

State Of South Carolina

1.

2013CP0402001
Civil Case Number

County of Anderson

In The Magistrates Court
Summons

Apex Automotive LLC D B AB

APPEALS

Piedmont Chrysler Jeep Dodge

SC COURT OF APPEALS

plaintiffs

vs

Earl Jamison Nash Murna Lee Nash
209 Camson Rd 209 Camson Rd
Anderson, S.C.29625 Anderson, S,C, 29625

APR 17 2014

BREACH OF JUDICIARY DUTY

I, Earl Nash, have been searching all court records to find a case where a signed contract by both parties can be voided on hear-say the contract states

1. Everything must be in writing.
2. Hear-say is not allowed.
3. No oral changes are binding.

When this case came before the Magistrate's Court business corporation or partnership may designate an employee or principal of the business. This was not done. A copy of this is enclosed for you to see also.

When this case came before the Magistrate's Court, the Attorney he started his song and dance to the Court and when he got done stating that I owe APEX AUTOMOTIVE, LIC DBA. I, Earl Nash, asked the Judge if she had a copy of the contract. I asked her if she saw where it stated the APEX AUTOMOTIVE had received \$5000.00 and she saw that also. At that time I asked J. Kirkman Moorhead to show me and the court where he had

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everything in writing that I owe Apex Automotive anything and he said that he had nothing. Why was this case not dismissed at that time? The Judge refused to dismiss this case when it was proven that the case was filed on hear-say only, when the attorney had nothing in writing to file suite against me and my wife in the first place. When the judge refused to dismiss this case, I then filed for a jury trial. Again the Judge kept right on going with her violations of law. Every time I objected to anything, she denied me the violations Of law.

1. I was supposed to be at a hearing at 9:30 AM on Aug. 22, 2013. When I signed in for this hearing, I sat down where I could see the court room door.
2. The Attorney came out of the court room at 9:25 AM and saw me sitting there and he went back into the court room.
3. The Attorney came out of the court room and told me to come on into the court room.
4. When I went into the court room there was the Judge, the Jury, the Attorney and his witnesses were there for about 30 min. before I was called into the court room, why?
5. I was told that none of these people were allowed to be in the court room with out me being present at the same time.
6. The Judge allowed the Attorney to play a video which was not allowed, because I was never told that I was being video before hand, because it can be changed.
7. I appeal the Magistrate Court decision to the Common Pleas Court to be heard by Honorable R. Lawton McIntosh and was heard by him on December 19, 2013.
8. At this hearing again, I asked the Judge if he had the paper

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work where it stated that everything was to be in writing and hear-say was not allowed and he said he had that. At that time I told the Judge that the Attorney never proved that I owed APEX AUTOMOTIVE anything, so at that time the Judge asked that Attorney if he had anything in writing to back the attorney up. Again the Judge told J Kirkman Moorhead that he could not give him anything because he did not have anything in writing and I, Earl Nash, had everything in writing and the Court could not go on hear-say as Mr. J. Kirkman Moorhead was trying to do.

9. When I asked the Court for a copy of this court ruling, I was told then that Cordell Maddox heard my case and I told them that was a lie that Honorable R. Lawton McIntosh heard my case, not Cordell Maddox.
10. Now, Judge Cordell Maddox has denied the Honorable R. Lawton McIntosh's order went back to the Magistrate Court to make his order. He stated that the Judge in the Magistrate Court did not make any mistake since he can't read. So I am am bringing this out to show that there were mistakes made because Mr. J. Kirkman Moorhead stated that he had nothing in writing,
 1. A Judge can not tell a jury that they have to make a full decision that they have to all agree. All jury people have to say I owe or I don't owe Apex Automotive \$5000.00. A judge can not tell a jury to make a decision on hear-say

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2. The Judge can not over ride a signed contract on hear-say.
3. The Judge did not have a Limited Certificate before permitting the representation, which she does not have violation so she can go on her-say.
4. The Judge does not have anything in writing from the the Attorney to prove his statement.
5. The Judge refuses to dismiss this case when it was all hear-say, Why?
6. Judge J. Cordell Maddox, Jr. refused to go by the Court Hearing that was heard by Honorable R. Lawton McIntosh on December 19, 2013 and he went by the law.
7. Why did J. Cordell Maddox, Jr. deny this Court and go back to the Magistrait Court when it was appealed from Magistrate Court for their violations and was going on hear-say, when the Attorney J. Kirkman Moorhead has never filed paperwork before the case was started
8. Attorney, J. Kirkman Moorhead refused to go by the writing in the contract and everything has to be in writing and no hear-say is allowed.

