

**RETAIL INSTALLMENT SALES CONTRACT
SIMPLE INTEREST - VIRGINIA**



Dealer Number: 0000045082 Contract Date: 05/18/2018

Buyer (and Co-Buyer) - Name(s) and Address(es) (Include County and Zip Code)

Glen Allen, County of HENRICO, VA 23059-7594

Creditor (Seller) - Name and Business Address
PRIORITY IMPORTS RICHMOND, INC.
2000 WALTHALL CENTER DRIVE
CHESTER, VA 23831

Meaning of Words. In this contract, the words "you," "your" and "yours" refer to the Buyer and Co-Buyer, if any. The word "Creditor" refers to the Creditor (Seller) named above and, after assignment, to Toyota Motor Credit Corporation ("TMCC") and any subsequent assignee.

Who is Bound. You may buy the vehicle described below for cash or on credit. The cash price is shown on page two as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the terms on all pages of this contract and you are individually liable to the Creditor for any amount due. This contract is not contingent upon obtaining financing on terms which are satisfactory to the parties.

Description of Vehicle. You agree to buy and the Creditor agrees to sell the following vehicle:

Vehicle	New, Used, or Demo	Vehicle Identification Number	Primary Purpose	Odometer Mileage
2018 Toyota Camry	New	4T1B11HK5JU050545	Personal	1490
Trade-In Vehicle	N/A			

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 downpayment of
8.49 %	\$ 9,125.56	\$ 32,107.40	\$ 41,232.96	\$ 3,000.00 is \$ 44,232.96

Your Payment Schedule Will Be:

Number of Payments:	Amount of Each Payment:	When Payments Are Due:
72 Regular Payments of	\$572.68	Monthly, beginning 07/02/2018
One Final Payment of	\$N/A	N/A

Late Charge. If a payment is not paid in full within 7 days after it is due, you will pay a late charge of 5% of the unpaid amount of the late payment.

Prepayment. If you pay off all of your debt early, you will not have to pay a penalty.

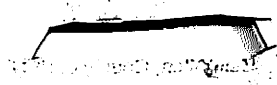
Security. You are giving a security interest in the vehicle being purchased.

Other Terms. Please read all pages of this contract for additional information about security interests, nonpayment, default, any required repayment in full before the scheduled date and penalties.

**THE ANNUAL PERCENTAGE RATE MAY BE NEGOTIATED WITH THE DEALER.
THE DEALER MAY ASSIGN THIS CONTRACT AND RETAIN ITS RIGHT
TO RECEIVE A PART OF THE FINANCE CHARGE.**

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RETAIL INSTALLMENT SALES CONTRACT SIMPLE INTEREST - VIRGINIA



Itemization of Amount Financed

1. Cash Price (including any accessories, services and taxes)		\$	<u>29,835.65</u> (1)
2. TOTAL DOWNPAYMENT			
A. Agreed Value of Trade-in Vehicle	\$		N/A
B. Less Creditor's Payoff of Existing Lien or Lease Balance on Trade-in Vehicle	\$		N/A
C. Net Trade-in Value (A - B) (indicate if negative number)	\$		N/A
D. Manufacturer's Rebate or Other Credit	\$		N/A
E. Remaining Cash Downpayment (including deferred downpayment of \$ <u>N/A</u> payable before the due date of the first regularly scheduled payment)	\$		3,000.00
F. Subtotal (C + D + E) (indicate if negative number)	\$		3,000.00
TOTAL DOWNPAYMENT (If (F) is zero or more, enter that amount on line (2). If (F) is a negative number, enter zero on line (2).)		\$	<u>3,000.00</u> (2)
3. Unpaid Balance of Cash Price (1 minus 2)		\$	<u>26,835.65</u> (3)
4. A. Amounts Paid to Others on Your Behalf (the Creditor may be retaining or receiving a portion of these amounts):			
(i) Price of Optional Credit Insurance Purchased from the Insurance Company or Companies Named Below - Life \$ <u>N/A</u> Disability, Accident and Health \$ <u>N/A</u>	\$		N/A
(ii) Price of Optional Mechanical Breakdown Protection or Service Contract Purchased from the Creditor -Covering Certain Mechanical Repairs	\$		3,495.00
(iii) Other Charges (Creditor must identify who will receive payment and describe purpose)			
To TMIS	For GAP	\$	995.00
To PRIORITY TOYOTA	For Documentation Fee	\$	699.00
To N/A	For N/A	\$	N/A
To N/A	For N/A	\$	N/A
To N/A	For N/A	\$	N/A
To N/A	For N/A	\$	N/A
To N/A	For N/A	\$	N/A
To N/A	For N/A	\$	N/A
B. Other Amounts Paid to Others on Your Behalf			
(i) Lien Notation Fee Paid to Public Officials	\$		N/A
(ii) Government License Fees	\$		17.00
(iii) Government Registration Fees	\$		45.75
(iv) Government Certificate of Title Fees	\$		20.00
(v) Other (describe) <u>N/A</u>	\$		N/A
Total Other Charges and Amounts Paid to Others on Your Behalf		\$	<u>5,271.75</u> (4)
5. Amount Financed - Unpaid Balance (3 plus 4)		\$	<u>32,107.40</u> (5)

