

Deal# 21072
Stock# CA023983

USED VEHICLE DISCLOSURE

Buyer/Lessee Name(s) ("you") MICHAEL S MCPHERSON			
Address: Street 501 GIBSON DR APT 82		City ROSEVILLE	State CA Zip 95678
Contract Date 02/02/2015			
Dealership ("Dealer," "us," "our") FOLSOM LAKE TOYOTA			
Year 12	Make ACURA	Model TL	VIN 19UUA8F53CA023983

The undersigned buyer(s)/lessee(s) of the above described used motor Vehicle ("Vehicle") acknowledge the following disclosure of the Vehicle's prior history and/or use as known by us at the time of delivery. **THIS FORM SUPERSEDES ALL VERBAL COMMENTS REGARDING THE VEHICLE'S PRIOR HISTORY AND/OR USE.**

(Customer(s) initials)

- ____ 1. **Unregistered Factory Executive Vehicle (Warranty Commencement Date: _____)**
- ____ 2. **Unregistered Dealer Demonstrator (Warranty Commencement Date: _____)**
- ____ 3. **Dealer Service Vehicle**
- ____ 4. **Dealer Loaner Vehicle**
- ____ 5. **Registered Dealer Lease Vehicle**
- ____ 6. **Other Dealer Registered Vehicle**
- ____ 7. **Dealer Rental Vehicle**
- ____ 8. **Other Rental Vehicle**
- ____ 9. **Publicly Owned Vehicle (e.g., government agency)**
- ____ 10. **Taxicab (includes limousines)**
- ____ 11. **Insurance Salvage Vehicle**
- ____ 12. **Revived Salvage Vehicle**
- ____ 13. **Lemon Law Buyback** THIS VEHICLE WAS REPURCHASED BY ITS MANUFACTURER DUE TO A DEFECT IN THE VEHICLE PURSUANT TO CONSUMER WARRANTY LAWS. THE TITLE TO THIS VEHICLE HAS BEEN PERMANENTLY BRANDED WITH THE NOTATION "LEMON LAW BUYBACK."
- ____ 14. **Rollback/Unwind** This Vehicle has been previously sold/leased, delivered to a customer, then returned as a result of a sale/lease cancellation.
- ____ 15. **"Gross Polluter"** This Vehicle has been classified as a "Gross Polluter." The emissions system has been repaired and currently meets acceptable emission standards. State law requires the "Gross Polluter" designation to remain on the Vehicle's DMV record. State law also requires that this Vehicle's emissions be tested annually for up to five years by a California "Test-Only" facility. Annual test costs and the cost of necessary repairs to the emissions system are the responsibility of the Vehicle owner.
- h m 16. **None of the above** To the best of our knowledge, this Vehicle's prior history and/or use does not match any of the above categories.

If a **vehicle history report** concerning the Vehicle ("report") was provided to you, you understand that dealer obtained this report from an unaffiliated, third-party service provider. Dealer is not responsible for any errors or omissions in this report. This report is provided as a courtesy and is for your information only.

Date 03/02/2015 Customer's Signature [Signature] Customer's (co-buyer/co-lessee) Signature [Signature]

Date 03/02/2015 Dealer Representative's Signature [Signature]

PRE-CONTRACT DISCLOSURE (Retail Installment Sale Contract)

Deal# 21072

Buyer Name(s) ("you") MICHAEL S MCPHERSON			
Address: Street 501 GIBSON DR APT 822		City ROSEVILLE CA	State 95678
Year 2012	Make ACURA	Model TL	VIN 19UUA8F53CA023983
			Contract Date 03/02/2015

Optional Goods and Services

☐ Optional Service Contract(s):		
(1)		\$ N/A
(2)		\$ N/A
(3)		\$ N/A
(4)		\$ N/A
(5)		\$ N/A
☒ Optional Debt Cancellation Agreement (GAP):	TOYOTA GAP	\$ 895.00
☐ Optional Theft Deterrent Device(s):		
(1)		\$ N/A
(2)		\$ N/A
(3)		\$ N/A
☐ Optional Surface Protection Product(s):		
(1)		\$ N/A
(2)		\$ N/A
☐ Optional Vehicle Contract Cancellation Option Agreement		\$ N/A
☐ Optional Insurance Product:		\$ N/A
Total		\$ 895.00
Installment Payment EXCLUDING Listed Items:		\$ 463.47
Installment Payment INCLUDING Listed Items:		\$ 480.11

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

Other Goods, Services and Miscellaneous Charges

Cash Price of Additional Accessories	\$ N/A	Document Processing Charge	\$ 80.00
Other (Nontaxable)		Emissions Testing Charge	\$ N/A
	\$ N/A	Prior Credit or Lease Balance	\$ N/A
	\$ N/A	Other (to whom paid)	\$ N/A
EV Charging Station	\$	For:	
Electronic Vehicle Registration or Transfer Charge	\$ 17.60		

By signing below, you acknowledge:

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

03/02/15

Date

Buyer's Signature

Co-Buyer's Signature

LAW

FORM NO. LAWCA-PCD (7/13)

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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.