All copies will be sent to back up my statements that I made. I have also asked the Court for a copy of both hearings and I have not received them yet. Why? Now since, these people have committed this crime and violated the law like they have have done. They must be taken out of office and their license suspended for life and pay me \$50,000 each for their harassment that they have caused my wife to have a stroke over this matter and The APEX AUTOMOTIVE LLC DBA

5.

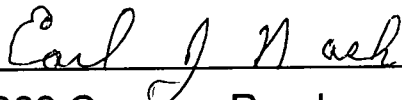
to take this car back and give me all the money that I paid into the car deal by their contract that they have breached. They went into Court and lied stating the car Chrysler 300 was a touring car. That is a false statement. They also stated that I would get 37 miles to a gallon of gas I only get 16/18 miles per gallon. The picture of the car that I agreed to buy stated that on the advertisement on the car. There was also 946 miles on the car when I got it. I was supposed to be a new car not a used car.

All the statements made by the Attorney, J. Kirkman Moorhead are all hear-say and not allowed to be entered into a case of law. He did not file the paper work , a Limited Certificate before the representation , all was hear-say.

S.C. Code ANN. & 33-1-103

Rule 21 SCRMC

Rule 405, SCACR



209 Camson Road
Anderson, S.C. 29625
Date: 3/15/2014

NOTICE OF MOTION SCHEDULING

December 06, 2013



Motion "MOFREE - Appeal Hearing" for Case: 2013CP0402001 - Earl J Nash VS Apex Automotive LLC , defendant, et al has been added to the following Motions Roster:

67 - Motions Dec 19 2013

This hearing of this motion has been scheduled for 12/19/2013 at 11:15 AM.

Please be advised a motion hearing has been scheduled in the above referenced case on the date and time listed in the subject line herein. The Honorable R. Lawton McIntosh will be presiding in Courtroom 4 Main. Failure of moving party to appear at the hearing may result in dismissal of the motion.

SEE IMPORTANT INFO AT THE ROSTER NEWS LINKS, located at publicindex.sccourts.org/anderson/courtrosters. Requests for continuances will only be accepted in the form of formal motions, accompanied by the \$25 filing fee and the required form. Hearings will not be continued except by granted motion and order. For questions, contact the court coordinator at jpruitt@andersoncountysc.org.

Mail Notice To:
Earl J Nash 209 Camson Rd Anderson, SC 29625

Court Info:
Common Pleas 100 South Main Street Po Box 8002 Anderson, SC 29622-9622

If you have any questions regarding the scheduling of this motion, please contact the courts at:

(864)260-4053

Respectfully,

A handwritten signature in black ink that reads "Richard A. Shirley".

Richard A. Shirley
Clerk of Court

THIS IS THE JUDGE THAT HEAR MY CASE IN COMMON PLEAS COURT

March 13, 2014

LAW OFFICES
OF
KRAUSE,
MOORHEAD
AND
DRAISEN, P.A.

The Honorable J. Cordell Maddox, Jr.
Anderson County Courthouse
P.O. Box 8002
Anderson, South Carolina 29622

*Re: Apex Automotive, LLC, etc. vs. Earl J. Nash, et ux
Case No.: 2013-CP-04-2001*

Dear Judge Maddox:

Pursuant to the Court's instructions, enclosed please find a proposed Order regarding the above-referenced matter that was heard before Your Honor regarding the Defendant's appeal from the Magistrate's Court.

By copy of this letter the undersigned has served a copy of the proposed Order upon Earl J. Nash at the address provided to the Court.

Should the Court have any questions, or if I may be of further assistance please do not hesitate to contact my office.

Respectfully submitted,

Krause, Moorhead and Draisen, P.A.



