

MOTOR VEHICLE LEASE AGREEMENT (CALIFORNIA)

1. PARTIES AND VEHICLE DESCRIPTIONS

A. LESSEE AND LESSOR

LESSEE	CO-LESSEE	LESSOR (DEALER)
CARLOS GUERRERO 10685 CAMINITO DURO SAN DIEGO, CA 92126	N/A	PEDDER CDJR OF POWAY 13811 POWAY RD POWAY, CA 92064

Vehicle Garaging Address:

LEASE DATE: 06/27/2024

Lessee and Co-Lessee ("you" or "your") agree to lease the leased vehicle described below, including all equipment, parts and accessories ("Vehicle") from Lessor ("we" "us" or "our") according to the terms and conditions of this Motor Vehicle Lease Agreement (California) ("Lease"). This Lease will be assigned to SFS Leasing, Ltd or its successors and assigns ("Assignee", "we", "us" or "our"). The consumer lease disclosures included in this Lease are made on behalf of Lessor and Assignee and any administrator, servicer, beneficial owner or any other person who may be considered a "lessor" with respect to this Lease purposes of the Federal Consumer Leasing Act only. The address for Assignee: 5757 Woodway Drive, Suite 400, Houston, Texas 77057. The administrator of this Lease is Stellantis Financial Services, Inc. **SINGLE PAYMENT LEASE:** ☐ (check if applicable) / **SIGN AND DRIVE:** ☐ (check if applicable). * - If the "Sign and Drive" box is checked, SFS Leasing, Ltd, will pay the first Monthly Payment described in Section 3.A, below.

B. VEHICLE DESCRIPTIONS

(1) Leased Vehicle

X New	Year	Make	Model	Body Style	Odometer Reading	Vehicle Identification Number
<input type="checkbox"/> Demo	2024	JEEP	WRANGLER 4XE	WAGON 4 DR.	16	1C4RJXR61RW221413
<input type="checkbox"/> Used						

Primary Vehicle Use. The Vehicle will be used primarily for personal, family or household purposes. However, if the following box is checked, the Vehicle will be used primarily for business or commercial purposes: ☐

(2) Trade-In Vehicle

Year	Make	Model	Odometer Reading	Vehicle Identification Number
2018	LAND ROVER	DISCOVERY SPORT	63,327	SALCR2RX4JH777839

Gross Trade-In Allowance \$ 12,500.00
Balance Owed on Trade-In \$ 27,585.00
Net Trade-In Allowance \$ -15,085.00

THERE IS NO COOLING OFF PERIOD

California law does not provide for a "cooling off" or other cancellation period for vehicle leases. Therefore, you cannot later cancel this Lease simply because you change your mind, decided the Vehicle costs too much, or wish you had acquired a different vehicle. You may cancel this Lease only with the agreement of the Lessor or for legal cause, such as fraud.

FEDERAL CONSUMER LEASING ACT DISCLOSURES

2. AMOUNT DUE AT LEASE SIGNING OR DELIVERY	3. MONTHLY PAYMENTS OR SINGLE PAYMENT	4. OTHER CHARGES	5. TOTAL OF PAYMENTS
(Itemized below)** \$ 12,000.00	A. Your first Monthly Payment of \$ 1,239.45 is due on 06/27/2024, followed by 35 payments of \$ 1,239.45 due on the 27TH of each month beginning on 07/27/2024. B. The total of your Monthly Payments is \$ 44,620.20 C. Your Single Payment of \$ N/A is due on N/A	(Not part of your Monthly Payment or Single Payment) A. Turn-In Fee: \$395.00 (if you do not purchase the Vehicle) B. N/A \$ N/A C. Total \$ 395.00	(The amount you will have paid by the end of the Lease) \$ 55,775.75

6. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

A. Amount Due at Lease Signing or Delivery	B. How the Amount Due at Lease Signing or Delivery will Be Paid:
(1) Capitalized Cost Reduction \$ N/A	(1) Net Trade-In Allowance \$ 0.00
(2) Upfront Sales/Use Tax, if applicable \$ N/A	(2) Rebates and Noncash Credits 4500
(3) First Monthly Payment 1,239.45	(3) Amount to Be Paid in Cash N/A
(4) Single Payment N/A	(4) EV TAX CREDIT 7500
(5) Refundable Security Deposit N/A	
(6) Initial Title, Registration and License Fees 718.00	
(7) Acquisition Fee N/A	
(8) Capitalized Cost Reduction Tax, if applicable N/A	
(9) PRIOR CREDIT OR LEASE BALANCE 10,000.80	
(10) TIRE FEE 8.75	
(11) ELECTRONIC FILING FEE 33.00	
(12) Total \$ 12,000.00	(5) Total \$ 12,000.00

(rest of page intentionally left blank)

Fill in this information to identify your case:

Debtor 1 **Carlos Guerrero**
First Name Middle Name Last Name

Debtor 2 **Marcela Hernandez de Guerrero**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF CALIFORNIA**

Case number **24-04779-7**
(if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
2021 Toyota RAV4 Line from <i>Schedule A/B</i> : 3.1	\$20,517.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(2)
Used Misc. Household Goods & Furnishings Line from <i>Schedule A/B</i> : 6.1	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(3)
Used Misc. Electronics Line from <i>Schedule A/B</i> : 7.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(3)
Used Personal Clothing Line from <i>Schedule A/B</i> : 11.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(3)
Used Personal Jewelry Line from <i>Schedule A/B</i> : 12.1	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(4)

77°
OUT



9:53

Box Error

Unconnect Box requires service.
Please visit an authorized dealer.

OK

7. YOUR MONTHLY OR SINGLE PAYMENT IS DETERMINED AS SHOWN BELOW

A. Gross Capitalized Cost. The agreed upon value of the Vehicle (\$ <u>58,646.00</u>) and any items you pay over the Lease Term (such as service contracts, insurance, and any outstanding prior credit or lease balance)	\$ 66,034.20
B. Capitalized Cost Reduction. The amount of any Net Trade-in Allowance, Rebate, Noncash Credit, or Cash you pay that reduces the Gross Capitalized Cost	N/A
C. Adjusted Capitalized Cost. The amount used in calculating your Base Monthly Payment or Base Single Payment	66,034.20
D. Residual Value. The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment or Base Single Payment	38,991.00
E. Depreciation and Any Amortized Amounts. The amount charged for the Vehicle's decline in value through normal use and for other items paid over the Lease Term	27,043.20
F. Rent Charge. The amount charged in addition to the Depreciation and Any Amortized Amounts	14,367.60
G. Total of Base Monthly Payments or Single Payment. The Depreciation and Any Amortized Amounts plus the Rent Charge	41,410.80
H. Lease Payments. The number of payments in your Lease (Lease Term: <u>36</u> months)	36
I. Base Monthly Payment or Base Single Payment	1,150.30
J. Monthly Sales/Use Tax or Single Payment Sales/Use Tax	99.15
K. N/A	N/A
L. Total Monthly Payment ("Monthly Payment") or Total Single Payment ("Single Payment")	\$ 1,239.45

Early Termination. You may have to pay a substantial charge if you end this Lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier you end the Lease, the greater this charge is likely to be.

8. EXCESSIVE WEAR AND USE

You may be charged for excessive wear based on our standards for normal use and for excess mileage at the rate of \$ 0.25 per mile for each mile on the odometer in excess of the "regular mileage," at the termination of the Lease. The regular mileage is 12,000 miles per year. No rebate or credit will be paid to you if the mileage is less than the specified amount.

You have the option to purchase additional miles at Lease signing. You hereby agree to purchase 0 total additional miles (not per year) at \$ N/A per mile. Amounts paid for additional miles that are not used upon termination of this Lease are not refundable.

9. PURCHASE OPTION AT END OF LEASE TERM

☒ A. At the end of the Lease Term, you have an option to purchase the Vehicle for a Purchase Option Price of \$ 38,991.00 plus a Purchase Option Fee of \$350 plus any official fees and taxes.

☐ B. You do not have an option to purchase the Vehicle

Other Important Terms. See all pages of this Lease for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

10. ITEMIZATION OF GROSS CAPITALIZED COST

A. Agreed Upon Value of Vehicle as equipped at the time of Leasing signing	\$ 58,646.00	G. Document Processing Fee (Not a Gov't Fee) ..	+ 85.00
B. Accessories and optional equipment Lessor agrees to add to the Vehicle after Lease signing \$	N/A	H. California Tire Fees	+ N/A
1. <u>N/A</u> \$ <u>N/A</u>		I. Electronic Registration Fee (Not a Gov't Fee) ..	+ N/A
2. <u>N/A</u> \$ <u>N/A</u>		J. Optional Service Contract	+ N/A
3. <u>N/A</u> \$ <u>N/A</u>		K. Optional Maintenance Contract	+ N/A
4. <u>N/A</u> \$ <u>N/A</u>		L. Optional Excess Wear & Tear Plan	+ N/A
C. Total agreed upon value of Vehicle	+ 58,646.00	M. Other (Describe Item) <u>CENTURY KARRGUARD</u> ..	+ 725.00
D. Sales/Use Tax	+ N/A	N. Other (Describe Item) <u>NITROFILL MOTOR CLUB</u> ..	+ 499.00
E. Outstanding Prior Credit or Lease Balance ..	+ 5,084.20	O. Other (Describe Item) <u>N/A</u>	+ N/A
F. Acquisition Fee	+ 995.00	P. Total = Gross Capitalized Cost	\$ 66,034.20

11. OPTIONAL PRODUCTS

You are not required to purchase any Optional Product to enter into this Lease. An Optional Product will not be provided unless you initial below and are accepted by the Optional Product Provider. By initialing below, you acknowledge receipt of a notice of the terms of the Optional Product contract, you want to obtain the Optional Product and you agree to pay the charge shown. We may retain or receive a portion of the Optional Product price.

Optional Product	Charge of Premium	Provider	Term	By initialing below, you indicate that you elect to purchase the Optional Product
CENTURY KARRGUARD	\$ 725.00	CENTURY AUTOMOTIVE	36	<u>CA</u> (Lessee Initials) <u>N/A</u> (Co-Lessee Initials)
NITROFILL MOTOR CLUB	\$ 499.00	NITROFILL	12	<u>CA</u> (Lessee Initials) <u>N/A</u> (Co-Lessee Initials)
N/A	\$ N/A	N/A	N/A	<u>N/A</u> (Lessee Initials) <u>N/A</u> (Co-Lessee Initials)
N/A	\$ N/A	N/A	N/A	<u>N/A</u> (Lessee Initials) <u>N/A</u> (Co-Lessee Initials)

12. ESTIMATED OFFICIAL FEES AND TAXES

The total estimated amount you will pay for official and license fees, registration, title and taxes over the term of your Lease, whether included with your Monthly Payments or Single Payment or assessed otherwise: \$ 807.15. The actual total of official fees and taxes may be higher or lower depending on the tax rates in effect or the value of the Vehicle when a fee or tax is assessed, the garaging address of the Vehicle, or the requirements of the taxing jurisdiction.

13. WARRANTIES

If the Vehicle is new or is a demo, it is covered by the standard manufacturer's new vehicle warranty and any other express warranty identified below. If the Vehicle is used, there is no express warranty(ies) on the Vehicle unless identified below:

- ☒ The Vehicle is covered by the remainder of the standard manufacturer's new vehicle warranty.
- ☐ The Vehicle is covered by an extended warranty purchased from the manufacturer or other third-party provider.

We assign to you all rights we have under any of these warranties. You acknowledge that you have received a copy of the indicated warranties.

WE LEASE THE VEHICLE TO YOU "AS IS". WE MAKE NO WARRANTIES OR REPRESENTATIONS, EITHER EXPRESS OR IMPLIED AS TO THE VEHICLE OR ANY PART OR ACCESSORY THEREOF. WE MAKE NO WARRANTY OF MERCHANTABILITY OR FITNESS OF THE VEHICLE FOR ANY PARTICULAR PURPOSE OR ANY OTHER REPRESENTATION OR WARRANTY WHATSOEVER, EXCEPT AS PROHIBITED BY APPLICABLE LAW.

