle(s), or its lemand. If the actual pay enholder or lessor. Excep	nation from you and/or the lie nount quoted is an estimate designee. If the actual payo off amount is less than the ar it as stated in the "NOTICE" gree to sign or provide any d	. Seller agrees to ff amount is more mount shown as to on page 4 of this	pay to than the Price contraction of the Price contraction of the page of the	the payoff amount shown a the amount shown as the F or Credit or Lease Balance ct, any assignee of this cor	s the Prior Credi Prior Credit or Lea in Trade-In Vehic tract will not be o	t or Lease Balance in T use Balance in Trade-In le(s), Seller will refund t bligated to pay the Prior	rade-In Vehicle Vehicle(s), you o you any over Credit or Leas	e(s) to the u must pay rage Seller se Balance
If this contra	ct reflects	the retail sale of a n	AUT ew motor vehicle, the sa			DISCLOSURE a fee received by an au	ıtobroker from	us unless the follow	ing box is c	hecked:
☐ Name o	f autobr	oker receiving fe	e, if applicable:	N/A						
	oth you and		. This contract contains the praise that the contract contains the contract contains the contract cont	ne entire agreei		between you and us rela	ating to this con	tract. Any change to	the contract r	must be in
		NCEL If Buyer and Co- act to a financial institut	Buyer sign here, the provision will apply.	ons of the Seller's	s Righ	t to Cancel section on pag	e 4 of this contra	ct giving the Seller the	right to cance	l if Seller is
Buyer X					Co-	Buyer X				
			w, you agree that, purs							
Buyer Signs X	Buyer Signs X Co-Buyer Signs X									