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RETAIL INSTALLMENT SALES CONTRACT SIMPLE INTEREST - VIRGINIA



REQUIRED PHYSICAL DAMAGE INSURANCE

Physical damage insurance is required, but you may provide the required insurance coverage through an existing policy of insurance owned or controlled by you or through anyone you want who is reasonably acceptable to the Creditor. If you buy it through the Creditor and are accepted by the insurance company, the policies or certificates issued by the insurance company will describe the terms and conditions. The purchase price of this insurance is not financed as part of this contract. If purchased through the Creditor, the following will apply:

Premium \$ N/A Insurance Company N/A Term: N/A months

\$ N/A Deductible Collision AND

\$ N/A Deductible Other than Collision, including Fire, Theft and Combined Additional Coverage

OPTIONAL INSURANCE AND OTHER OPTIONAL PRODUCTS

Optional Credit Insurance. Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign below and agree to pay the purchase price, which is shown below and in 4A(i) of the Itemization Section.

Credit Life - Single Coverage (Buyer Only) Joint Coverage Term (Months) N/A Premium \$ N/A

I want the specified credit life coverage.

Buyer Signature	Date	Co-Buyer Signature	Date
<u>N/A</u>	<u>A</u>	<u>N/A</u>	<u>A</u>

Credit Disability - Single Coverage (Buyer Only) Joint Coverage Term (Months) N/A Premium \$ N/A

I want the specified credit disability coverage.

Buyer Signature	Date	Co-Buyer Signature	Date
<u>N/A</u>	<u>B</u>	<u>N/A</u>	<u>B</u>

If you elect optional credit insurance coverage and are accepted by the insurance company, the terms and conditions will be as described in the policies or certificates issued by the insurance company. The original amount of the decreasing term credit life insurance will not exceed

\$ N/A. Credit disability insurance payments will equal the monthly payment amount but will not be more than \$ N/A.

Insurance Company N/A

Optional Mechanical Breakdown Protection ("MBP"): Mechanical breakdown protection is not required to obtain credit and you may purchase it from anyone you want who is reasonably acceptable to the Creditor. You may purchase MBP under this contract by signing below and agreeing to pay the purchase price which is shown in 4A(ii) of the Itemization above.

The terms of this protection are provided in the separate contract describing the protection. If you purchase this protection, you have reviewed the terms of the contract which describes this protection and you understand that a copy of your completed contract will be sent to you by the MBP company.

MBP Company TMIS \$ 0.00 Deductible

APPROVAL: YOU WANT TO OBTAIN THE OPTIONAL MECHANICAL BREAKDOWN PROTECTION.

Buyer Signature	Date	Co-Buyer Signature	Date
	<u>C 05/18/2018</u>	<u>N/A</u>	<u>C</u>

NO LIABILITY INSURANCE INCLUDED.

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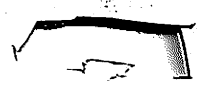
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RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

Dealer Number _____ N/A _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address) PRIORITY TOYOTA RICHMOND 2000 Walthall Center Dr Chester, VA 23831
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements 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.

New/Used/Demo NEW	Year 2018	Make and Model TOYOTA COROLLA	Vehicle Identification Number 2T1BURHE3JC090558	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural
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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
14.99 %	\$ 12,057.85	\$ 23,096.87	\$ 35,154.72	\$ 4,500.00 is \$ 39,654.72

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.