Debtor 1 **Carlos Guerrero**
Debtor 2 **Marcela Hernandez de Guerrero**

Case number (if known) **24-04779-7**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
Chase Bank Account Line from <i>Schedule A/B</i> : 17.1	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
Mission Federal Credit Union Account Line from <i>Schedule A/B</i> : 17.2	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
401(K) Retirement Account Line from <i>Schedule A/B</i> : 21.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(10)(E)
Expected 2024 Tax Refund Line from <i>Schedule A/B</i> : 28.1	\$10,000.00	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)

3. **Are you claiming a homestead exemption of more than \$189,050?**
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

LO



78°
OUT



Uconnect Box Error



NOT EX

Uconnect
Please visit

DEAL# 63277
STOCK# C24657
CUST# 1459041

AGREEMENT TO FURNISH INSURANCE POLICY

To Seller/Lessor **PEDDER CDJR OF POWAY**
13611 POWAY RD, POWAY, CA 92064

Date **06/27/2024**

The undersigned Buyer/Lessee(s) agree(s) to furnish his/their own Insurance Policy, covering a vehicle which is the subject of a credit sale contract/lease dated this **27** of **JUNE** YR **2024** day

The vehicle referred to herein is described as follows:

Year	Make	Model	Body Type	Vehicle Identification No.
2024	JEEP	WRANGLER 4XE	WAGON 4 DR.	1C4RJXR61RW221413

Such Insurance Policy must be delivered to the Seller/Lessor within **TEN(10)** days from the date of this Agreement. The following is not an acceptable policy: Maintenance or repair contracts, One Month Policies or Insurance Certificates that make reference to a "Master Insurance Agreement." If Seller/Lessor does not receive such Policy by the time stated, Seller/Lessor may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the credit sale contract/lease. Such insurance may cover only Seller's/Lessor's interest in the vehicle as the law allows.

Ins Co _____ Agent _____

ADDRESS OF AGENT - STREET _____ CITY _____ STATE _____ ZIP _____ AGENT'S PHONE NUMBER _____

Policy No. _____ Exp. Date _____

Fire & Theft - ☒ Additional Coverage - ☐ \$ _____ Deductible Comprehensive - ☐ \$ _____ Deductible Collision

In the event Buyer/Lessee(s) fail(s) to furnish a valid insurance policy, or written evidence of insurance, of the type required under the credit sale contract/lease, Buyer/Lessee(s) hereby agree(s) to pay to Seller/Lessor or assignees any earned premium for any policy they may have to place for the above described vehicle in accordance with repayment procedures set forth in the credit sale contract/lease.

Buyer/Lessee(s) further agree(s) to assume any and all responsibility for damage to the vehicle or resulting from the use, maintenance or operation of the vehicle, and agree to hold Seller/Lessor free of any loss, claim, or liability resulting from any damage to the vehicle or from the vehicle's use, maintenance or operation.

Loss Payee **STELLANTIS FINANCIAL SERVICES**

Loss Payee's Address **PO BOX 717, WILMINGTON, OH 45177**

NOTICE TO BUYER/LESSEE: This Agreement does not authorize the Seller/Lessor to order Public Liability or Property Damage Insurance. Any insurance ordered by the Seller/Lessor or Seller's/Lessor's Assignee will cover loss of or damage to the vehicle and will not include Public Liability or Property Damage Insurance.

BUYER/LESSEE'S NAME (Printed) **CARLOS GUERRERO**

ADDRESS **10685 CAMINITO DURO**

HOME PHONE _____ BUSINESS PHONE _____

SAN DIEGO, CA 92126

X 

X N/A

LAW FORM NO. 220RS-U 8

CO-BUYER'S/CO-LESSEE'S SIGNATURE

Fill in this information to identify your case and this filing:

Debtor 1	Carlos Guerrero		
	First Name	Middle Name	Last Name
Debtor 2	Marcela Hernandez de Guerrero		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF CALIFORNIA			
Case number	24-04779-7		

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: **Toyota**
Model: **RAV4**
Year: **2021**
Approximate mileage: _____
Other information: _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$20,517.00

\$20,517.00

3.2 Make: **Jeep**
Model: **Wrangler Rubicon**
Year: **2024**
Approximate mileage: _____
Other information: _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$42,591.00

\$42,591.00

STOCK# C24557

DEAL# 63277

CUST# 1459041

Service Hours 07:30 - 17:00

Service Phone Number (858) 956 - 8136

Sales Manager DEAN FERGUSON

DUE BILL

Identification of Parties				
Buyer/Lessee Name(s) ("you") CARLOS GUERRERO			Phone (619) 857-7147	
Address Street 10685 CAMINITO DURO	City SAN DIEGO	State CA	Zip 92126	Contract Date 06/27/2024
Dealership ("dealer") PEDDER CDJR OF POWAY			Salesperson N/A	
Identification of Vehicle ("Vehicle")				
Year 2024	Make JEEP	Model WRANGLER 4XE	VIN 1C4RJXR61RW221413	Stock Number C24557
Section A: Acknowledgment of Work				
You acknowledge that the work described in this Section A, if any, is the only work that you are entitled to have performed at no additional charge. If you request any additional work, dealer will provide you with an estimate of charges for your approval prior to performing the additional work.				
A.1. N/A				
A.2. N/A				
A.3. N/A				
A.4. N/A				
A.5. Otherwise vehicle sold as is (and/or) as equipped, nothing else promised or implied				
Section B: Acknowledgment of Accessories				
You acknowledge that the charges for the accessories described in this Section B, if any, were disclosed to you and included in the retail installment sale or lease contract you entered into for the purchase or lease of the Vehicle with your consent. These accessories are the only accessories that you are entitled to have installed at no additional charge. If you request additional accessories, dealer will provide you with an estimate of charges for your approval prior to installation of such accessories.				
B.1. N/A				
B.2. N/A				
B.3. N/A				
B.4. N/A				
B.5. Otherwise vehicle sold as equipped, nothing else promised or implied				

PLEASE NOTE THAT LOANER CARS WILL NOT BE AVAILABLE WHILE THE WORK/INSTALLATION IS BEING PERFORMED
PLEASE CONTACT OUR SERVICE DEPARTMENT AS SOON AS POSSIBLE TO SCHEDULE AN APPOINTMENT

06/27/2024

Date

06/27/2024

Date

Buyer's Signature

N/A

Co-buyer's Signature

Dealer Representative's Signature

LAW

FORM NO. LAWCA-4120 8 (01/22)

© 2021 Fox Products and Services Company
 (THIS WARRANTY/INSTALLATION AGREEMENT IS APPLIED AS TO CONTENT ON FORMS FOR PURCHASE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.)

Debtor 1 **Carlos Guerrero**
Debtor 2 **Marcela Hernandez de Guerrero**

Case number (if known) **24-04779-7**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$63,108.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes. Describe.....

Used Misc. Household Goods & Furnishings

\$2,500.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
☒ Yes. Describe.....

Used Misc. Electronics

\$200.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No
☐ Yes. Describe.....

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No
☐ Yes. Describe.....

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☒ Yes. Describe.....

Used Personal Clothing

\$600.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☒ Yes. Describe.....



VEHICLE/VESSEL TRANSFER AND REASSIGNMENT FORM

DEAL# 63064
CUST# 1459041

INSTRUCTIONS ON REVERSE SIDE — ALL SIGNATURES MUST BE IN INK — PHOTOCOPIES NOT ACCEPTED

This form is not the ownership certificate. It must accompany the titling document or Application for Duplicate Title. For Car Buyer's Bill of Rights, visit www.dmv.ca.gov.

ACQUISITION NUMBER (DISMANTLER ONLY)

SECTION 1 — VEHICLE/VESSEL DESCRIPTION				
IDENTIFICATION NUMBER	YEAR MODEL	MAKE	LICENSE PLATE/CF NO.	MOTORCYCLE ENGINE NUMBER
SALCR2RX4JH777839	2018	DISCOVERY SPORT	LAND ROVER	N/A

SECTION 2 — BILL OF SALE				
I/We <u>CARLOS GUERRERO</u> sell, transfer, and deliver the above vehicle/vessel				
to <u>PEDDER CDJR OF POWAY</u> on <u>06/09/2024</u> for the amount of \$ <u>12,500.00</u>				
(SELLING PRICE)				
If this was a gift, indicate relationship: _____ (e.g., parents, spouse, friend, etc.) \$ _____				
(GIFT VALUE)				

SECTION 3 — ODOMETER DISCLOSURE STATEMENT (Void if Mileage is Altered or Erased)				
Federal and State Law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.				
The odometer now reads <u>63,327</u> (no tenths) miles, and to the best of my knowledge reflects the ACTUAL mileage unless one of the following statements is checked.				
<input type="checkbox"/> Odometer reading is NOT the actual mileage				
<input type="checkbox"/> Mileage EXCEEDS the odometer mechanical limits				
Explain odometer discrepancy: _____				

SECTION 4 — BUYER AND SELLER (MUST hand print his or her name, date and sign this section.)				
BUYER'S SECTION				
I acknowledge the odometer reading and the facts of the transfer. I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.				
PRINT BUYER'S NAME	SIGNATURE	DATE	DL/DL OR DEALER/DISM #	
<u>PEDDER CDJR OF POWAY</u>	<u>X</u>	<u>06/09/2024</u>		
PRINT BUYER'S NAME	SIGNATURE	DATE	DL/DL OR DEALER/DISM #	
	<u>X</u>			
PRINT BUYER'S NAME	SIGNATURE	DATE	DL/DL OR DEALER/DISM #	
	<u>X</u>			
BUYER'S MAILING ADDRESS	CITY	STATE	ZIP CODE	DAYTIME TELEPHONE NO.
<u>13811 POWAY RD</u>	<u>POWAY</u>	<u>CA</u>	<u>92064</u>	<u>(658) 956 - 8136</u>
SELLER'S SECTION				
I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.				
PRINT SELLER'S NAME	SIGNATURE	DATE	DL/DL OR DEALER/DISM #	
<u>CARLOS GUERRERO</u>	<u>X</u>	<u>06/09/2024</u>		
PRINT SELLER'S NAME	SIGNATURE	DATE	DL/DL OR DEALER/DISM #	
	<u>X</u>			
PRINT SELLER'S NAME	SIGNATURE	DATE	DL/DL OR DEALER/DISM #	
	<u>X</u>			
SELLER'S MAILING ADDRESS	CITY	STATE	ZIP CODE	DAYTIME TELEPHONE NO.
<u>10685 CAMINITO DURO</u>	<u>SAN DIEGO</u>	<u>CA</u>	<u>92126</u>	<u>6198577147</u>

SECTION 5 — POWER OF ATTORNEY				
I/We <u>CARLOS GUERRERO</u> appoint <u>PEDDER CDJR OF POWAY</u>				
as my attorney in fact, to complete all necessary documents, as needed, to transfer ownership as required by law.				
SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY				
<u>X</u>	<u>[Signature]</u>	DATE		
		<u>06/09/2024</u>		
SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY				
<u>X</u>	<u>N/A</u>	DATE		

Debtor 1 **Carlos Guerrero**
Debtor 2 **Marcela Hernandez de Guerrero**

Case number (if known) **24-04779-7**

Used Personal Jewelry

\$150.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$3,450.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes.....

Institution name:

17.1.

Chase Bank Account

\$3,000.00

17.2.

Mission Federal Credit Union Account

\$10.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☒ No
☐ Yes. Give specific information about them.....
Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them
Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No

CENTURY AUTOMOTIVE MAPFRE	KARR GUARD CHOICE VEHICLE SERVICE AGREEMENT	ADMINISTRATOR OBLIGOR Century Automotive Service Corporation PO Box 3809 Albuquerque, NM 87199 California License Number: 0C88598 TOLL-FREE: 1-888-338-0389
-------------------------------------	---	---

APPLICATION / TERMS & CONDITIONS

1. CONTRACT HOLDER

NAME CARLOS GUERRERO		AGREEMENT NO: KGC000000010070599	
CITY San Diego, CA 92126	STATE CA	ZIP 92126	STREET 10685 Caminito Duro
TELEPHONE (619) 857-7147			

2. COVERED VEHICLE

VIN 1C4RJXR61RW221413	Odometer reading on the agreement date 16	Vehicle Class 2
YEAR 2024	MAKE JEEP	MODEL Wrangler Rubicon 4xe
VEHICLE PURCHASE PRICE \$58,646.00		

3. ISSUING DEALER

DEALER NAME PEDDER CDR + J OF POWAY		STREET 13811 POWAY ROAD	
CITY POWAY, CA 92064	STATE CA	ZIP 92064	TELEPHONE (866) 224-0000

4. KARR GUARD CHOICE COVERAGE OPTIONS

Roadside Service applies to all levels of coverage

Term	Class	Special Equipment	Coverage
MONTHS 36	Class 2	*(Optional) Cosmetic Wheel Repair <input type="checkbox"/> <small>*Cosmetic Wheel Repair only available with Tire and Wheel Repair Replacement Coverage</small>	A. Tire & Wheel Repair/Replacement <input type="checkbox"/> B. Windshield Repair/Replacement <input type="checkbox"/> C. Paintless Dent Repair <input type="checkbox"/> D. Key Replacement <input checked="" type="checkbox"/>

5. AGREEMENT DATE

MO/DAY/YR 06/27/2024

6. AGREEMENT PRICE

\$725.00

7. LIENHOLDER NAME & ADDRESS

STELLANTIS FINANCIAL SERVICES PO BOX 717	WILMINGTON, OH 45177
--	----------------------

ADMINISTRATOR OBLIGOR: Century Automotive Service Corporation, PO BOX 3809, Albuquerque, NM, 87190-3809, 1-888-338-0389. This is a Contract between You and the Administrator Obligor. The Administrator Obligor's performance under this Contract is insured by an insurance policy issued by American Commerce Insurance Company, 3590 Twin Creeks Dr, Columbus, OH, 43218-2579, Telephone 1-877-778-3450. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, you may file a claim with American Commerce Insurance Company at the address listed above.