				DEAL# 1000973				
ITEN	IZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts p	aid to o	thers.)	OPTIONAL DEBT CANCELLATION AGREEMENT OR				
1. T	1. Total Cash Price GUARANTEED ASSET PROTECTION WAIVER. A de							
Α	. Cash Price of Motor Vehicle and Accessories	\$	<b>28995.00</b> (A)	cancellation agreement or guaranteed asset protection waiver (GAP waiver) is not required to obtain credit and will				
1. Oddit i fice venicie			.00_	rot be provided unless you sign below and agree to pay the				
	Cash Price Accessories		N/A	extra charge. If you choose to buy debt cancellation or a GAP				
	3. Other (Nontaxable) Describe N/A \$		N/A	waiver, the charge is shown in item 1L of the Itemization of				
	4. Other (Nontaxable) Describe N/A \$	1	N/A_	Amount Financed. See your agreement for details on the				
В	. Document Processing Charge (not a governmental fee)	\$	<b>85.00</b> (B)	terms and conditions it provides. It is a part of this contract.				
C	. Emissions Testing Charge (not a governmental fee)	\$	<b>N/A</b> (C)	Term N/A Mos. N/A				
D	. (Optional) Theft Deterrent Device(s)			Name of Agreement				
	1. (paid to) WAYPOINT GPS	\$	899.00 (D1)	I want to buy a debt cancellation agreement or GAP waiver.				
	2. (paid to) N/A	\$	N/A (D2)					
	3. (paid to) N/A		<b>N/A</b> (D3)	Buyer Signs X N/A				
F	. (Optional) Surface Protection Product(s)			OPTIONAL SERVICE CONTRACT(S) You want to				
_		\$	N/A (E1)	purchase the service contract(s) written with the				
	1. (paid to) N/A 2. (paid to) N/A	\$	N/A (E2)	following company(ies) for the term(s) shown below				
_	EV Charging Station (paid to) N/A		N/A (F)	for the charge(s) shown in item 1I.				
		- \$ <u> </u>	2173.48 (G)					
	. Sales Tax (on taxable items in A through F)		<u> </u>	I1 Company N/A				
Н	Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) MVSC	\$	<b>35.00</b> (H)	TermN/A Mos. orN/A Miles				
		_\$	33.00 (H)	I2 Company N/A				
I.	(Optional) Service Contract(s)		11/4 ····	Term N/A Mos. or N/A Miles				
	1. (paid to) <u>N/A</u>	- \$	N/A (I1)	I3 Company N/A				
	2. (paid to) N/A	_ \$	<b>N/A</b> (I2)	Term N/A Mos. or N/A Miles				
	3. (paid to) N/A	\$	<b>N/A</b> (I3)	I4 Company N/A				
	4. (paid to) N/A	_ \$	<b>N/A</b> (I4)	Term N/A Mos. or N/A Miles				
	5. (paid to) N/A	_\$	<b>N/A</b> (I5)	I5 Company N/A				
J.	Prior Credit or Lease Balance (e) paid by Seller to N/A	_ \$	<b>N/A</b> (J)	Term N/A Mos. or N/A Miles				
	(see downpayment and trade-in calculation)			Buyer X N/A				
К	Prior Credit or Lease Balance (e) paid by Seller to N/A	\$	<b>N/A</b> (K)	Buyer X 1477				
	(see downpayment and trade-in calculation)			Trada la Vahiala(a)				
T	(Optional) Debt Cancellation Agreement or Guaranteed Asset Protection Waiver	\$	<b>N/A</b> (L)	Trade-In Vehicle(s)				
	I. (Optional) Used Vehicle Contract Cancellation Option Agreement	\$		1. Vehicle 1				
	Other paid to N/A For N/A			Year N/A Make N/A				
	Other paid to N/A For N/A		N/A (O)	Model N/A Odometer N/A				
			32187.48 (1)	VIN N/A				
1	otal Cash Price (A through O)	4	32 107.40 (1)	a. Agreed Value of Property \$ N/A				
				a. Agreed Value of Property \$N/A_				
	mounts Paid to Public Officials	Φ.	200 00 (4)	a. Agreed Value of Property \$ N/A b. Buyer/Co-Buyer Retained Trade Equity \$ N/A				
А	. Vehicle License Fees	\$	288.00 (A)	b. Buyer/Co-Buyer Retained Trade Equity \$N/A_				
А		\$ \$	259.00 (B)	b. Buyer/Co-Buyer Retained Trade Equity \$ N/A c. Agreed Value of Property				
A B	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees	\$ \$ \$	259.00 (B) N/A (C)	b. Buyer/Co-Buyer Retained Trade Equity \$ N/A c. Agreed Value of Property Being Traded-In (a–b) \$ N/A				
A B	. Vehicle License Fees	\$ \$	259.00 (B) N/A (C) N/A (D)	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				
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A B B C C D T A A B B C C D D T C C D D D D D D D D D D D D D	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance) State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate	\$\$ \$\$ \$\$	259.00 (B)  N/A (C)  N/A (D)  5 547.00 (2)  N/A (3)  N/A (4)  32734.48 (5)  N/A (B)  N/A (C)  N/A (D)  N/A (D)  N/A (E)	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) \$ N/A  2. Vehicle 2  Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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				
A B B C D D B B C D D E E E E	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other ■	\$\$ \$\$ \$\$	259.00 (B)  N/A (C)  N/A (D)  5 547.00 (2)  N/A (3)  N/A (4)  32734.48 (5)  N/A (B)  N/A (C)  N/A (D)  N/A (C)  N/A (D)  N/A (E)  N/A (F)	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) \$ N/A  2. Vehicle 2  Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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				
A B B C C D T T A A B B C C D D E E E E G G	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance) State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other . Other	\$ \$	259.00 (B)  N/A (C)  N/A (D)  5 547.00 (2)  6 N/A (3)  7 N/A (4)  7 32734.48 (5)  N/A (B)  N/A (C)  N/A (D)  N/A (C)  N/A (D)  N/A (E)  N/A (G)	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) \$ N/A  2. Vehicle 2 Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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) \$ N/A  Total Agreed Value of Property				
A B B C C D T T A A B B C C D D E E E E G G	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other ■	\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	259.00 (B) N/A (C) N/A (D) 5 547.00 (2) 6 N/A (3) 6 N/A (4) 7 32734.48 (5) N/A (A) N/A (B) N/A (C) N/A (D) N/A (E) N/A (F) N/A (H)	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) \$ N/A  2. Vehicle 2 Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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) \$ N/A  Total Agreed Value of Property Being Traded-In (1c+2c) \$ N/A  *				