CONTRACT CANCELLATION OPTION AGREEMENT [Used Motor Vehicle Purchases Only]

Buyer Name and Address: ("Buyer" or "you") MICHAEL S MCPHERSON 501 GIBSON DR APT 822 ROSEVILLE CA 95678		Co-Buyer Name and Address: ("Co-Buyer" or "you")	
Dealer Name and Address: ("Dealer", "we" or "us") FOLSOM LAKE TOYOTA 12747 FOLSOM BLVD FOLSOM CA 95630		Vehicle Delivery Date 03/02/2015	Odometer Reading Reading at time of delivery 28855
Vehicle Description: ("Vehicle")			
Year: 2012	Make: ACURA	Model: TL	VIN: 19UUA8F53CA023983
Cancellation Option Purchase Price \$ 250		Cancellation Deadline 03/04/2015 11 ☐ AM ☒ PM	
		Mileage Restriction (Must not be less than 250 miles) 29105	
Standard Restocking Fee Schedule		Lessee Restocking Fee Schedule	
Vehicle Cash Price: \$5,000 or less: \$175.00 More than \$5,000 but less than \$10,000: \$350.00 \$10,000 or more: \$500.00		A. Excess Mileage: \$ _____ B. Unrepaired Damage: \$ _____ C. Excess Wear & Tear: \$ _____ D. Maximum Restocking Fee (A plus B plus C): \$ _____	
		Restocking Fee \$ 500	

DECLINE

(For use only when customer chooses NOT to purchase a contract cancellation option)

You were offered, but choose not to purchase a contract cancellation option. You understand that California law does not provide for a "cooling off" or other cancellation period for used vehicle purchases unless you obtain a contract cancellation option.

I DO NOT WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.



Buyer's Signature



Co-Buyer's Signature

ACCEPT

(For use only when customer chooses to purchase a contract cancellation option)

TERMS AND CONDITIONS

1. Cancellation Option and Purchase Price. Under the terms and conditions of this Contract Cancellation Option Agreement ("Agreement"), you agree to buy the option to cancel the retail installment sale contract or purchase order for the Cancellation Option Purchase Price shown above.

2. Cancellation Option Period. You agree that if you exercise the option to cancel the retail installment sale contract or purchase order, you must do so by the Cancellation Date/Time shown above. You may not cancel after the Cancellation Date/Time shown above. You may not cancel if, after the Vehicle Delivery Date, the Vehicle's mileage exceeds the Odometer Reading by the number of miles shown in the Mileage Restriction box above.

3. Restocking Fee. If you exercise the option to cancel the retail installment sale contract or purchase order, you agree to pay a Restocking Fee in the amount shown in the Restocking Fee box above. The restocking fee schedules above indicate the maximum charges that a dealer may collect in connection with this Agreement pursuant to Section 11713.21 of the California Vehicle Code. The Standard Restocking Fee Schedule above applies to all Buyers except for a Buyer who was a lessee of the Vehicle immediately preceding his or her purchase of the Vehicle ("Lessee"). If you were the Lessee, the Lessee Restocking Fee Schedule above applies to you and you understand that the maximum restocking fee is determined by taking the sum of: (1) the amount you would have been obligated to pay to the lessor, at time of lease termination for excess mileage, unrepaired damage, and excess wear and tear as specified in your lease agreement as if you had not purchased the Vehicle or this contract cancellation option, and (2) the maximum restocking fee as shown in the Standard Restocking Fee Schedule. The amount paid by you for the contract cancellation option shall be applied toward the restocking fee.

4. Exercising Your Cancellation Option. You understand that this cancellation option gives you the right to cancel the purchase of the Vehicle and obtain a full refund, less the Restocking Fee shown above. You understand that the right to cancel will apply only if, within the time shown above, you:

- Personally sign and deliver to us a written notice exercising the right to cancel. You may do so by returning a copy of this Agreement with the "Exercise of Option to Cancel and Return the Vehicle" section completed below;
- Pay the Restocking Fee shown above;
- Return your copies of this Agreement, the original retail installment sale contract or purchase order, all related documents, and all original vehicle titling and registration documents, if any;
- Execute any documents reasonably necessary to effectuate the cancellation and refund, and as reasonably required to comply with applicable law; and
- Return the Vehicle free of all liens and encumbrances other than the lien or encumbrance created by the retail installment sale contract or loan arranged by us or any purchase money loan obtained from a third party and in the same condition as when it was received except for reasonable wear and tear and any mechanical problems that become evident after the Vehicle Delivery Date shown above that were not caused by you.