We have arranged with Brickell Financial Services-Motor Club, Inc. dba Road America Motor Club (Road America), administrative offices at 7300 Corporate Center Drive, Suite 601 Miami, FL 33126, to provide selected benefits as part of this Agreement. (For Mississippi and Wisconsin customers, services are provided by Brickell Financial Services Motor Club, Inc.) Those benefits include: Emergency Roadside Assistance. All 24-Hour Roadside Assistance services are provided by Road America. In the event that 24-Hour Roadside Assistance service is not obtainable through this program, You will receive a refund of payments made for covered services upon Your written request. You must contact Road America first for pre-authorization to obtain any services independently of the Agreement as outlined in the Agreement.

I hereby acknowledge I have read this entire Agreement, including Definitions, Schedule of Coverage, Arbitration Agreement, General Provisions, and Agreement Holder's Responsibilities.

Purchase of this coverage is optional, cancellable, not required to register a motor vehicle, to obtain lease financing, financing, credit, or any equivalent. We do not disclose information about our customers to anyone, except as permitted by law. THIS AGREEMENT IS NOT AN INSURANCE POLICY: It is an Agreement between You and the Administrator.

SIGNED BY X

CONTRACT HOLDER

SIGNED BY X

DEALER'S REPRESENTATIVE

PRIOR TO THE INITIATION OF ANY OF THE FOLLOWING SERVICES UNDER THIS AGREEMENT, YOU MUST FIRST RECEIVE PRIOR AUTHORIZATION BY CONTACTING:

- For Tire and Wheel, Windshield Repair, Paintless Dent Repair, or Key Replacement Call 1-877-778-3437.
- For and Emergency Roadside Assistance, Call 1-877-778-3432.

IF YOU HAVE ANY QUESTIONS, CALL YOUR DEALER OR ADMINISTRATOR TOLL-FREE AT 1-888-338-0389

Debtor 1 **Carlos Guerrero**
Debtor 2 **Marcela Hernandez de Guerrero**

Case number (if known) **24-04779-7**

- ☒ Yes. List each account separately.

Type of account:

Institution name:

401(K) Retirement Account

\$5,000.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes. Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes. Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☒ No
☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

- ☐ No
☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Expected 2024 Tax Refund

\$10,000.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..



VEHICLE/VESSEL TRANSFER AND REASSIGNMENT FORM

DEAL# 63277
CUST# 1459041
STOCK# C24557
ACQUISITION NUMBER (DISMANTLER ONLY)

INSTRUCTIONS ON REVERSE SIDE — ALL SIGNATURES MUST BE IN INK — PHOTOCOPIES NOT ACCEPTED
This form is not the ownership certificate. It must accompany the titling document or Application for Duplicate Title. For Car Buyer's Bill of Rights, visit www.dmv.ca.gov.

SECTION 1 — VEHICLE/VESSEL DESCRIPTION

IDENTIFICATION NUMBER	YEAR MODEL	MAKE	LICENSE PLATE/CF NO.	MOTORCYCLE ENGINE NUMBER
1C4RJXR61RW221413	2024	WRANGLER 4XE JEEP		

SECTION 2 — BILL OF SALE

I/We **PEDDER CDJR OF POWAY** sell, transfer, and deliver the above vehicle/vessel to **CARLOS GUERRERO** on **06/27/2024** for the amount of **\$58,646.00** (SELLING PRICE)
If this was a gift, indicate relationship: _____ (e.g., parents, spouse, friend, etc.) \$ _____ (GIFT VALUE)

SECTION 3 — ODOMETER DISCLOSURE STATEMENT (Void if Mileage is Altered or Erased)

Federal and State Law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The odometer now reads **16** (no tenths) miles, and to the best of my knowledge reflects the ACTUAL mileage unless one of the following statements is checked.

☐ Odometer reading is NOT the actual mileage
☐ Mileage EXCEEDS the odometer mechanical limits
Explain odometer discrepancy: _____

SECTION 4 — BUYER AND SELLER (MUST hand print his or her name, date and sign this section.)

BUYER'S SECTION

I acknowledge the odometer reading and the facts of the transfer. I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

PRINT BUYER'S NAME	SIGNATURE	DATE	DL/D OR DEALER/DISM #
CARLOS GUERRERO	X	06/27/2024	
PRINT BUYER'S NAME	SIGNATURE	DATE	DL/D OR DEALER/DISM #
	X N/A	N/A	
PRINT BUYER'S NAME	SIGNATURE	DATE	DL/D OR DEALER/DISM #
	X		
BUYER'S MAILING ADDRESS	CITY	STATE	ZIP CODE
10685 CAMINITO DURO	SAN DIEGO	CA	92126
			DAYTIME TELEPHONE NO.
			(619) 857-7147

SELLER'S SECTION

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

PRINT SELLER'S NAME	SIGNATURE	DATE	DL/D OR DEALER/DISM #
PEDDER CDJR OF POWAY	X	06/27/2024	
PRINT SELLER'S NAME	SIGNATURE	DATE	DL/D OR DEALER/DISM #
	X		
PRINT SELLER'S NAME	SIGNATURE	DATE	DL/D OR DEALER/DISM #
	X		
SELLER'S MAILING ADDRESS	CITY	STATE	ZIP CODE
13811 POWAY RD	POWAY	CA	92064
			DAYTIME TELEPHONE NO.
			(858) 956-8136

SECTION 5 — POWER OF ATTORNEY

I/We **CARLOS GUERRERO** appoint **PEDDER CDJR OF POWAY** as my attorney in fact, to complete all necessary documents, as needed, to transfer ownership as required by law.

SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY	DATE
X	06/27/2024
SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY	DATE
X N/A	N/A

Debtor 1 **Carlos Guerrero**
Debtor 2 **Marcela Hernandez de Guerrero**

Case number (if known) **24-04779-7**

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.
Company name:

Beneficiary:

Surrender or refund
value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$18,010.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

CENTURY AUTOMOTIVE WAPFRE	KARR GUARD CHOICE VEHICLE SERVICE AGREEMENT	ADMINISTRATOR OBLIGOR Century Automotive Service Corporation PO Box 3809 Albuquerque, NM 87190 California License Number: 0C88598 TOLL-FREE: 1-888-338-0389
-------------------------------------	---	--

APPLICATION / TERMS & CONDITIONS

1. CONTRACT HOLDER

AGREEMENT NO: KGC000000010070599

NAME CARLOS GUERRERO		STREET 10685 Caminito Duro	
CITY San Diego, CA 92126	STATE CA	ZIP 92126	TELEPHONE (619) 857-7147

2. COVERED VEHICLE

VIN 1C4RJXR61RW221413	Odometer reading on the agreement date 16	Vehicle Class 2
YEAR 2024	MAKE JEEP	MODEL Wrangler Rubicon 4xe
VEHICLE PURCHASE PRICE \$58,646.00		

3. ISSUING DEALER

DEALER NAME PEDDER CDR + J OF POWAY		STREET 13811 POWAY ROAD	
CITY POWAY, CA 92064	STATE CA	ZIP 92064	TELEPHONE (866) 224-0000

4. KARR GUARD CHOICE COVERAGE OPTIONS

Roadside Service applies to all levels of coverage

Term	Class	Special Equipment	Coverage
MONTHS 36	Class 2	*Optional Cosmetic Wheel Repair <input type="checkbox"/> <small>*Cosmetic Wheel Repair only available with Tire and Wheel Repair/Replacement Coverage</small>	A. Tire & Wheel Repair/Replacement <input type="checkbox"/> B. Windshield Repair/Replacement <input type="checkbox"/> C. Paintless Dent Repair <input type="checkbox"/> D. Key Replacement <input checked="" type="checkbox"/>

5. AGREEMENT DATE

MO/DAY/YR 06/27/2024

6. AGREEMENT PRICE

\$725.00

7. LIENHOLDER NAME & ADDRESS

STELLANTIS FINANCIAL SERVICES PO BOX 717	WILMINGTON, OH 45177
--	----------------------

ADMINISTRATOR OBLIGOR: Century Automotive Service Corporation, PO BOX 3809, Albuquerque, NM, 87190-3809, 1-888-338-0389. This is a Contract between You and the Administrator Obligor. The Administrator Obligor's performance under this Contract is insured by an insurance policy issued by American Commerce Insurance Company, 3590 Twin Creeks Dr, Columbus, OH, 43218-2579, Telephone 1-877-778-3450. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, you may file a claim with American Commerce Insurance Company at the address listed above.

We have arranged with Brickell Financial Services-Motor Club, Inc. dba Road America Motor Club (Road America), administrative offices at 7300 Corporate Center Drive, Suite 601 Miami, FL 33126, to provide selected benefits as part of this Agreement. (For Mississippi and Wisconsin customers, services are provided by Brickell Financial Services Motor Club, Inc.) Those benefits include: Emergency Roadside Assistance, All 24-Hour Roadside Assistance services are provided by Road America. In the event that 24-Hour Roadside Assistance service is not obtainable through this program, You will receive a refund of payments made for covered services upon Your written request. You must contact Road America first for pre-authorization to obtain any services independently of the Agreement as outlined in the Agreement.

I hereby acknowledge I have read this entire Agreement, including Definitions, Schedule of Coverage, Arbitration Agreement, General Provisions, and Agreement Holder's Responsibilities.

Purchase of this coverage is optional, cancellable, not required to register a motor vehicle, to obtain lease financing, financing, credit, or any equivalent. We do not disclose information about our customers to anyone, except as permitted by law. THIS AGREEMENT IS NOT AN INSURANCE POLICY. It is an Agreement between You and the Administrator.

SIGNED BY X

CONTRACT HOLDER

SIGNED BY X

DEALER'S REPRESENTATIVE

PRIOR TO THE INITIATION OF ANY OF THE FOLLOWING SERVICES UNDER THIS AGREEMENT, YOU MUST FIRST RECEIVE PRIOR AUTHORIZATION BY CONTACTING:

- For Tire and Wheel, Windshield Repair, Paintless Dent Repair, or Key Replacement Call 1-877-778-3437.
- For and Emergency Roadside Assistance, Call 1-877-778-3432.

IF YOU HAVE ANY QUESTIONS, CALL YOUR DEALER OR ADMINISTRATOR TOLL-FREE AT 1-888-338-0389

Debtor 1 **Carlos Guerrero**
Debtor 2 **Marcela Hernandez de Guerrero**

Case number (if known) **24-04779-7**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2			\$0.00
56. Part 2: Total vehicles, line 5	\$63,108.00		
57. Part 3: Total personal and household items, line 15	\$3,450.00		
58. Part 4: Total financial assets, line 36	\$18,010.00		
59. Part 5: Total business-related property, line 45	\$0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part 7: Total other property not listed, line 54	\$0.00		
	+		
62. Total personal property. Add lines 56 through 61...	\$84,568.00	Copy personal property total	\$84,568.00
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$84,568.00

ADDITIONAL TERMS

The following box is made available to insert additional terms to this Lease, if any. The additional terms must be typed in; handwritten terms are unenforceable.

Lessee agrees that if this lease cannot be assigned by Dealer to a financial institution on terms acceptable to Dealer and Dealer gives Lessee notice within 10 days, this lease will be rescinded. Lessee must then return the vehicle to Dealer in the same condition and Dealer will then return all consideration paid.

27. NOTICES

CLASS ACTION WAIVER. YOU HEREBY WAIVE ANY RIGHTS YOU MAY HAVE TO INITIATE OR PARTICIPATE IN A CLASS ACTION RELATED TO THIS CONTRACT.