Your Payment Schedule Will Be:		
Number of Payments	Amount of Payments	When Payments Are Due
72	488.26	Monthly beginning 07/06/18
N/A	N/A	N/A

Or As Follows:

N/A

Late Charge. If payment is not received in full within 7 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 off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters 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. Any implied warranties arising from a written warranty or service contract are limited to the duration of such written warranty or service contract.

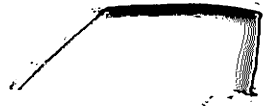
This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

VSI AND OPTIONAL INSURANCE

Choice of Insurer. If vendor's single interest insurance is required (as indicated below), or if you desire optional insurance, such as credit life insurance or credit disability insurance, you have the right to use alternative coverage or to buy insurance elsewhere from the agent or insurer of your choice. You may also buy required physical damage insurance from the agent or insurer of your choice. Your choice of agent or insurer will not affect our decision to extend credit or your credit terms.

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ _____ N/A _____ and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract. See above for more information.

Buyer Signs X [Signature] Co-Buyer Signs X _____



ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 972.73 sales tax) \$ 23,967.73 (1)

2 Total Downpayment =

Trade-in _____ N/A

(Year) (Make) (Model)

Gross Trade-In Allowance \$ N/A

Less Pay Off Made By Seller \$ N/A

Equals Net Trade In \$ N/A

+ Cash \$ 3,000.00

+ Other REBATE \$ 1,500.00

(If total downpayment is negative, enter "0" and see 4I below) \$ 4,500.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 19,467.73 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):

A Cost of Optional Credit Insurance

Paid to Insurance Company or Companies.

Life \$ N/A

Disability \$ N/A \$ N/A

B Vendor's Single Interest Insurance

Paid to Insurance Company(ies). \$ N/A

C Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D Optional Gap Contract \$ 850.00

E Official Fees Paid to Government Agencies \$ N/A

1) to STATE OF VA for GROSS REC TAX \$ 47.39

2) to N/A for N/A \$ N/A

3) to N/A for N/A \$ N/A

F Government Taxes Not Included in Cash Price \$ N/A

G Government License and/or Registration Fees

LICENSE AND/OR REG FEES \$ 62.75

H Government Certificate of Title Fees \$ 20.00

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

1) to N/A for Prior Credit or Lease Balance \$ N/A

2) to PRIORITY TOYOTA RICHMOND for PROCESSING FEE \$ 699.00

3) to TOYOTA MOTOR for SERVICE CONTRACT \$ 1,950.00

4) to N/A for N/A \$ N/A

5) to N/A for N/A \$ N/A

6) to N/A for N/A \$ N/A

7) to N/A for N/A \$ N/A

8) to N/A for N/A \$ N/A

9) to N/A for N/A \$ N/A

10) to N/A for N/A \$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 3,629.14 (4)

5 Amount Financed (3 + 4) \$ 23,096.87 (5)

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

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. TOYOTA MOTOR CREDIT CORP

Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X _____

Buyer Signs X _____ Co-Buyer Signs X _____

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is authorized to sell such insurance in Virginia. Your choice will not affect our decision to extend credit or the terms of this contract. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest insurance is required is checked on Page 1.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both

Credit Disability: Buyer Co-Buyer Both

Premium:

Credit Life \$ _____ N/A

Credit Disability \$ _____ N/A

Insurance Company Name _____

N/A

Home Office Address _____

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. You have the right to use alternate coverage or buy such insurance elsewhere. Your choice of insurer will not affect our decision to extend credit or the terms of this contract. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit Disability Insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

_____ N/A _____ N/A

Type of Insurance Term

Premium \$ _____ N/A

Insurance Company Name _____

Home Office Address _____

N/A

_____ N/A _____ N/A

Type of Insurance Term

Premium \$ _____ N/A

Insurance Company Name _____

Home Office Address _____

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost. Your choice of insurer will not affect our decision to extend credit or the terms of this contract.

I want the insurance checked above.

X _____ N/A

Buyer Signature Date

X _____ N/A

Co-Buyer Signature Date

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

Returned Payment Charge: If any check you give us is dishonored or electronic payment you make is returned unpaid, we may, at our option, charge you \$ 50.

