

SIMPLE INTEREST MOTOR VEHICLE CONTRACT AND SECURITY AGREEMENT

SQUARELY WITH BRACKET BELOW

BUYER'S NAME <u>Balogh, Tibor, G</u>		DATE OF CONTRACT <u>12/15/97</u>	Stock No. <u>0562</u>
BUYER'S RESIDENCE OR PLACE OF BUSINESS <u>5275 Vera Lane #H211, San Jose, CA 95111</u>		AGREEMENT No.	Source
CO-BUYER'S NAME AND ADDRESS			Salesperson <u>Tedd Gray</u>
			Date <u>12/15/97</u>
			Bus. Phone
			Res. Phone <u>(408) 570-1065</u>

In this contract the words "we," "us" and "our" refer to the creditor (seller) named below or, upon any assignment, its assignee. The words "you" and "your" refer to the buyer and co-buyer if any named herein. We sell you the motor vehicle described below on credit. The credit price is shown below as the "Total Sale Price." The "Cash Price" is also shown below. By signing this contract you choose to buy the "vehicle" on credit and agree to pay the Total Sale Price, according to the schedules, terms and agreements shown on the front and back of this contract. If this contract is signed by a buyer and co-buyer, each is individually and together responsible for all agreements in the contract.

SEE OTHER SIDE FOR ADDITIONAL TERMS AND AGREEMENTS:

NEW/USED <u>Used</u>	YEAR <u>91</u>	MAKE <u>Winn</u>	CYL. <u>8</u>	DIESEL <u>X</u>	GAS <u>X</u>	OTHER	BODY STYLE	MODEL <u>Super Chief</u>	ODOMETER READING <u>25816</u>	VEHICLE IDENTIFICATION NUMBER <u>1B8HD37NAN2321915</u>	
	COLOR <u>Red</u>	TRIM	TIRES	TRANS	KEY NO.	LIC. NO. <u>01 09200</u>	R.O.S. NO. <u>16 X 381</u>				

DISCLOSURES PURSUANT TO THE TRUTH-IN-LENDING ACT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. <u>9.99 %</u>	FINANCE CHARGE The dollar amount the credit will cost you. <u>\$ 23928.03</u>	Amount Financed The amount of credit provided to you or on your behalf. <u>\$ 33242.93</u>	Total of Payments The amount you will have paid after you have made all payments as scheduled. <u>\$ 57180.96</u>	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ <u>0000.00</u> <u>\$ 45180.96</u>
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YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of		
One Payment of		
<u>144</u> Payments	<u>397.00</u>	Monthly, beginning <u>1/14/98</u>
One Final Payment		

SECURITY: You are giving a security interest in the goods or property being purchased.
LATE CHARGES: () Applies only if checked. If any payment is more than 10 days late you will be charged 5% of the late amount. (e) means an estimate
 () Applies only if checked. If any payment is not received by the first banking day which is at least 11 days after the due date, you will be charged 5% of the delinquent installment or \$25.00, whichever is less.
PREPAYMENT: If you pay your contract in full before its maturity, you may be charged a minimum finance charge. See your contract documents for any additional information about nonpayment, default, any required prepayment in full before the scheduled date and a minimum finance charge payable upon prepayment.

NOTICES: The names and addresses of all persons to whom the notices required or permitted by law to be sent are set forth at the top of this form.
 If you are buying a used vehicle with this contract, as indicated in the description of the vehicle above, federal regulation may require a special buyers guide to be displayed on the window.
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.

STATEMENT OF INSURANCE

NOTICE: No person is required as a condition of financing the purchase of a motor vehicle to purchase, or negotiate, any insurance through a particular insurance company, agent or broker.

You have requested Seller to include in the balance due under this agreement the following insurance. Insurance is to expire WITH BEFORE AFTER the due date of the final installment. Buyer requests seller to procure insurance upon the described property against fire, theft, and collision for the term of this agreement. Any insurance will not be in force until accepted by the insurance carrier. Premium

\$ <u>None</u>	DED., COMP., FIRE & THEFT	<u>N/A</u>	Mos. \$ <u>None</u>
\$ <u>None</u>	DEDUCTIBLE COLLISION	<u>N/A</u>	Mos. \$ <u>None</u>
BODILY INJURY \$ <u>None</u>	LIMITS	<u>N/A</u>	Mos. \$ <u>None</u>
PROPERTY DAMAGE \$ <u>None</u>	LIMITS	<u>N/A</u>	Mos. \$ <u>None</u>
MEDICAL		<u>N/A</u>	Mos. \$ <u>None</u>
		<u>N/A</u>	Mos. \$ <u>None</u>

TOTAL VEHICLE INSURANCE PREMIUMS \$ None (e)

The foregoing declarations are hereby acknowledged.