THIS LEASE CONTAINS THE ENTIRE AGREEMENT BETWEEN YOU AND US. No agreements exist between you and Lessor except as set forth in this Lease. The agreement between the parties may only be modified by a writing signed by you and Lessor. No course of performance will modify the agreement between the parties or constitute a waiver of any right under this Lease.

 / N/A ✓ Lessee/Co-Lessee Initials

You have the right to return the Vehicle, and receive a refund of any payments made if the credit application is not approved, unless nonapproval results from an incomplete application or from incorrect information provided by you.

(1) Do not sign this Lease before you read it or if it contains any blank spaces to be filled in; (2) You are entitled to a completely filled in copy of this Lease; (3) Warning-Unless a charge is included in this Lease for public liability or property damage insurance, payment for that coverage is not provided by this Lease.

By signing below, you acknowledge that you have received a completely filled-in copy of this Lease.

28. SIGNATURES**A. LESSEE SIGNATURE(S).**

Lessee Signature X Carlos Guerrero
Name: CARLOS GUERRERO Date: 06/27/2024

Co-Lessee Signature X N/A
Name: N/A Date: N/A

B. BUSINESS LESSEE SIGNATURE.

Signature X N/A Name: N/A Title: N/A
Date: N/A

C. LESSOR SIGNATURE AND ASSIGNMENT.

The authorized signature of the Lessor below has the effect of: (1) accepting the terms and conditions of this Lease; (2) acknowledging verification of the existence of the insurance coverage required by this Lease with the Lessee's insurance agent; and assigning to SFS Leasing, Ltd or its successors and assigns all right, title and interest in and to this Lease, the proceeds of this Lease and the Vehicle according to the terms and conditions of the dealer agreement in effect at the time this assignment becomes effective.

Authorized Signature X Pedder Cdjr of Poway Name: PEDDER CDJR OF POWAY Title: F&I MANAGER
Date: 06/27/2024

This Motor Vehicle Lease Agreement (CALIFORNIA) form is for use in California.



TIRE PROTECTION AND ROADSIDE ASSISTANCE

Your Benefits are Effective Beginning 06/30/2024

Brought to you by Pedder Chrysler Dodge Jeep Ram of Poway

Customer Information

Name: CARLOS GUERRERO

Member/Tag#: TG10976977

Plan ID: NFB300ERO

Term: 12

Effective: 06/30/2024

Expiration: 06/30/2025

Vehicle Information

Year: 2024

Make: JEEP

Model: Wrangler Rubicon 4xe

Mileage: 16

VIN: 1C4RJXR61RW221413

PRODUCT INFORMATION AND REGISTRATION: Your NitroFill Product installation includes Tire Road Hazard Protection coverage and Roadside Assistance from Roadside Protect Motor Club, Inc., subject to the terms and conditions Stated herein. I understand that I must register online following the instructions listed below under section II. Your Responsibilities and coverage begins 72 hours after registration. I acknowledge that the Dealer/Seller has explained all the terms and conditions of this contract coverage to me, has provided me with a copy of it, and that this contract coverage is provided to me at no additional charge. I understand that the purchase of NitroFill Product Installation is not required to obtain financing for my vehicle. I agree to the terms, conditions and limitations contained herein and understand this contract which includes tire protection and roadside assistance for Covered tires when NitroFill Product is installed and NOT insurance, a vehicle service contract or a vehicle protection product.

**FOR COVERAGE QUESTIONS, PLEASE CALL 1-866-873-1429
FULFILLMENT OF ALL CLAIMS MUST BE PRE-AUTHORIZED**

**YOU MUST CONTACT THE ADMINISTRATOR PRIOR TO ANY
TIRE REPLACEMENT PLEASE CALL 1-866-873-1429**

FOR 24 HOUR EMERGENCY ROADSIDE ASSISTANCE, PLEASE CALL 1-866-887-2381

This is not a vehicle liability insurance contract. This is not an automobile physical damage insurance contract.

I. DEFINITIONS

The following terms whether capitalized or bold, mean the following:

Covered Tires – means the tires installed on the Eligible Vehicle at the time of Product installation and which are not otherwise excluded from coverage by this contract.

Customer, You, Your – means the person listed in the Customer Information section on the registration.

Dealer/Seller – means the authorized retail seller of NitroFill Products.

Effective Date – The Effective Date of this contract is the date which is 72 hours after this contract has been registered with the Administrator, which is stated above on the registration.

FORM ID: NFB300ERO 5/1/2021



VEHICLE/VESSEL TRANSFER AND REASSIGNMENT FORM INSTRUCTIONS

THIS FORM IS NOT THE OWNERSHIP CERTIFICATE. IT MUST ACCOMPANY THE TITLE OR APPLICATION FOR A DUPLICATE TITLE. PHOTOCOPIES OF THE FORM MAY BE RETAINED FOR YOUR RECORDS.

Know your rights before you sign. Read the *Car Buyer's Bill of Rights* (FFVR 35) and *What you Need to Know Before Buying a Vehicle* (FFVR 26) brochures and other brochures available at www.dmv.ca.gov.

SECTION 1 — VEHICLE/VESSEL IDENTIFICATION

This section must be completed.

SECTION 2 — BILL OF SALE

To be completed by the seller of the vehicle/vessel, identifying the buyer and/or gift recipient, the purchase price or gift value, and date of sale and/or gift.

SECTION 3 — ODOMETER DISCLOSURE STATEMENT

To be completed by the seller disclosing the mileage at the time of sale. Any alteration (write-over, cross-out, erasure, deletion, etc.), made to the reported mileage will VOID the odometer disclosure section of this document and a new odometer statement (including the signature of both parties) is mandatory. Photocopies may be retained for personal record. Dealers and Auto Auctions are required to retain a photocopy of the odometer disclosure for 5 years.

Federal law requires the hand printed name, date and signature of the buyer and seller when disclosing and acknowledging the odometer reading.

SECTION 4 — BUYER/SELLER INFORMATION (*Individual[s], Company, Dealership, Lessor/Lessee or Trust*)

To be completed by the buyer to provide name and address, accept the responsibility of ownership, and/or acknowledge mileage reported. To be completed by the seller to provide name and address, release ownership, and/or disclose mileage to the buyer.

NOTE: Co-owners joined by "AND" (shown by "I" on DMV records) require the signature of **EACH** owner; co-owners joined by "OR" require the signature of at least **ONE** owner. The signature for a company or business **MUST** include the printed name of the company/business and an authorized representative's countersignature on the signature line (e.g., ABC CO., by JOHN SMITH - or - JOHN SMITH for ABC CO.).

SECTION 5 — POWER OF ATTORNEY

To be completed when appointing a person or company to act as an attorney-in-fact, to sign papers and documents that may be necessary in order to secure California registration of or to transfer my/our interest in the identified vehicle or vessel. The odometer disclosure statement cannot be completed by power of attorney.

INSTRUCCIONES PARA COMPLETAR ESTE FORMULARIO

ESTE FORMULARIO NO ES EL CERTIFICADO DE PROPIEDAD. ÉSTE DEBERÁ ACOMPAÑAR AL TÍTULO O LA SOLICITUD PARA DUPLICADO DE TÍTULO. PUEDE GUARDAR FOTOCOPIAS DE ESTE FORMULARIO PARA SU ARCHIVO PERSONAL.

Conozca sus derechos antes de firmar. Lea los folletos "Declaración de Derechos del Comprador de Vehículos" (FFVR 35) y "Qué Necesita Saber Antes de Comprar un Vehículo" (FFVR 26) y otros folletos disponibles en www.dmv.ca.gov.

SECCIÓN 1 — IDENTIFICACIÓN DE VEHÍCULO/BARCO

Esta sección deberá completarse.

SECCIÓN 2 — FACTURA DE VENTA

Para completarse por el vendedor del vehículo/barco, para identificar al comprador y/o receptor del regalo, el precio de compra o valor del regalo y la fecha de la venta y/o regalo.

SECCIÓN 3 — DECLARACIÓN DEL RECORRIDO EN MILLAS DEL ODÓMETRO

Para completarse por el vendedor declarando el millaje al momento de la venta. Cualquier alteración (escribir sobre el texto, tachar texto, borraduras, omisiones, etc.) que se haga al millaje reportado ANULARÁ la sección de la declaración del odómetro de este documento y será obligatorio presentar una nueva declaración (incluyendo la firma de ambas partes). Puede conservar fotocopias para su archivo personal. A los concesionarios y subastadores de autos se les exige conservar una fotocopia de la declaración del odómetro por cinco (5) años.

La ley federal exige que el nombre sea escrito a mano así como la fecha y la firma del vendedor y del comprador cuando se declare y confirme la lectura del millaje del odómetro.

SECCIÓN 4 — INFORMACIÓN SOBRE EL COMPRADOR/VENDEDOR (*Individuo[s], Compañía, Concesionario, Arrendatario/Arrendador o Fideicomiso*)

El comprador deberá llenar esta sección a fin de proveer su nombre y dirección, aceptar responsabilidad del vehículo/barco y/o reconocer el millaje reportado. El vendedor deberá llenar esta sección a fin de proveer al comprador su nombre y dirección, relevar la responsabilidad del vehículo/barco y/o declarar el millaje al comprador.

NOTA: Para los co-propietarios unidos por la letra "Y" (mostrado en el título con una barra "I") se exige la firma de **CADA** propietario; los co-propietarios unidos por la letra "O" exige la firma de por lo menos **UN** propietario. La firma de una compañía o negocio **DEBE** incluir el nombre impreso de la compañía o negocio y la contra-firma de un agente autorizado en el reglón de la firma (ejemplo: ABC CO, por JOHN SMITH - o bien - JOHN SMITH por ABC CO.).

SECCIÓN 5 — PODER LEGAL

Esta sección deberá llenarse cuando se asigna una persona o compañía para actuar como apoderado para firmar papeles y documentos que puedan ser necesarios para asegurar la matrícula de California o para traspasar mi/nuestro interés en el vehículo o barco identificado.

Esta sección de poder legal no puede usarse para la declaración del odómetro.

Tire Road Hazard Protection - We will provide the following services for your tire that has more than 3/32" of tread and was damaged as a result of a puncture, bruise, or impact break incurred from a road hazard during the course of driving in a legal manner on a road maintained by state or local authority. Road hazard is defined as objects and road conditions such as potholes, rocks, work debris, metal parts, plastic or composite scraps or any item causing tire damage other than wear and tear. Curb damage and any existing damage prior to the effective date listed above is excluded. Post 72 hours from registration you can take the tire to any service provider, who if they determine that the tire is damaged, may have the tire replaced with an exact make and model of tire, if available. If not available, a like kind and quality tire should be installed. Coverage includes mounting, balancing, taxes, and any state or local fee associated with the replacement. Coverage does not include shop supplies, disposal, or any other miscellaneous fees. The maximum eligible Tire Replacement reimbursement amount is \$300.00 per year, for the Covered Tires during the term of this contract. You must obtain prior authorization to replace a tire by calling 1-866-873-1429.

Additional Benefits:

Travel Discounts - Call 1-866-887-2381. Roadside Protect will, upon request, furnish you with information for your hotels and rental discounts.

Free Trip Routing and Concierge Service - Call 1-866-887-2381. Roadside Protect will, upon request, furnish You with general information, trip and travel information, trip itineraries, maps and more. Please allow ten (10) business days' advance notice for customized Trip Routing.

Emergency Travel Expense Reimbursement - If Your Covered Vehicle is disabled by an accidental collision while more than 150 miles from Your residence, You may qualify for up to \$300 in emergency travel expense reimbursement (maximum of \$100 per day for up to 3 days or 72 hours). In the event of an accidental collision with another vehicle or object (reported in writing to state or local police) while Your Covered Vehicle was being operated by You which occurs more than 150 miles away from Your primary residence and results in an accidental disablement of Your Covered Vehicle, You may be reimbursed for one or more of the expenses listed below if incurred within 3 days (72 hours) following the accident. NOTE: Mechanical failure of Your Covered Vehicle is not covered by this benefit. 1. Commercial transportation (by common carrier licensed to carry passengers for hire) to Your primary residence or destination and return to pick up Your disabled vehicle after repair. 2. Local commercial lodging and meals (incurred in the vicinity where the accidental collision occurred). 3. Rental of a replacement automobile obtained from any bona-fide car rental agency. For reimbursement of expenses listed in this section, You must obtain an Emergency Travel Expense Reimbursement claim form from Roadside Protect (1-866-887-2381), complete and execute it and send it along with a copy of this contract, a bona-fide copy of the filed accident report and the paid receipts for the covered expenses validated by the companies providing You the corresponding services, to Us within 21 days of the accident disablement of Your Vehicle. Reimbursement requests will be processed within 20 working days of receipt of all the above documentation/information.