J. Kirkman Moorhead

JKM:tdc

Enclosure as Noted

cc: ✓ Mr. and Mrs. Earl J. Nash (w/enclosures)
209 Camson Rd., Anderson, SC 29625

STEVEN M. KRAUSE
skrause@kmdlavvyers.com
CERTIFIED NATIONAL BOARD
OF TRIAL ADVOCACY

J. KIRKMAN MOORHEAD
kmoorhead@kmdlavvyers.com

DANIEL L. DRAISEN
ddraisen@kmdlavvyers.com
ALSO A MEMBER OF
THE OKLAHOMA BAR

STEVEN B. LEFEVRE
slefevre@kmdlavvyers.com

*This is what J. Kirkman Moorhead wrote up for
this judge for him to make a ruling for him.*

A business, corporation or partnership may designate an employee or principal of the business, corporation or partnership to represent it in Magistrate's Court.

This designation must be in writing AND must be submitted to the Magistrate's Court at the time the initial pleading in the case is filed by the designated party.

The Court shall require a written authorization from the entity's president, chairperson, general partner, owner, or chief executive officer, or in the case of a person possessing a Limited Certificate, a copy of that certificate, before permitting the representation.

S.C. Code Ann. § 33-1-103

Rule 21, SCRMC

Rule 405, SCACR

Please make 2 copies of the
Non-Lawyer form. 1 - Summary et.
1 - Your office

Send back ASAP!

Thank You,
Donna
2604846

THIS WAS NEVER FILE WITH THE COURT

If this box is checked, the following late charge applies to vehicles purchased primarily for business or agricultural use. If a payment is not received in full within N/A days after it is due, you will pay a late charge of \$ N/A or N/A % of the part of the payment that is late, whichever is less. If this box is not checked, the late charge in the "Federal Truth-In-Lending Disclosures" still applies.

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 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.

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 N/A Mos. N/A Name of Gap Contract _____

I want to buy a gap contract.

Buyer Signs 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.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs Carl A. Neal Co-Buyer Signs Michelle L. Neal 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. See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs Carl A. Neal Date 10/25/12 Co-Buyer Signs Michelle L. Neal Date 10/25/12

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 signs here N/A Address N/A
 Seller signs PEDMONT CHRYSLER JEEP DODGE Date 10/25/12 By [Signature] Title Branch

Seller assigns its interest in this contract to _____ (Assignee) under the terms of Seller's agreement(s) with Assignee.
 Assigned with recourse RBS CITIZENS WA Assigned without recourse Assigned with limited recourse
PEDMONT CHRYSLER JEEP DODGE Seller By [Signature] Title [Signature]

LAW FORM NO. 553-SC (REV. 8/11) U.S. PATENT NO. 0450,782
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 THE PRINTER MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

CUSTOMER COPY

Payment	299.75	Monthly beginning	11/19/2012	Credit Life \$	N/A
				Cost	N/A

Purchaser Ins. Info DEAL # 36221

PIEDMONT

STOCK NO 022874
Sell Price
Less Disc
Net SP
DEDUCT
Inventory

Co. PERI INSURANCE
Policy No. PLPWS06818
Dates 12/01/11 to 12/31/12
Agent PALMETTO INSURANCE
Agent Address

4015 Clemson Boulevard Anderson, SC 29621

Date 14 OCT 2012

Purchaser EARL JANTSON NASH OR HURNA LEE NASH GP
Address 200 CAMSON RD City ANDERSON County ANDERSON State SC Zip 29625

I hereby agree to purchase from you under the terms & conditions specified the following

Quantity 1 Year 2012 Make CHRYSLER Model JOB Body Style 300 FWD
New Used
Serial Number 3C3CAAGXCH201422 Color RED Eng. License No.

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION PURSUANT TO THE S.C. UNIFORM ARBITRATION ACT (S.C. CODE §15-48-10, ET SEQ.) AND/OR THE FEDERAL ARBITRATION ACT, (9 U.S.C. §1 ET SEQ.)