X TP X TGB

DATE SELLER BUYER

CREDIT INSURANCE AUTHORIZATION AND APPLICATION

You voluntarily request the credit insurance checked below, if any, and understand that such insurance is not required. You acknowledge disclosure of the cost of such insurance and authorize it to be included in the balance payable under the security agreement. Any returned or refunded credit insurance premiums shall be applied to sums due under this contract. Only the persons whose names are signed below are insured.

CREDIT LIFE	<u>None</u>	Mos. Premium \$ <u>None</u>
JOINT LIFE	<u>None</u>	Mos. Premium \$ <u>None</u>
CREDIT DISABILITY	<u>None</u>	Mos. Premium \$ <u>None</u>

TOTAL CREDIT INSURANCE PREMIUMS \$ None (b)

You want Credit Life Insurance You do not want Credit Life Insurance

You want Credit Disability Insurance (Primary Buyer Only)

You do not want Credit Disability Insurance

You want Joint Credit Life Insurance

You are applying for the credit insurance marked above. Your signature below means that you agree that: (1) You are not eligible for insurance if you have reached your 65th birthday. (2) You are eligible for disability insurance only if you are working for wages or profit 30 hours a week or more on the Effective Date. (3) Only the Primary Buyer is eligible for disability insurance.

DISABILITY INSURANCE MAY NOT COVER CONDITIONS FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE LAST 6 MONTHS (refer to "Total Disabilities Not Covered" in your policy or certificate for details).

ITEMIZATION OF AMOUNT FINANCED

A. Cash Price Motor Vehicle and Accessories	\$ <u>35000.00</u>	(A)
1. Cash Price Vehicle	\$ <u>35000.00</u>	
2. Cash Price Accessories	\$ <u>None</u>	
B. Document Preparation Charge	\$ <u>45.00</u>	(B) (not a governmental fee)
C. Smog Fee Paid to Seller	\$ <u>None</u>	(C)
D. Sales Tax (on A+B+C)	\$ <u>2004.93</u>	(D)
E. Luxury Tax	\$ <u>None</u>	(E)
F. Service Contract (optional) *	\$ <u>2495.00</u>	(F)
G. Other	\$ <u>None</u>	(G)
To whom paid		
TOTAL CASH PRICE (A to G)	\$ <u>37544.93</u>	(1)

AMOUNTS PAID TO PUBLIC OFFICIALS

2. A. License	\$ <u>700.00</u>	(A)
B. Registration	\$ <u>47.90</u>	(B)
C. Smog Impact Fee	\$ <u>None</u>	(C)
TOTAL OFFICIAL FEES (A+B+C)	\$ <u>747.90</u>	(2)

AMOUNT PAID TO INSURANCE COMPANIES:

(Total premiums per Statement of Insurance a + b) *	\$ <u>None</u>	(3)
4. SMOG CERTIFICATION FEE PAID TO STATE	\$ <u>None</u>	(4)
5. TOTAL (1 TO 4)	\$ <u>38292.83</u>	(5)

A. Trade-In (Description)

Yr. <u> </u> Make <u> </u>	
Model	\$ <u> </u> (A)
V.I.N. <u> </u>	
Odometer <u> </u>	
6. B. Less Pay Off	\$ <u>None</u> (B)
C. TRADE-IN (A less B)	\$ <u>None</u> (C)
D. Deferred downpayment due before second installment payment	\$ <u>None</u> (D)
E. MFR'S Rebate	\$ <u>None</u> (E)
F. Remaining cash downpayment	\$ <u>8000.00</u> (F)
TOTAL DOWNPAYMENT (6C+D+E+F)	\$ <u>8000.00</u> (6)
7. AMOUNT FINANCED (5 less 6)	\$ <u>30292.83</u> (7)

* We may retain, or receive, a portion of this amount