V. EXCLUSIONS

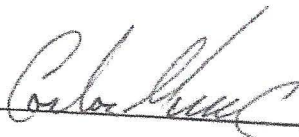
This contract does not provide coverage for any of the following: Commercial vehicles and vehicles used for commercial purposes, including but not limited to, construction purposes, delivery purposes, commercial towing, commercial farm operation, volunteer public service(s), snow plowing, rental, livery, taxi, commercial ride-sharing, any type of emergency vehicle or competitive or on/off road racing. Any failure of the Product that occurs outside the United States or Canada; any claim or benefit not expressly listed herein; verbal and written promises made by anyone other than Us; Tires with less than 3/32 tread remaining. Motorcycle tires must have a minimum of 2/32" tread remaining to qualify for coverage; replacements due to defects or covered by a recall, manufacturer or other warranty; Tires which are over/under sized or otherwise not recommended by the vehicle manufacturer, failures caused by collision with another vehicle, curb or median impact, lack of proper maintenance, valve stem or rim leaks, improper inflation, misalignment, suspension problems, tire chains, racing, off-road-use, use on a construction site or on roads not regularly maintained, tires transferred from another vehicle, negligence, malicious mischief, abuse, misuse, vandalism, fire or theft; any loss where You or any person on Your behalf falsely swears or commits any fraudulent act with respect to any claim; any loss covered by primary physical damage insurance; any consequential damages. Any event or condition affecting the Covered Tires that does not render Covered Tires Unserviceable is specifically excluded from coverage under this Contract.

If You wish to update Your registration information please visit www.nitrofill.com, click on "Already a Member," enter Your NitroFill Tag Number, log in, make the necessary changes and click "Update." If You need further assistance please email Us at info@nitrofillnow.com

THANK YOU FOR CHOOSING NITROFILL AND ROADSIDE PROTECT

For more information please visit www.nitrofill.com / www.roadsideprotect.com

Signature



Cost \$499.00

Eligible Vehicle/Covered Vehicle – means any passenger car, sport utility vehicle, truck, van, or recreational vehicle, not to exceed 1 ton chassis (examples: Ford F350, GMC 3500), with at least 3/32" of tread depth on all four Covered Tires at time of Product installation; or motorcycles with at least 2/32" of tread depth on all the Covered Tires at time of Product installation, listed in the Vehicle Information section of the registration. Motorcycles twenty-five (25) years and older at time of Product installation, Motor Cross/Dirt Bikes, Mopeds and scooters are not eligible for this contract. Commercial vehicles and vehicles used for commercial purposes, including but not limited to, construction purposes, delivery purposes, commercial towing, commercial farm operation, volunteer public service(s), snow plowing, rental, livery, taxi, commercial ride-sharing, any type of emergency vehicle or competitive or on/off road racing are not eligible for this contract.

Product – "NitroFill," a refined nitrogen tire inflation medium produced by, and installed in an Eligible Vehicle's Covered Tire(s) via, NitroFill's patented Nitrogen Generation and Conversion System.

NitroFill – means the manufacturer, NitroFill, LLC, 1520 S Powerline Road, Suite G, Deerfield Beach, FL 33442.

II. YOUR RESPONSIBILITIES

In order to receive benefits under the terms of this Contract, You must register at <https://www.nitrofill.com/customerRegister.aspx>. Coverage will begin 72 hours after registration. You must maintain the Covered Vehicle's manufacturer's recommended air pressure in all Covered Tires. All Covered Tires should be checked monthly for proper air pressure, signs of dry rot, improper wear, and tread depth less than 3/32".

III. CANCELLATION AND TRANSFER OF THIS CONTRACT

NitroFill may cancel this contract in the event of a fraudulent act, illegal act, or misrepresentation of the Customer, whether acting alone or in collusion with others. This NitroFill product installation is non-cancellable and non-transferable by the customer (except in the State of California) and coverage under it ceases upon any transfer of the Covered Vehicle.

APPLICABLE TO CALIFORNIA CUSTOMERS ONLY

Cancellation by You: You will be entitled to a full refund of the NitroFill product installation Price, if You provide a written notice of cancellation to the Selling Dealer or NitroFill within the first sixty (60) days after the purchase date. If You provide a written notice of cancellation to the Dealer / Seller or NitroFill after the first sixty (60) days from the NitroFill product purchase date, or if We or the Lienholder cancel this NitroFill product installation at any time, You will be entitled to a pro-rated refund of the NitroFill product Price based on the number of days beyond the NitroFill product purchase, less a cancellation fee equal to the lesser of ten percent (10%) of the total NitroFill product Purchase Price or twenty-five dollars (\$25.00), and the amount of claims paid under this Contract. The written notice of cancellation must include a signed and notarized odometer statement. In the event of a cancellation, the Lienholder, if any, will be named on the refund check, and in the event of a cancellation upon repossession, the sole payee. Important: Any claim incurred or paid will be deducted from the amount of the cancellation refund.

IV. ROADSIDE PROTECT MOTOR CLUB

Emergency Roadside Assistance – During the NitroFill contract Coverage Period, Emergency Roadside Assistance is available to You twenty four (24) hours a day, every day of the year, subject to the limitations stated below. You are entitled to 1 (one) roadside service within any 72 hour period. You will only have to pay for all non-covered expenses and covered costs in excess of Your one hundred dollar (\$100.00) per occurrence limit. Emergency Roadside Assistance is only available to the Covered Vehicle registered under the contract. Your twenty-four (24) hour roadside assistance service begins on the Effective Date shown on the contract registration and terminates on the expiration of this contract. All roadside assistance services provided are described herein and are applicable throughout the continental United States of America, Alaska, Hawaii, and Canada. All benefits are subject to the limitations listed below. All roadside assistance benefits are provided by Roadside Protect, Motor Club, Inc., administrative offices at 1255 Hamilton Parkway, Itasca, IL 60143. This is not a reimbursement program. You must contact Roadside Protect Motor Club first to dispatch services. In the event that roadside assistance service is not obtainable through Roadside Protect Motor Club, You will receive a refund of payment made by You to the roadside assistance service provider who provided the service to Your Covered Vehicle, according to the coverage limits outlined herein.

Just call the **TOLL-FREE NUMBER (1-866-887-2381)** and a service vehicle will be dispatched to Your location for Your assistance. **Important: Please be with Your vehicle when the service provider arrives, as they cannot service an unattended vehicle.** The following are covered emergencies, subject to a one hundred dollar \$100.00 per occurrence limit:

Towing Assistance – When towing is necessary, Your Covered Vehicle will be towed to the closest qualified service facility or to any other location requested (up to 15 miles or \$100). Additional mileage is the responsibility of the customer and will be negotiated prior to sending out the service provider. (Extrication is included- 1 Truck, ½ hour of service)

Flat Tire Change – Service consists of the removal of the flat tire and its replacement with Your good spare tire.

Fuel, Oil, Fluid and Water Delivery Service – An emergency supply of 3 gallons of fuel or oil, water or other fluids may be delivered if You are in immediate need. You must pay for the fuel or other fluid when it is delivered.

Lock-out Assistance – If Your keys are locked inside the Covered Vehicle, assistance will be provided to gain entry into the Covered Vehicle.

Battery Assistance – If battery failure occurs, a jump start will be provided to start Your vehicle.

TO ENSURE YOUR LIABILITY IS RELEASED, PLEASE FOLLOW INSTRUCTIONS BELOW.
THE FORM MUST BE COMPLETED IN FULL, PRINT IN CAPITAL LETTERS - USE BLACK OR BLUE INK.

NOTICE OF TRANSFER AND RELEASE OF LIABILITY

MAIL THIS FORM TO DMV
OR FILE ONLINE
AT dmv.ca.gov

DEAL# 63064

CUST# 1459041

NEW OWNER'S LAST NAME (OR COMPANY NAME)

FIRST

PEDDER CDJR OF POWAY

NEW OWNER'S ADDRESS

1 3 8 1 1 P O W A Y R D

CITY

P O W A Y

SELLER'S OR LESSEE'S LAST NAME (OR COMPANY NAME)

STATE

ZIP CODE

C A

9 2 0 6 4

FIRST

CARLOS

APT NUMBER

ODOMETER READING (NO TENTHS)

6 3 3 2 7

DATE OF SALE, TRANSFER, OR LEASE RETURN

MO

DAY

YEAR

0 6 0 9 2 0 2 4

SELLING PRICE (NO CENTS)

1 2 5 0 0

IF VEHICLE IS A CDT, ENTER CDT SELLING PRICE

SELLER'S OR LESSEE'S SIGNATURE

Carlos Guerrero

GUERRERO

SELLER'S OR LESSEE'S ADDRESS

1 0 6 8 5 C A M I N I T O D U R O

CITY

STATE

ZIP CODE

C A

9 2 1 2 6

FIRST

CARLOS

APT NUMBER

S A N D I E G O

VEHICLE LICENSE OR CP NUMBER

MAKE OR BUILDER - YEAR MODEL

VEHICLE ID OR VESSEL HULL NUMBER

N / A

LAND ROVER 2 0 1 8 S A L C R 2 R X 4 J H 7 7 7 8 3 9

WARNING! You must provide accurate, legible information: vehicle/vessel description, your name/address, buyer's name/address, and date of sale, transfer, or lease return, or the information SHALL NOT be updated or retained.

LAW FORM NO. LAWCA-1000-NA (Rev. 7/16)
©2016 The Reynolds and Reynolds Company
Printed in the United States of America. All rights reserved.
Reynolds and Reynolds is a registered trademark of Reynolds and Reynolds Company.

ORIGINAL TO DEPT. OF MOTOR VEHICLES

↑ Fold Here and Tear on Dotted Line

Identification of Parties

Trade Customer Name(s)

CARLOS GUERRERO

Address Street

10685 CAMINITO DURO

City

SAN DIEGO

State

CA

Zip

92126

Date

06/09/2024

Dealership Name

PEDDER CDJR OF POWAY

Address Street

13811 POWAY RD

City

POWAY

State

CA

Zip

92064

Date

06/09/2024

Identification of Vehicle ("Vehicle")

Year

2018

Make

LAND ROVER

Model

DISCOVERY SPORT

VIN

SALCR2RX4JH777839

Authorization for Payoff

ATTENTION: N/A

Vehicle Description

You are authorized and instructed to accept from the Dealership the pay-off due on my account in the amount of \$ **27,585.00** and deliver to Dealership the properly endorsed certificate of title for the Vehicle. Please note that Vehicle Code section 5753 requires that you release your security interest and mail, transmit, or deliver the vehicle's certificate of ownership to Dealership within 15 business days after receiving payment in full for the satisfaction of a security interest. Your failure to comply with this code section can result in statutory penalties of \$25 per day of noncompliance (up to a maximum of \$7,500) as well as costs and reasonable attorneys fees. You are authorized to cancel any insurance policy or service contract covering Vehicle and apply the unearned premium to my account.

06/09/2024

Buyer

Trade Customer Signature

Trade Customer Signature

LAW FORM NO. LAWCA-1000-NA (Rev. 7/16)
©2016 The Reynolds and Reynolds Company
Printed in the United States of America. All rights reserved.
Reynolds and Reynolds is a registered trademark of Reynolds and Reynolds Company.

AUTHORIZATION AND PAYOFF

14. VEHICLE INSURANCE

A. You must provide primary insurance coverage in the amount and types indicated below at your expense during the Lease Term and until the Vehicle is returned to us: (1) liability insurance with limits of not less than \$100,000 per person for bodily injury, \$300,000 per accident for bodily injury and \$50,000 per accident for property damage, or \$750,000 combined single limit; (2) collision insurance with a deductible no higher than \$1000; (3) comprehensive fire and theft insurance with a deductible no higher than \$1000; and (4) uninsured motorist coverage as required by law in the state where the Vehicle is registered. The insurance listed above is required in connection with this Lease. You have the option of providing the required insurance through an existing policy of insurance owned or controlled by you or through a policy paid for by you and obtained from any insurance company authorized to transact business in the state in which this Lease was signed. We may for reasonable cause decline the insurance provided by you.

PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED IN THIS LEASE.

You agree to immediately inform us of any insurance claim, loss, or accident involving the Vehicle.