A B B C C D D A A B B C C D D E E E E E E E E E E E E E E E E	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance) State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other . Other	\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	259.00 (B) N/A (C) N/A (D) S 547.00 (2) S N/A (3) S N/A (4) S 32734.48 (5) N/A (B) N/A (C) N/A (C) N/A (C) N/A (E) N/A (F) N/A (G) N/A (H) N/A (I)	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) \$ N/A  2. Vehicle 2 Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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) \$ N/A  Total Agreed Value of Property Being Traded-In (1c+2c) \$ N/A  Total Prior Credit or Lease				
A B B C C D D A A B B C C D D D D D D D D D D D D D D D D	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance) State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other . Oth	\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	259.00 (B) N/A (C) N/A (D) 5 547.00 (2) 6 N/A (3) 7 N/A (4) 7 32734.48 (5) N/A (A) N/A (B) N/A (C) N/A (D) N/A (E) N/A (F) N/A (G) N/A (H) N/A (I)	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) \$ N/A  2. Vehicle 2 Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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  For buyer/co-buyer to retain equity) \$ N/A  Total Agreed Value of Property Being Traded-In (1c+2c) \$ N/A  Total Prior Credit or Lease Balance (1d+2d) \$ N/A  *				
A B C C C C C C C C C C C C C C C C C C	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance) State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other . Cash, Cash Equivalent, Check, Credit Card, or Debit Card	\$ \$ \$ \$ \$ \$ \$ \$	259.00 (B) N/A (C) N/A (D) 5 547.00 (2) 6 N/A (3) 7 N/A (4) 7 N/A (A) N/A (B) N/A (C)	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) \$ N/A  2. Vehicle 2 Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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  Total Agreed Value of Property Being Traded-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ N/A  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				
A B C C C C C C C C C C C C C C C C C C	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance) State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$ N/A Vehicle 2 \$ N/A  Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A  Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other . Other . Other . Other . Other . Other N/A Cash, Cash Equivalent, Check, Credit Card, or Debit Card otal Downpayment (C through I)	\$ \$ \$ \$ \$ \$ \$ \$	259.00 (B) N/A (C) N/A (D) S 547.00 (2) S N/A (3) N/A (4) S 32734.48 (5) N/A (B) N/A (C) N/A (	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) \$ N/A  2. Vehicle 2 Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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  For buyer/co-buyer to retain equity) \$ N/A  Total Agreed Value of Property Being Traded-In (1c+2c) \$ N/A  Total Prior Credit or Lease Balance (1d+2d) \$ N/A  *				
A B C C C C C C C C C C C C C C C C C C	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance) State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Uvehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other . Other . Other . Other . Other . Other N/A Cash, Cash Equivalent, Check, Credit Card, or Debit Card otal Downpayment (C through I) negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J and/or 1k	\$ \$ \$ \$ \$ \$ \$ \$ _	259.00 (B) N/A (C) N/A (D) S 547.00 (2) S N/A (3) N/A (4) S 32734.48 (5) N/A (B) N/A (C) N/A (	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) \$ N/A  2. Vehicle 2 Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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  Total Agreed Value of Property Being Traded-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ N/A  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				
A B B C C D D E E E E E E E E E E E E E E E E	. Vehicle License Fees ESTIMATE . Registration/Transfer/Titling Fees . California Tire Fees . California Tire Fees . Other N/A otal Official Fees (A through D) mount Paid to Insurance Companies (Total premiums from Statement of Insurance) State Emissions Certification Fee or □ State Emissions Exemption Fee ubtotal (1 through 4) otal Downpayment . Total Agreed Value of Property Being Traded-In (see Uvehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Less Prior Credit or Lease Balance (e) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Total Net Trade-In (A-B) Vehicle 1 \$ N/A Vehicle 2 \$ N/A . Deferred Downpayment Payable to Seller . Manufacturer's Rebate Other . Other . Other . Other . Other . Other N/A Cash, Cash Equivalent, Check, Credit Card, or Debit Card otal Downpayment (C through I) negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J and/or 1k	\$ \$ \$ \$ \$ \$ \$ \$ _	259.00 (B) N/A (C) N/A (D) S 547.00 (2) S N/A (3) N/A (4) S 32734.48 (5) N/A (C) N/A (B) N/A (C) N/A (	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) \$ N/A  2. Vehicle 2 Year N/A Make N/A  Model N/A Odometer N/A  VIN N/A  a. Agreed Value of Property \$ N/A  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  Total Agreed Value of Property Being Traded-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ N/A  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				
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#### FINANCE CHARGE AND PAYMENTS