1	CASH SELLING PRICE INC. EXTRAS	36114.00
2	LICENSE PLATES TRANSFER & TITLE	25.00
3	SALES TAX	366.00
4	TOTAL CASH SELLING PRICE	36735.00
5		36735.00
6	TRADE IN: Make <u>HONDA</u> Body Style <u>ACCORD SDN</u> Year <u>1997</u> Serial No. <u>1HRC05F42VA130256</u> Insp. No. Engine Transmission <u>A/C</u> License	
	ALLOWANCE ON TRADE IN	2500.00
	LESS PAY OFF TO	
	NET ALLOWANCE ON TRADE IN	2500.00
7	CASH PAYMENT	5000.00
8	DEPOSIT	
9	OTHER <u>REBATE</u>	3030.00
10	TOTAL DOWN PAYMENT	10530.00
11	UNPAID BALANCE (4-10)	10014.00
12	LIFE INS. \$ <u>A & H S</u>	
13	AUTO INSURANCE <u>(SVC) CNA 1746.00</u>	1746.00
14	AMOUNT FINANCED (11 + 12 + 13)	21600.00
15	FINANCE CHARGE	3400.00
16	TOTAL OF PAYMENTS	26175.00
17	DEFERRED PAYMENT PRICE (10 + 16)	35679.00
	TIME BALANCE PAYABLE IN <u>14</u> MONTHLY INSTALLMENTS OF \$ <u>2557.14</u>	
	EACH BEGINNING <u>19th NOVEMBER</u> 20 <u>12</u> (ANNUAL PERCENTAGE RATE <u>4.99</u> %)	

NON CERTIFIED PRE-OWNED VEHICLE AND NEW VEHICLE DISCLAIMER OF WARRANTIES

The only warranties, if any, applying to this vehicle are those offered by the manufacturer. The selling dealer, hereby expressly disclaims all warranties except for the Piedmont Certified Vehicle Warranty, either expressed or implied, including, but not limited to, implied warranties of merchantability or fitness for a particular purpose or warranties as to value, present or future, of this vehicle. The selling dealer, neither, assumes or authorizes any other person to assume for it any liability in connection with the sale of this vehicle. Buyer shall not be entitled to recover from the selling dealer any consequential damages, damages to property, damages for loss of use of time, loss of profits, or income or any other incidental damages.

Purchaser's Signature

MILEAGE EXCESS

The vehicle you are purchasing has in excess of 100,000 miles shown on odometer. It is, therefore, being sold as-is, where-is basis. There is no warranty, written or implied on this vehicle.

Purchaser's Signature

CERTIFIED USED VEHICLE

The vehicle you are purchasing qualifies for Piedmont Automotive's certified used car warranty. You have been explained its limited coverages and have signed a separate warranty disclosure statement. No other warranties are applicable except, if any, from the manufacturer on this vehicle. The selling dealer, hereby expressly disclaims all warranties except for the Piedmont Certified Used Vehicle Warranty, either expressed or implied, including, but not limited to, implied warranties of merchantability or fitness for a particular purpose or warranties as to value, present or future, of this vehicle.

Purchaser's Signature

In the event the Seller or its agents in their sole discretion determines that they have been furnished with any faulty, inaccurate or false information of either verbal or written, or if any payments due from Purchaser to Seller are not made as agreed, Purchaser will return vehicle to Seller. Purchaser authorizes Seller to take whatever actions Seller deems necessary to restore possession of the vehicle to Seller, including self-help. Purchaser understands and agrees that the contract is and can be subject to additional credit conditions. In the event the financial institution chosen by the Seller does not accept Seller's assignment of Purchaser's conditional agreement within five (5) days of the date of this Order, Purchaser shall return the vehicle to Seller, within 24 hours from notification.

Purchaser's Signature

I understand that the vehicle I have acquired is new used demo. I am accepting this vehicle in its present physical condition and that nothing has been promised, either verbal or written, that is not stated on the face of the Buyer's Order and the WE OWE agreement.

Purchaser's Signature

I represent that the title to the vehicle I am trading in is free of liens and encumbrances other than those disclosed amounts. The disclosed amount will be paid during the course of this transaction. The title to the vehicle I am trading in is accurate, clear and has no salvage history and has never suffered any damage affecting its value that I have not disclosed (encumbrances or deficiencies). I understand that if there are encumbrances or deficiencies affecting the vehicle, the Seller may, at its option and discretion, declare the entire transaction void and may demand the return of the vehicle sold to the purchaser and return any down payments, as applicable shall be returned to the purchaser, less reasonable deductions for mileage and depreciation. I understand that the Seller may void the contract under these circumstances regardless of my lack of actual knowledge of these encumbrances or deficiencies. I also understand that the Seller may elect to enforce the contract in case an encumbrance or deficiency affects the vehicle, and that I will be responsible for all differences in payoff or value resulting from the encumbrances or deficiency. Should the Seller be required to seek the assistance of an attorney in enforcing this agreement, I shall be responsible for the payment of reasonable attorneys fees and costs associated with the same.