B. **ADDITIONAL INSURED AND LOSS PAYEE.** The Assignee must be named as "additional insured" and "loss payee" on any insurance policy you maintain. Each such policy must provide that Assignee will be notified in writing at least 10 days before the insurance is cancelled or coverage altered and that Assignee or its representative may have full access to your insurer's claim file in the event of an insurable loss. Named Driver exclusions and limiting endorsements are not permissible. In the event of an insurance claim where the insurance proceeds exceed the amount that you owe under this Lease, we will retain the difference.

15. VEHICLE MAINTENANCE, USE AND TAXES

A. **VEHICLE MAINTENANCE AND OPERATING COSTS.** You must maintain the Vehicle in good condition and operating order, and have all necessary and warranty repairs made at an authorized Stellantis dealer. You are responsible for all costs of maintaining, servicing and repairing the Vehicle. You agree to maintain, service and repair the Vehicle according to the manufacturer's recommendations and to ensure that the warranty, if any, remains valid. All parts installed on the Vehicle will be produced by the original equipment manufacturer. You will keep all maintenance, service and repair records. You agree to comply with all manufacturer recall notices. You agree to pay for all operating costs including, but not limited to, gas, oil, antifreeze, parking fees, towing and replacement tires.

B. **VEHICLE USE.** You will not use or permit the Vehicle to be used: (1) outside the United States; (2) for any unlawful purpose; (3) to transport passengers, goods or food for hire, including driving for a transportation network or ridesharing company; (4) in any manner that would be prohibited by the insurance policy or in any manner that will cause a loss or cancellation of any applicable insurance or warranty; (5) by unauthorized or unlicensed drivers; (6) for racing or speed contests; (7) in any manner that is not in accordance with the Vehicle owner's manual; (8) in any manner that would cause the Vehicle to be subject to liens, fines, seizure or confiscation; (9) by any person who is driving the Vehicle while impaired or under the influence of alcohol, cannabis, prescription or non-prescription drugs, or illegal substances; (10) for police or security purposes; (11) as an emergency vehicle; or (12) in any way that would alter the original condition of the Vehicle without our consent.

C. **TAXES, REGISTRATION AND TITLING.** You agree to pay all title, registration, license, inspection, testing, personal property taxes and other fees, taxes and charges imposed by government authorities in connection with the Vehicle, this Lease or any amounts due or payable arising from this Lease. In some states, official fees and taxes, such as personal property taxes, are assessed for a period during the Lease Term but may not be due until after the Lease ends. You agree to pay these amounts even if you receive the bill after the Lease ends, after you have paid all of your other Lease obligations or if you have purchased the Vehicle (e.g., exercised the purchase option if available).

You agree to title, register and license the Vehicle in the state in which it is garaged. You must request any power of attorney required from us to title, register or license the Vehicle. You agree to pay a \$20 title transfer fee each time the Vehicle is re-titled.

16. PURCHASE OPTIONS AND VEHICLE RETURN

A. **PURCHASE OPTION AT END OF LEASE TERM.** At scheduled Lease termination, the box at Section 9.A. is checked, you may purchase the Vehicle under the conditions and for the amount set forth in Section 9 above.

B. **PURCHASE OPTION PRIOR TO END OF LEASE TERM.** At any time prior to scheduled Lease termination, if the box at Section 9.A. is checked, you have an option to purchase the Vehicle AS-IS if you are not in default. The purchase option price will be the amount calculated under Section 18(C)(2) through (7), plus the Purchase Option Fee of \$350. At any time before the scheduled Lease termination, if the box at Section 9.B. is checked, you do not have the option to purchase the Vehicle.

C. **VEHICLE RETURN.** If you do not exercise your Purchase Option (if available), you must return the Vehicle to us at an authorized Stellantis dealer at the time and place we specify at your expense. If you do not return the Vehicle to us at the time and place we specify, you must pay to us our actual costs to return the Vehicle to the place we specify. You must cooperate in the completion of a condition report prepared by someone of our choosing at the time you return the Vehicle. You must obtain our consent to use the Vehicle after Lease termination. If you do not return the Vehicle within 10 days following Lease termination, you will be billed for additional Monthly Payments according to the additional Monthly Payment schedule provided by us. This charge is in addition to all other charges under this Lease. This charge does not give you any right to use the Vehicle after the Lease ends.

17. SCHEDULED END OF LEASE TERM OBLIGATIONS

A. **SCHEDULED TERMINATION.** If this Lease is not terminated early and you do not exercise your purchase option at the end of the Lease Term (if available), this Lease will terminate or end upon: (1) The end of the Lease Term; (2) Return of the Vehicle; (3) Completion of a signed odometer statement and Vehicle condition report; and (4) Payment of the following amounts: (i) The Turn-In Fee, plus (ii) Any amounts owed for excessive wear, plus (iii) Any amounts owed for excess mileage, plus (iv) All unpaid amounts that are due or past due under this Lease, plus (v) Any official fees and taxes related to scheduled termination. If all or any portion of the above amounts are not received by us within 30 days after the date on which we send you a bill, then you will pay to us interest upon the unpaid balance at the maximum rate permitted by law until the entire unpaid amount is paid to us.

B. **WAIVER OF TURN-IN FEE.** We will waive the Turn-In Fee at the termination of this Lease if you are not in default and if you either: (1) purchase a new Stellantis vehicle and pay cash for such purchase, (2) finance the purchase of a new Stellantis vehicle through Stellantis Financial Services, (3) lease a new Stellantis vehicle through Stellantis Financial Services, or (4) finance the purchase of the Vehicle through Stellantis Financial Services (if the option is available). The waiver of the Turn-In Fee is only available to the Lessee or Co-Lessee.

C. **EXCESSIVE WEAR.** Upon scheduled termination the Vehicle must be in the same condition as it was when delivered to you, except for reasonable wear as if the Vehicle was used for personal, family or household purposes. You must pay to us the cost of repair, whether or not such repairs are actually made, or the loss in value resulting from excessive wear, including, but not limited to: (1) Mechanical, electrical or battery defects or malfunctions; (2) Tires which are unmatched (including spare), damaged, defective or have less than 1/8-inch of tread at their shallowest points; (3) Damage from water, hail or sand; (4) Glass, lights, paint, body panels, doors, chrome, moldings, trim and grill work that are missing, broken, mis-matched, loose, chipped, scratched, pitted, cracked, dented or rusted; (5) Interior scratches, rips, stains, burns or worn-out areas on any interior part or upholstery; (6) Additions to the Vehicle that cannot be easily removed or if removed would decrease the value of the Vehicle; (7) Any missing accessories or equipment originally delivered with or installed in the Vehicle; or (8) Any other damage that makes the Vehicle unsafe or unlawful to operate.

If the odometer malfunctioned or was tampered with and you cannot prove the mileage shown on the odometer is accurate, you agree to pay the greater of: (a) fifteen percent (15%) of the Purchase Option Price; or (b) the amount we estimate the Vehicle's fair market value has been reduced by reason of additional miles not reflected on the odometer and/or the inability to determine the Vehicle's actual mileage. This sum is in addition to any other sums due per this Lease.

D. **LEASE EXTENSION.** At the Lessor's sole discretion after expiration of the original Lease Term, you may be able to extend the Lease upon receipt of Lessor's written approval. You understand that all contractual obligations will apply under any approved Lease extension and such extension period shall not exceed six (6) months in duration. In the case of such extension, additional Monthly or Single Payment terms will be specified in a written lease extension agreement between you and us.

18. EARLY TERMINATION

A. LESSEE'S RIGHT TO TERMINATE EARLY. You may terminate this Lease before the end of the Lease Term if you are not in Default. If you do not exercise your purchase option (if available), the charge for such early termination is either the Early Termination Liability set forth below in Section 18(C) for a Monthly Payment Lease or Section 18(D) for a Single Payment Lease.

B. LESSOR'S RIGHT TO TERMINATE EARLY. We may terminate this Lease before the end of the Lease Term if you are in Default. If you do not exercise your purchase option (if available), upon such termination we shall be entitled to the Early Termination Liability under Section 18(C) or the Early Termination Liability Single Payment Lease under Section 18(D).

C. EARLY TERMINATION LIABILITY: MONTHLY PAYMENT LEASE. Your early termination liability for a Monthly Payment Lease is calculated as follows: (1) The Turn-In Fee; **plus** (2) All unpaid amounts that are due or past due under this Lease; **plus** (3) Any official fees and taxes related to early termination; **plus** (4) If you are in default, all collection costs and expenses related to recovering, obtaining, storing, preparing for sale and selling the Vehicle, including reasonable attorneys' fees, collection costs and court costs to the extent not prohibited by law; **plus** (5) The Residual Value; **plus** (6) The Base Monthly Payment times the number of Monthly Payments not yet due; **minus** (7) Unearned Rent Charges included in the Base Monthly Payments not yet due calculated according to the Actuarial Method (see Section 18(F)); **minus** (8) The Realized Value of the Vehicle (see Section 18(E)). In the event that the total of Sections 18(C)(1)-(7) is less than the Realized Value of the Vehicle, then a surplus will result and any surplus will be retained by us.

D. EARLY TERMINATION LIABILITY: SINGLE PAYMENT LEASE. Your early termination liability for a Single Payment Lease is calculated as follows: (1) Turn-In Fee; **plus** (2) Any unpaid amounts that are due or past due under this Lease; **plus** (3) Any official fees and taxes related to early termination; **plus** (4) If you are in default, all collection costs and expenses related to recovering, obtaining, storing, preparing for sale and selling the Vehicle, including reasonable attorneys' fees, collection costs and court costs to the extent not prohibited by law; **minus** (5) a credit for any unearned Rent Charge calculated by the Actuarial Method (Section 18(F)) based on the full monthly periods between the early termination date and the scheduled termination date of this Lease; **minus** (6) a credit for any surplus of the Realized Value **minus** the Residual Value, up to the amount of the Remaining Prepaid Depreciation (see Section 18(G)). If the Vehicle's Realized Value is less than its Residual Value, you also will owe any excess mileage and wear charge. If the sum of Section 18(D)(5) and Section 18(D)(6) exceeds the sum of Section 18(D)(1)-(4), then we will refund the difference to you. If the sum of Section 18(D)(5) and Section 18(D)(6) is less than the sum of Section 18(D)(1)-(4), then you will owe us the difference.

E. REALIZED VALUE. The Realized Value will be determined in one of the following ways: (1) By a written agreement between you and us; (2) Within 10 days of early termination, you may obtain, at your own expense, from an independent third party agreeable to both you and us, a professional appraisal of the wholesale value of the Vehicle which could be realized at sale. The appraised value shall then be used as the Realized Value; (3) We determine the Realized Value in accordance with accepted practices in the automobile industry for determining the wholesale value of used vehicles by obtaining a wholesale cash bid for the purchase of the Vehicle or by disposing of the Vehicle in an otherwise commercially reasonable manner; (4) If the Vehicle is subject to a Total Loss, as defined in Section 19(A), the Realized Value will equal: (i) the amount of any proceeds we receive from your required insurance; **plus** (ii) the amount of your deductible under such insurance if that amount has been paid to us. If there are no insurance proceeds, the Realized Value will be zero; or (5) If we elect to retain ownership of the Vehicle for use or to lease to a subsequent lessee, the wholesale value of the Vehicle as specified in the "average" column of the current weekly edition of the Black Book Official Used Car Market Guide or a comparable used vehicle guide that is nationally recognized.

F. ACTUARIAL METHOD. We will use the Actuarial Method to figure the unearned Rent Charge on a monthly basis. We will treat the Rent Charge for each monthly period as fully earned on the period's first day. If this is a Monthly Payment Lease, we will treat each Monthly Payment that you made as if we received it on its due date. We will give you a written explanation of the Actuarial Method upon request.

G. REMAINING PREPAID DEPRECIATION. For purposes of a Single Payment Lease, the Remaining Prepaid Depreciation is calculated as follows: (1) The Base Single Payment, **divided by** (2) The number of months in the Lease, **multiplied by** (3) The number of full monthly periods between the early termination date and the scheduled termination date of this Lease, **minus** (4) The unearned Rent Charges.

19. GAP WAIVER

A. TOTAL LOSS. A total loss to the Vehicle ("Total Loss") occurs if the Vehicle is: (1) unintentionally damaged beyond repair due to a collision or destruction as determined by us; (2) seized or confiscated by any governmental agency; or (3) is lost or stolen without recovery.