- 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.
- 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 as the law allows.
- 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.
- 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.

#### YOUR OTHER PROMISES TO US

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.

- **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.
- Security Interest.

- Vou 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 cwe 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.

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. You agree to name us on your insurance policy as loss payee. 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.

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.

#### IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- 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.
- 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 during credit application;
  - 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 Firanced plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- 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
- 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 (such as GPS), 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. If you do not ask for these items back, we may dispose of them as the law
- 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
- 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.
- 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.

#### 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

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.

 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

In consideration of our extension of credit to you, you agree to provide us your contact information for our servicing and collection purposes. You agree that we may use this information 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 to allow our agents and service providers to contact you as agreed above.

You agree that you will, within a reasonable time, notify us of any change in your contact information.

#### 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 during 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.

#### 9. NEGATIVE CREDIT REPORT NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

# 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.

#### 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.

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.

### ARBITRATION PROVISION

## PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

- 1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND 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, any allegation of waiver of rights under 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 only on an individual basis and not as a plaintiff in a collective or representative action, or a class representative or member of a class on any class claim. The arbitrator may not preside over a consolidated, representative, class, collective, injunctive, or private attorney general action. You expressly waive any right you may have to arbitrate a consolidated, representative, class, collective, injunctive, or private attorney general action. You or we may choose the American Arbitration Association (<a href="https://www.adr.org">www.adr.org</a>) or National Arbitration and Mediation (<a href="https://www.adr.org">www.adr.org</a>) or National Arbitration organization to conduct the arbitration. If you and we agree, you or we may choose a different arbitration organization. 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 transaction was originated. We will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee up to a maximum of \$5,000, unless the law or the rules of the chosen arbitration organization require us to pay more. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee over \$5,000 in accordance with the rules and procedures of the chosen arbitration organization. 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 any related or unrelated claims by filing any action in small claims court, or 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 or statutory public 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 rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. You agree that you expressly waive any right you may have for a claim or dispute to be resolved on a class basis in court or in arbitration. If a court or arbitrator finds that this class arbitration waiver is unenforceable for any reason with respect to a claim or dispute in which class allegations have been made, the rest of this Arbitration Provision shall also be unenforceable.

to a claim or dispute in which class allegations have been made, the rest of this Arbitration Provision shall also be unenforceable.							
N/A							
Notice to buyer: (1) Do not sign this agreement before you re copy of this agreement. (3) You can prepay the full amount under this agreement, the vehicle may be repossessed and y	due under this agreement at any tin	ne. (4) If you default in the performance of your obligations					
If you have a complaint concerning this sale, you should try to resolve it with the s Complaints concerning unfair or deceptive practices or methods by the seller may b After this contract is signed, the seller may not change the financing or payment to the seller to make a unilateral change.	eller. e referred to the city attorney, the district attorney, o	or an investigator for the Department of Motor Vehicles, or any combination thereof.					
Buyer Signature X	Co-Buyer Signature	e X					
The Annual Percentage Rate may be n and retain its right to receive a part of	negotiable with the Sello the Finance Charge.	er. The Seller may assign this contract					
THERE IS NO COOLING-OFF PERIOD UNLESS YOU OB California law does not provide for a "cooling-off" or other cancellation period t simply because you change your mind, decide the vehicle costs too much, or you may only cancel this contract with the agreement of the seller or for legal cate offer a two-day contract cancellation option on used vehicles with a purchal certain statutory conditions. This contract cancellation option requirement doe an off-highway motor vehicle subject to identification under California law. See	for vehicle sales. Therefore, you cannot later cand wish you had acquired a different vehicle. After nause, such as fraud. However, California law does se price of less than forty thousand dollars (\$40, is not apply to the sale of a recreational vehicle, a ethe vehicle contract cancellation option agreem	cel this contract contract tyou sign below, require a seler oloo), subject to a mentorcycle, or ent for details.					
Buyer Signature X Date Buyer Printed Name _MAURICE JOHNSON	10/16/2025 Co-Buver Signatu	ure X Date10/16/2025					
Buyer Printed Name MAURICE JOHNSON	Co-Buyer Printed	Name CAMERON PARK COMMUNITY SERVICES					
If the "business" use box is checked in "Primary Use for Which Purchas	sed": Print Name N/A	Title <b>N/A</b>					
Co-Buyers and Other Owners — A co-buyer is a person who is respon have to pay the debt. The other owner agrees to the security interest in		vner is a person whose name is on the title to the vehicle but does not					
Other Owner Signature X N/A	_	N/A					
GUARANTY: To induce us to sell the vehicle to Buyer, each person who signs as a pay it when asked. Each Guarantor will be liable for the total amount owing even if of agrees to be liable even if we do one or more of the following: (1) give the Buyer more Buyer than the total amount owing; or (5) oftenwise reach a settlement relating to this c							
Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's n							
N.//		N/A Date N/A					
Address N/A	Address	N/A					
Seller Signs MAZDA ELK GROVE	Date 10/16/2025 By X	Title FINANCE MGR					
Seller assigns its interest in this contract to .		(Assignee) under the terms of Seller's agreement(s) with Assignee.					
Assigned with recourse	X Assigned without recourse	Assigned with limited recourse					
Seller  Po V MAZDA ELK GROVE		Title FINANCE MANAGED					



## Wildfire Mitigation Coordinator Vehicle

The items below are for outfitting the Wildfire Mitigation Coordinator Vehicle

Vehicle Level 2 Charger		\$2,000
Vehicle Safety Lightbar		\$265
	Total	\$2,265

Thank you,

Sincerely,

Maurice Johnson

Interim General Manager

Cameron Park Community Services District