Pay Off Based On N/A

Purchaser's Signature

I understand that I have elected the following coverages:

- Extended Service Policy
- Credit Life Insurance
- Accident & Health Insurance
- GAP Insurance

Purchaser's Signature

I state that I have a current insurance policy with the state required coverages (Comprehensive/Collision) for this purchase, therefore, I am releasing Seller from any responsibility if I am involved in an accident.

Purchaser's Signature

This contract is subject to arbitration pursuant to S.C. Code Ann. Section §15-48-10 et seq. and/or the Federal Act at 9 U.S.C. 1 et seq. as provided in the Arbitration Agreement attached hereto and incorporated herein by reference. All claims, disputes and other matters in question between the parties arising out of, case of law, statutory law and all other laws, including, but not limited to, contract, tort and property disputes as further defined in the Arbitration Agreement will be decided by arbitration at the demand of either party.

Buyer Name and Address
(Including County and Zip Code)
EARL JANISON NASH
209 CANSON RD
ANDERSON SC 29625-1611
CO: ANDERSON

Co-Buyer Name and Address
(Including County and Zip Code)
MURNA LEE NASH
209 CANSON RD
ANDERSON SC 29625-1611
CO: ANDERSON

Creditor-Seller (Name)
PIEDMONT CHRYSLER
4015 CLEMSON BLVD.
ANDERSON SC 29623-
FINANCIAL
OTHER IMPORTANT

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (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	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2012	CHRYSLER 350	2C3C0AAGXCH251422	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

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. 4.33 %	The dollar amount the credit will cost you. \$ 3498.00	The amount of credit provided to you or on your behalf. \$ 21689.00	The amount you will have paid after you have made all payments as scheduled. \$ 25179.00	The total cost of your purchase on credit, including your down payment of \$ 10500.00 is \$ 35679.00

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
60	299.75	Monthly beginning 11/19/2012

Or As Follows: N/A
N/A
N/A

Late Charge. If a 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, with a minimum charge of \$6.80. The charge will not exceed \$17.00 if you bought the vehicle primarily for personal, family, or household use. We may charge the maximum and minimum late charge dollar amounts as allowed by S.C. Code Ann. 37-1-109 of the South Carolina Consumer Protection Code.

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.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 300.00 sales tax and \$ 119.00 closing fee) \$ 30414.00 (1)

2 Total Downpayment =
Trade-in TRI: 1997 HONDA ACCORD SDN
(Year) (Make) (Model)

Gross Trade-In Allowance	\$ 2500.00
Less Pay Off Made By Seller	\$ N/A
Equals Net Trade In	\$ 2500.00
+ Cash	\$ 5000.00
+ Other MFG REBATES	\$ 3000.00
(If total downpayment is negative, enter "0" and see 4l below)	\$ 10500.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 19914.00 (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
B Vendor's Single Interest Insurance Paid to Insurance Company	\$ N/A
C Other Optional Insurance Paid to Insurance Company or Companies	\$ N/A
D Optional Gap Contract	\$ N/A
E Official Fees Paid to Government Agencies	
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
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	\$ N/A
H Government Certificate of Title Fees	\$ 75.00
I Other Charges (Seller must identify who is paid and describe purpose)	
to N/A for Prior Credit or Lease Balance	\$ N/A
to N/A for SERVICE CONTRACT	\$ 1750.00
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
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
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 1775.00 (4)

5 Amount Financed (3 + 4) \$ 21689.00 (5)

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. 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 below. 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
N/A
Home Office Address N/A
N/A

CONSUMER CREDIT INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. 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 Type of Insurance N/A Term
Premium \$ N/A
Insurance Company Name N/A
N/A
Home Office Address N/A
N/A
 N/A Type of Insurance N/A Term
Premium \$ N/A
Insurance Company Name N/A
N/A
Home Office Address N/A
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.

I want the optional credit insurance and other insurance checked above.
X N/A Buyer Signature N/A Date

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

IF CHECKED, THE TERM OF OPTIONAL CREDIT INSURANCE IS LESS THAN THE TERM OF THIS CONTRACT, AS DESCRIBED ABOVE.

X N/A Buyer Signature N/A Date

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

Returned Check Charge: You agree to pay a charge of \$30.00 if any check you give us is dishonored.