B. GAP WAIVER. If the Vehicle is subject to a Total Loss, you will pay to us the Gap Amount which is the difference between the Early Termination Liability set forth in Section 18(C) or Section 18(D) (excluding the Realized Value in Section 18(E)(4)) and the insurance proceeds we receive on account of the Total Loss. We will retain any insurance proceeds that exceed what you owe under this Lease. However, we agree to waive the Gap Amount if you had in effect the Vehicle insurance required under this Lease at the time of the Total Loss, in which case you will pay to us the sum of: (1) all unpaid amounts that are due or past due under this Lease; **plus** (2) the amount of your insurance deductible; **plus** (3) any other amounts that were subtracted from the Vehicle's actual cash value to determine the insurance proceeds we received for the Total Loss. Even if the Vehicle is insured, you must continue to pay your scheduled Monthly Payments until we receive your full insurance proceeds.

20. DEFAULT AND REMEDIES

A. DEFAULT. You will be in default if any of the following occur: (1) You fail to make any Monthly Payment in full when due or fail to pay any other charge; (2) You break any promise or condition made in this Lease or in any other agreement you have with us; (3) You fail to keep required insurance in force; (4) You fail to return the Vehicle to us at the time and place we specify; (5) You give us false or misleading information on your credit application or any other document; (6) You die, are declared incompetent, become insolvent, file a bankruptcy petition, have a bankruptcy petition filed against you or dissolve or cease active business affairs, or make an assignment for the benefit of creditors; (7) The Vehicle is seized, confiscated or levied upon by governmental or legal process; (8) The Vehicle is destroyed, stolen or damaged beyond repair; (9) Your driver's license expires or is suspended, revoked, cancelled or is otherwise restricted; (10) If the Vehicle will be used in a business, dissolution of that business or cessation of the active business affairs of that business; (11) The Vehicle becomes subject to a lien; (12) You rent, sublease, assign or transfer any right to use the Vehicle, or any interest in this Lease or in the Vehicle, without our prior written consent; (13) You allow anyone who is not properly insured or anyone without a driver's license, or with an expired, suspended, revoked, cancelled or otherwise restricted driver's license to operate the Vehicle; or (14) Anything else happens that we reasonably believe in good faith endangers the Vehicle or your ability to pay.

B. REMEDIES FOR DEFAULT. If this Lease is in Default, we may take any one or more of the following actions, to the extent not prohibited by state law: (1) Terminate this Lease and your rights to use the Vehicle; (2) Take possession of the Vehicle without prior demand, unless otherwise required by law. We may take any personal property that is in or on the Vehicle when we take it. The personal property will be held for you for thirty (30) days (or for a longer period when required by law), but we will neither be responsible for safekeeping such property nor be required to notify you about it, unless otherwise required by law. If you do not pick up the property within that time, we may dispose of it in any way we determine; (3) Recover all expenses related to enforcing this Lease and obtaining, storing and selling the Vehicle, including, without limitation, reasonable attorneys' fees and court costs, to the extent not prohibited by law; (4) Take any reasonable action to correct the default or to prevent our loss. You agree to reimburse us for any amounts we pay to correct or cover your Default; (5) Require you to return the Vehicle and any related records or make them available to us in a reasonable manner; (6) Make a claim for any and all insurance or service contract benefits or refunds that may be available on your default or on the termination of the Lease and apply any amount received to the amount you owe; (7) Use any remedy we have at law or in equity; (8) Exercise any right we have under the Lease; or (9) Assess interest on all outstanding amounts owing to us under this Lease at the highest rate permitted by law.

(rest of page intentionally left blank)

21. OTHER FEES; SECURITY DEPOSIT; SECURITY INTEREST

A. LATE CHARGE; RETURNED INSTRUMENT CHARGE. If this is a **Single Payment Lease**, you will not be liable for any late charges. If all or any portion of a Monthly Payment is not received within 10 days after it is due, you will pay a late charge of the lesser of 5% of the unpaid portion of the Monthly Payment or \$20. If any check, draft, order, electronic payment, or other similar instrument is returned to us unpaid for any reason, including but not limited to, non-sufficient funds, you will pay a returned instrument charge that is the lesser of \$15 or the maximum allowed by law, to the extent permissible under applicable law.

B. REIMBURSEMENT. You agree to reimburse us for any amounts we pay under this Lease that you are required to pay. Our payment of any of these amounts is at our discretion. Each time we pay a charge, toll, parking ticket, fine or other item for you that you are required to pay under this Lease you will pay a service fee of \$20. We will invoice you for this service fee in addition to the amount of any such charge, tax or other item. You agree to reimburse us for any and all liabilities arising out of: (1) the condition, maintenance, use, operation or storage of the Vehicle; (2) any accident or damage to any person or property involving the Vehicle; or (3) your failure to comply with the provisions of this Lease. Your agreement to reimburse us continues beyond the termination of this Lease.

C. REFUNDABLE SECURITY DEPOSIT. Your Refundable Security Deposit may be used by us to pay all amounts that you fail to pay under this Lease. Upon termination of this Lease and our determination that no additional amounts may be due after Lease termination (such as personal property taxes not yet billed), we will refund to you any portion of the Refundable Security Deposit not applied to amounts you owe and fail to pay under this Lease. Your Refundable Security Deposit cannot be used as a Monthly Payment. You will not earn interest on your Refundable Security Deposit. Any interest or monetary benefit to us which may accrue as a result of our retention of the Refundable Security Deposit will neither be paid to you nor applied to reduce your obligations under this Lease.

D. SECURITY INTEREST. You grant us a security interest, to the extent permitted by state law, in the property listed below to secure performance of your obligations under this Lease: (1) in loss proceeds of any insurance which you maintain with respect to the Vehicle; (2) in the proceeds of any ancillary product contract purchased with this Lease; and (3) any unearned premiums or refunds of any of the foregoing.

E. ADDITIONAL CREDITS. You remain responsible for all amounts owed under this Lease after the conclusion of this Lease and agree to pay all amounts regardless of when we bill you. You agree and understand that credit refunds for cancelled ancillary product contracts may not yet be calculated or paid by the contract provider at the time of Lease termination and that such amounts remain subject to the provisions of this Lease.

22. COMMUNICATION WITH LESSEE; CREDIT REPORTS

A. MOBILE PHONES AND CALL RECORDING. By signing below, you consent in writing to all calls and texts for servicing and collection purposes, including calls and texts to any mobile phone number you have provided that are made using automatic-dialing devices and pre-recorded or artificial voice messages or that are in any way limited or prohibited in the absence of affirmative written consent. You also consent to electronic communications regarding your Lease account to any email address you have provided, including as part of the application process, and you consent to all communications through the Lessor's mobile applications by installing those applications. You understand and agree that, depending on your data and messaging plan, such communications could cause you to incur charges with your telecommunications provider(s). To ensure that your inquiries are handled promptly, courteously, and accurately, some of the phone calls between you and Lessor may be monitored and recorded by us. You consent to this monitoring and recording.

B. NOTICES. You hereby agree, to the fullest extent permissible by law, that all notices and other communications may be sent electronically to an email address you have provided. You further agree that any notices will be mailed to the last residential address you have provided to us in writing. Unless another address is later provided, the residential address you provided at the top of this Lease is the agreed address for mailed notices.

C. CREDIT REPORTS. You are hereby notified that we may furnish negative information to credit reporting agencies if you fail to comply with the terms of this Lease. You authorize us to obtain your credit report, your credit score and any consumer reports from any consumer reporting agency during the term of this Lease and until all amounts owed to us are paid, and to reinvestigate your credit file for use in monitoring this Lease, extending or amending this Lease, or in collecting amounts you owe to the extent permitted by law.

23. ODOMETER STATEMENT

Federal Law requires that you disclose the Vehicle's odometer reading to us upon termination of this Lease or transfer of ownership. Failure to complete an odometer disclosure statement, failure to return it to us or making a false statement therein may result in fines and/or imprisonment. You will be provided an odometer disclosure statement to complete prior to the termination of the Lease.

24. ADDITIONAL OBLIGATIONS; GOVERNING LAW

A. OWNERSHIP; TAX FILINGS. This agreement is a lease only. We are the owner of the Vehicle. You have no rights of ownership or title to the Vehicle unless you exercise your purchase option (if available). You will not allow any lien or encumbrance to attach to the Vehicle. We make no promises regarding any tax benefits to you from leasing. You will not take a position on any federal, state or local tax return or report that is inconsistent with the ownership of the Vehicle with the Lessor or Assignee. You will not claim any depreciation, amortization or tax credits that are available in connection with the Vehicle.

B. PAYMENT RESPONSIBILITY. Each person who signs this Lease as Lessee or Co-Lessee is jointly and severally liable under this Lease. Each person who signs this Lease as Lessee or Co-Lessee is fully liable for all payments, whether or not we try to collect from the other signers. We do not have to notify you that payments are not being made.

C. ASSIGNMENT. You may not assign, sell, give a security interest in, sublease or arrange an assumption of your interests or rights under this Lease or in the Vehicle without our prior written permission. This Lease and the Vehicle will be assigned to the Assignee named on the front. You must make all payments to the Assignee unless we notify you otherwise. We can assign the Lease to another party, who will have all our rights. We may provide information about you, the Vehicle or this Lease to our affiliates at any time for the purpose of offering other products, servicing this Lease or for any other reasonable business purpose.

D. POWER OF ATTORNEY. You hereby grant us an irrevocable power of authority coupled with an interest to discuss your coverage with your insurance carrier, to act on our or your behalf in endorsing checks and settlements in your name, and to act on your behalf in connection with titling and registration of the Vehicle.

E. HEIRS AND REPRESENTATIVES. This Lease will bind and benefit you, your heirs, representatives and successors and will also bind and benefit us and our successors and assigns.

F. INDEMNIFICATION. You agree that Lessor is not responsible for any losses, liability, injuries, damage, expenses or claims related to the condition, operation, use or maintenance of the Vehicle and you agree to indemnify us and our assignees, successors, agents and insurers and hold us and such parties harmless for all such losses, liability, injuries, damages, expenses and claims whatsoever.

G. ADDITIONAL DOCUMENTS. You agree to provide and execute such documents as are reasonably necessary to verify any information you have provided to us and as necessary for you and us to satisfy our respective obligations under this Lease and to exercise our rights under this Lease, including in connection with Vehicle registration, taxes, and insurance.

H. INSPECTION. You agree to allow us to inspect the Vehicle at any reasonable time and place. If we ask to inspect the Vehicle, you will tell us the location of the Vehicle. Any inspection will be solely for our benefit.

I. GOVERNING LAW. This Lease will be governed and enforced by the internal laws of the state where the Dealer is located. If any provision in this Lease is held to be unenforceable, void, illegal or otherwise against applicable law, all other provisions shall survive and remain enforceable. We do not have to repossess the Vehicle to exercise any other rights. We do not give up any of our rights by delaying or failing to exercise them on any occasion.

[rest of page intentionally left blank]

25. CONSENT TO ELECTRONIC CONTRACT, AUTHORIZATIVE COPY AND PAPER ORIGINAL

You agree that this Lease may be executed in an electronic format and you consent to such execution. By your electronic execution of this Lease, you agree that this Lease will be fully enforceable against you in the same manner as if you executed this Lease on paper. Upon electronic execution of this Lease, you agree that the single authoritative copy ("Authoritative Copy") is the electronic record of this Lease maintained on the record management system we designate ("System"). At our election, we may convert the Authoritative Copy into paper form. If we do so, we will (i) identify the paper copy as the original copy ("Paper Original") and (ii) designate in the System that the Authoritative Copy has been converted into paper form. If we convert the Authoritative Copy to a Paper Original, you and we agree that (a) your electronic signature on this Lease, when displayed on the Paper Original, constitutes your signature on the Paper Original as well, (b) when you electronically sign this Lease you are also signing and delivering the Paper Original, and (c) the Paper Original will thereafter be the sole document evidencing your obligations under this Lease. You agree that both the Authoritative Copy and any Paper Original will be held by us in the ordinary course of business.

26. ARBITRATION

A. BINDING ARBITRATION.

PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS RIGHTS THAT YOU MAY OTHERWISE HAVE. IT PROVIDES FOR RESOLUTION OF DISPUTES THROUGH BINDING ARBITRATION INSTEAD OF JUDICIAL PROCEEDINGS IN A COURT OF COMPETENT JURISDICTION AND CLASS ACTIONS. ARBITRATION IS FINAL AND BINDING AND SUBJECT TO ONLY VERY LIMITED REVIEW BY A COURT.