5. Other Important Terms and Conditions. In addition to the above, there are equally important terms and conditions located on the reverse side of this Agreement.

By signing below, you acknowledge and agree to the terms and conditions of this Agreement (including those on the reverse side).

I WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.

CONTRACT CANCELLATION OPTION AGREEMENT

[Used Motor Vehicle Purchases Only]

Buyer Name and Address: ("Buyer" or "you")		Co-Buyer Name and Address: ("Co-Buyer" or "you")	
MICHAEL S MCPHERSON 501 GIBSON DR APT 822 ROSEVILLE CA 95678			
Dealer Name and Address: ("Dealer", "we" or "us")		Vehicle Delivery Date	Odometer Reading
FOLSOM LAKE TOYOTA 12747 FOLSOM BLVD FOLSOM CA 95630		03/02/2015	Reading at time of delivery 28855
Vehicle Description: ("Vehicle")			
Year: 2012	Make: ACURA	Model: TL	VIN: 19UUA8F53CA023983
Cancellation Option Purchase Price		Cancellation Deadline	
\$ 250		03 / 04 2015 11 ☐ AM ☒ PM	
Standard Restocking Fee Schedule		Lessee Restocking Fee Schedule	
Vehicle Cash Price: \$5,000 or less: \$175.00 More than \$5,000 but less than \$10,000: \$350.00 \$10,000 or more: \$500.00		A. Excess Mileage: \$ _____ B. Unrepaired Damage: \$ _____ C. Excess Wear & Tear: \$ _____ D. Maximum Restocking Fee (A plus B plus C): \$ _____	
		Restocking Fee	
		\$ 500	

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Co-Buyer's Signature

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- Personally sign and deliver to us a written notice exercising the right to cancel. You may do so by returning a copy of this Agreement with the "Exercise of Option to Cancel and Return the Vehicle" section completed below;
- Pay the Restocking Fee shown above;
- Return your copies of this Agreement, the original retail installment sale contract or purchase order, all related documents, and all original vehicle titling and registration documents, if any;
- Execute any documents reasonably necessary to effectuate the cancellation and refund, and as reasonably required to comply with applicable law; and
- Return the Vehicle free of all liens and encumbrances other than the lien or encumbrance created by the retail installment sale contract or loan arranged by us or any purchase money loan obtained from a third party and in the same condition as when it was received except for reasonable wear and tear and any mechanical problems that become evident after the Vehicle Delivery Date shown above that were not caused by you.

5. Other Important Terms and Conditions. In addition to the above, there are equally important terms and conditions located on the reverse side of this Agreement.

By signing below, you acknowledge and agree to the terms and conditions of this Agreement (including those on the reverse side).

I WANT TO PURCHASE A CONTRACT CANCELLATION OPTION.

Debt Cancellation Agreement #	861CDK
Plan Code	DN2
Agreement Effective Date	03/02/2015
Agreement Purchase Price	895.00

GUARANTEED AUTO PROTECTION PROGRAM

Debt Cancellation Agreement/Addendum

(PLEASE PRINT OR TYPE)

Selling Dealer Information

Name	FOLSOM LAKE TOYOTA			Dealer Code	04077
Address	12747 FOLSOM BLVD				
City	State	Zip	Telephone		
FOLSOM CA		95630	9163551500		

Customer Information

Customer Name	MICHAEL S MCPHERSON				
Co-Buyer/Co-Lessee Name					
Address	501 GIBSON DR APT 822				
City	State	Zip	Telephone		
ROSEVILLE	CA	95678	(916)613-2470		

Vehicle Information

Make	Model	Model Year	Mileage
ACURA	TL	2012	28855
Vehicle Identification Number			
19UUA8F53CA023983			

Financial Institution Information

Name			
Address			
City	State	Zip	Telephone
Retail/Finance (R) or Lease (L)	Finance or Lease Contract Term (months)	Finance or Lease Contract Start Date	
RETAIL	72	03/02/2015	

The purchase of this Debt Cancellation Agreement/Addendum is strictly voluntary. You agree to purchase the protection ("GAP Protection") described in this Agreement for the additional charge set forth above as the "Agreement Purchase Price." GAP Protection is not required in order for You to obtain credit, or to obtain any particular or more favorable terms for credit, vehicle purchase or lease.

Benefit Provided

In return for the payment of the Agreement Purchase Price, and subject to the terms, limitations, exclusions and conditions of this Agreement, We agree to waive the difference between the Vehicle's Cash Value and Net Payoff in the event of a Total Loss within the United States or Canada, as such terms are defined on the back of this Agreement. GAP Protection is not a substitute for collision or property damage insurance.

The term of this Agreement must equal the original term of Your finance or lease contract. GAP Protection under this