Any disputes or claims, including those against any of our subsidiary, parent or affiliate companies and our successors and assigns, arising out of or relating to or from the relationships that likely result from this Lease including issues of interpretation, scope, validity, construction of this arbitration provision and arbitrability of any dispute or claim (whether based in contract, tort, statute, fraud, equitable relief, misrepresentation or any other legal theory including state and federal statutory claims) at the option of either you or us will be resolved exclusively by neutral binding arbitration. IN ARBITRATION, YOU AND WE GIVE UP THE RIGHT TO A TRIAL BY A COURT OR A JURY. The information that can be obtained in discovery from each other or from third persons in arbitration is generally more limited than in a lawsuit. Other rights that you and/or we would have in court may not be available in arbitration.

This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1-16. Binding arbitration shall be conducted and administered by the American Arbitration Association ("AAA") and shall proceed before a single arbitrator under the applicable rules of the AAA, which can be obtained at Attn: Customer Service Department, 335 Madison Ave., 10th Floor, NY, NY 10017-4605 or on the Internet at <http://www.adr.org>. If AAA declines or refuses to proceed, you and the Lessor will proceed in arbitration with an alternative agreed to by the parties. The arbitrator shall be an attorney or retired judge and shall be selected in accordance with the applicable AAA rules. The arbitrator shall apply the governing law of the jurisdiction where you reside consistent with the FAA and shall honor any claims of privilege recognized at law. Unless the AAA's rules require otherwise, the arbitration award shall be issued without a written opinion. The arbitration hearing shall be conducted in the federal district in which you reside. The arbitrator shall not have the power to award punitive or treble damages against you or us.

YOU AND WE AGREE THAT ALL FORMS OF CLASS ACTION OR CLASS ARBITRATION ARE EXPRESSLY PROHIBITED.

For claims of less than \$1,000, you will be obligated to pay \$50 in arbitration fees and we will pay all other arbitration costs and fees. For claims over \$1,000 but under \$50,000, you will be obligated to pay your share of the arbitration fees, but no more than the highest equivalent court filing fee for a state court action filed in the jurisdiction where you reside. For arbitrations in excess of \$50,000, all administrative fees and expenses of arbitration will be divided equally between you and us and we will front the arbitration fees if you are unable to pay your share due to your financial condition. The fees will be equitably divided by the arbitrator in his or her final decision. In all arbitrations, each party will bear the expense of its own counsel, experts, witnesses and preparation and presentation of evidence at the arbitration unless otherwise mandated by state or federal law. Nothing in this arbitration clause shall prevent you from requesting that AAA reduce or waive any of your fees or that we voluntarily pay an additional share of the fees based upon your financial condition or nature of your claim.

Notwithstanding this clause, both you and we and our successors and assignees retain the right to exercise self-help remedies and to seek provisional remedies from a court, pending final determination of the dispute by the arbitrator. Neither you nor we waive the right to arbitrate by exercising self-help remedies, filing suit, or seeking or obtaining provisional remedies from a court.

Any arbitration with respect to any disputes or claims must be brought within two years after the cause of action arises, or within the applicable statute of limitations, whichever is shorter. This limitations period does not apply to any given cause of action when the statutory limitations period for that cause of action cannot be waived, restricted, or otherwise limited by you. If any part of this arbitration clause is deemed to be invalid or otherwise unenforceable or illegal, the balance of this arbitration clause shall remain in effect and shall be construed in accordance with its terms as if the invalid or illegal provision were not contained herein.

B. OPT-OUT OF ARBITRATION.

You may opt out of this Arbitration provision without penalty. Opting out on time means that neither you nor we will be bound by this Arbitration provision. If you want to opt out of this Arbitration provision, you must send written notice to Stellantis Financial Services, Inc., Attn: Compliance Department, 3065 Akers Mill Rd SE, Suite 700, Atlanta, GA 30339. The opt-out notice must be in writing; an oral opt-out notice is not effective. We must receive the written opt-out notice no later than thirty-five (35) days after the Lease Date. Any opt-out notice received after that date is ineffective.

[rest of page intentionally left blank]

carlos new - Phone

(619) 857-7147

Statement Date: **March 15, 2025** ▾

Calls Texts Data International

Choose Type

All Calls ▾

FEBRUARY 17

↗

(800) 640-2920

7:58 AM

12 min

FEBRUARY 18

↙

(862) 799-2292

NEWARK, NJ, 5:10 PM

2 min

FEBRUARY 19

↙

(619) 760-6184

EL CAJON, CA, 5:43 AM

11 min

FEBRUARY 20

↗ **(858) 727-2052** 1 min
SAN DIEGO:SAN DIEGO DA, CA, 6:15 AM

↗ **(800) 835-5095** 6 min
11:16 AM

FEBRUARY 21

↗ **(619) 760-6184** 6 min
EL CAJON, CA, 5:50 AM

↙ **(619) 760-6184** 3 min
EL CAJON, CA, 4:34 PM

FEBRUARY 22

↙ **(251) 261-6071** 12 min
MCCULLOUGH, AL, 12:57 PM

FEBRUARY 23

↗ **(858) 798-9600** 2 min
RANCHO BERNARDO, CA, 9:00 AM

↗ **(760) 739-0200** 4 min
ESCONDIDO, CA, 9:05 AM

↗ **(619) 420-5111** 2 min
CHULA VISTA, CA, 9:09 AM

↙ **(858) 531-6011** 1 min
LA JOLLA, CA, 10:38 AM

FEBRUARY 25

↗ **(800) 835-5097** 2 min
2:48 PM

↗ **(619) 600-7288** 2 min
CHULA VISTA, CA, 4:57 PM

FEBRUARY 27

↙ **(619) 760-6184** 11 min
EL CAJON, CA, 5:45 AM

MARCH 1

↗ **(619) 572-1696** 1 min
SAN DIEGO:SAN DIEGO DA, CA, 10:13 AM

MARCH 2

↗ **(858) 524-2850** 3 min
RANCHO BERNARDO, CA, 10:44 AM

MARCH 3

↙ **(619) 818-0935** 1 min
SAN DIEGO:SAN DIEGO DA, CA, 1:14 PM

MARCH 5

↗ **(619) 689-8015** 3 min
EL CAJON, CA, 11:34 AM

MARCH 6

↗ **525585268330** \$0.00 1 min
MEX, 7:32 PM

MARCH 8

↗ **526645692256** \$0.09 3 min
MEX, 12:15 PM

↗ **526641830612** \$0.09 3 min
MEX, 12:33 PM

↙ **526641830612** 1 min
SPECIAL ACCESS SERVICES, XX, 2:08 PM

↗ **526641830612** \$0.00 2 min
MEX, 2:34 PM

↙ **526641830612** 1 min
SPECIAL ACCESS SERVICES, XX, 2:38 PM

MARCH 11

✍ (619) 724-9046

LA MESA, CA, 3:51 PM

2 min

Showing 26 Records



carlos new - Phone

(619) 857-7147

Statement Date: **March 15, 2025** ▾

Calls Texts Data International

Choose Type

All Calls ▾

FEBRUARY 17

↗

(800) 640-2920

7:58 AM

12 min

FEBRUARY 18

↙

(862) 799-2292

NEWARK, NJ, 5:10 PM

2 min

FEBRUARY 19

↙

(619) 760-6184

EL CAJON, CA, 5:43 AM

11 min

FEBRUARY 20

↗ **(858) 727-2052** 1 min
SAN DIEGO:SAN DIEGO DA, CA, 6:15 AM

↗ **(800) 835-5095** 6 min
11:16 AM

FEBRUARY 21

↗ **(619) 760-6184** 6 min
EL CAJON, CA, 5:50 AM

↙ **(619) 760-6184** 3 min
EL CAJON, CA, 4:34 PM

FEBRUARY 22

↙ **(251) 261-6071** 12 min
MCCULLOUGH, AL, 12:57 PM

FEBRUARY 23

↗ **(858) 798-9600** 2 min
RANCHO BERNARDO, CA, 9:00 AM

↗ **(760) 739-0200** 4 min
ESCONDIDO, CA, 9:05 AM

↗ **(619) 420-5111** 2 min
CHULA VISTA, CA, 9:09 AM

↙ **(858) 531-6011** 1 min
LA JOLLA, CA, 10:38 AM

FEBRUARY 25

↗ **(800) 835-5097** 2 min
2:48 PM

↗ **(619) 600-7288** 2 min
CHULA VISTA, CA, 4:57 PM

FEBRUARY 27

↙ **(619) 760-6184** 11 min
EL CAJON, CA, 5:45 AM

MARCH 1

↗ **(619) 572-1696** 1 min
SAN DIEGO:SAN DIEGO DA, CA, 10:13 AM

MARCH 2

↗ **(858) 524-2850** 3 min
RANCHO BERNARDO, CA, 10:44 AM

MARCH 3

↙ **(619) 818-0935** 1 min
SAN DIEGO:SAN DIEGO DA, CA, 1:14 PM

MARCH 5

↗ **(619) 689-8015** 3 min
EL CAJON, CA, 11:34 AM

MARCH 6

↗ **525585268330** \$0.00 1 min
MEX, 7:32 PM

MARCH 8

↗ **526645692256** \$0.09 3 min
MEX, 12:15 PM

↗ **526641830612** \$0.09 3 min
MEX, 12:33 PM

↙ **526641830612** 1 min
SPECIAL ACCESS SERVICES, XX, 2:08 PM

↗ **526641830612** \$0.00 2 min
MEX, 2:34 PM

↙ **526641830612** 1 min
SPECIAL ACCESS SERVICES, XX, 2:38 PM

MARCH 11

✍ (619) 724-9046

LA MESA, CA, 3:51 PM

2 min

Showing 26 Records



carlos new - Phone

(619) 857-7147

Statement Date: **March 15, 2025** ▾

Calls **Texts** Data International

Choose Type

All Texts ▾

FEBRUARY 15

▾ **32665**
6:10 PM

SMS

FEBRUARY 16

▾ **32665**
7:29 PM

SMS

FEBRUARY 17

▾ **(844) 976-3179**
8:03 AM

SMS

✓ **(858) 769-4174**
8:09 AM

SMS

FEBRUARY 19

✓ **(930) 218-0144**
5:18 AM

SMS

✓ **25623**
5:19 AM

SMS

✓ **25623**
5:22 AM

SMS

✓ **(469) 712-6236**
8:58 AM

SMS

✓ **36726**
10:38 AM

SMS

✓ **23602**
10:40 AM

SMS

✓ **32665**
12:59 PM

SMS

FEBRUARY 20

✓ **83828**
12:07 PM

SMS

✓ **(619) 363-9628**
3:34 PM

SMS

✓ **32665**
4:20 PM

SMS

FEBRUARY 21

✓ **32665**
5:39 PM

SMS

FEBRUARY 22

✓ **32665**
7:39 PM

SMS

FEBRUARY 23

✓ **32665**
7:40 PM

SMS

FEBRUARY 24

✓ **32665**
7:59 PM

SMS

FEBRUARY 25

✓ **(437) 453-5267**
8:22 AM

SMS

✓ **(619) 363-9628** SMS
12:54 PM

✓ **85240** SMS
3:30 PM

FEBRUARY 26

✓ **47268** SMS
12:57 AM

✓ **32665** SMS
3:39 PM

✓ **36726** SMS
8:59 PM

FEBRUARY 28

✓ **83828** SMS
10:03 AM

✓ **242733** SMS
1:00 PM

✓ **24273** SMS
1:01 PM

✓ **32665** SMS
5:01 PM

MARCH 1

✓ **32665**
6:39 PM

SMS

MARCH 2

✓ **242733**
10:57 AM

SMS

✓ **242733**
10:59 AM

SMS

✓ **24273**
11:01 AM

SMS

✓ **32665**
8:16 PM

SMS

MARCH 3

✓ **(414) 324-7538**
2:23 PM

SMS

MARCH 4

✓ **32665**
10:05 AM

SMS

✍ **79622** SMS
7:47 PM

MARCH 5

✍ **83828** SMS
10:02 AM

✍ **23602** SMS
11:57 AM

✍ **32665** SMS
1:23 PM

MARCH 6

✍ **32665** SMS
1:52 PM

MARCH 7

✍ **(737) 363-7652** SMS
11:52 AM

✍ **83828** SMS
12:06 PM

MARCH 8

↙ **32665**

MEX, 9:13 PM

\$0.00 SMS

MARCH 9

↙ **32665**

9:46 AM

SMS

↙ **83828**

2:31 PM

SMS

↙ **21525**

3:26 PM

SMS

↗ **21525**

3:26 PM

SMS

↙ **21525**

3:26 PM

SMS

MARCH 10

↙ **32665**

1:04 PM

SMS

MARCH 11

↙ **32665**

1:33 PM

SMS

Showing 50 Records

Show More

