

From: AGO CAP <ago.cap@vermont.gov>
Sent: Tuesday, February 21, 2017 2:12 PM
To: AGO - CAP
Subject: CAP Complaint
Attachments: WIN_20170221_14_10_17_Pro.jpg

The following CAP complaint was submitted:

Your First Name	michael
Your Last Name	amor
Confirmation Number	WB17-00134
Your E-Mail Address	[REDACTED]
Your Daytime Phone	[REDACTED]
Daytime Phone Type	Mobile
Your Age	71
I am a...	Senior Vulnerable Adult
Your Mailing Address	[REDACTED]
Your City	[REDACTED]
Your State	[REDACTED]
Your Zip Code	[REDACTED]
Is your complaint about:	An automobile dealer
Business Name or Person's First Name	cobb auto
Person's Last Name	don cobb
Business Phone (1)	802-527-5067
Phone (1) Type	Office
Business E-Mail Address	doncobb@surfglobal.net
Business Address	448 swanton rd.
Business City	saint albans
Business State	VT
Business Zip Code	05478
Business Website/URL	n/a
Is your complaint about a vehicle you purchased?	No
Description	on the 18th of November I put down a down payment with cobb auto for a trailer hitch. I gave them \$140 as down payment

	<p>things for me changed and I cancelled that around the 30th of November so ever since then I have been trying to get my money back but have had all kinds of excuses from they were trying 2 sell it to know all I hear is that U-Haul has not refunded the money 2 them well its been 3 months now and I want u at the A.G.'s office 2 please find out what's going on and can u possibly get them 2 refund my money to me very soon I mean its been 3 months that is no way to run a business is it? and I am a senior and live on fixed income and they caused me a lot of unnecessary problems I would certainly like u to get my money back and any interest that has accrued because of this to me it has been a ridiculous experience and one which I think should never have happened that is no way to run a business and I hope u agree with me thank you in advance for any help that you can give me</p>
Amount of loss:	\$140
How would you like this matter to be resolved?	you need to do something for me
Incident Date	11/18/2016 12:00:00 AM

No.

176

1118

Mike Amor

one hundred forty

one 05 million one

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1000000000

☐

100000000

☐

10000000

[REDACTED]

51440

From: [REDACTED] ^30217 Klein (ID 129927)
Sent: Wednesday, March 01, 2017 8:29 AM
To: rick@shearervt.com; desk@shearervt.com; AGO - CAP
Cc: [REDACTED]
Subject: unfair sales practice/ fraudulent sales agreement

Good morning folks, March 1st 2017, I hear nothing but crickets from the message below. 13 days until I send a check for \$533.17.

V/R
Gus Klein

To the office of the Attorney General, or Consumer Protection,

My name is Gus Klein.

I would like to express my dissatisfaction over a sales agreement with Shearer Chevrolet. I recently

purchased a 2017 Silverado Double Cab
5.3 Liter 6 speed truck. I currently have 2190 miles on the truck.

At approximately 150 miles on the truck I discussed with my sales agent Rick Marcotte, that the vehicle was skipping/ misfiring at a steady speed while traveling down the road. We both agreed to see if it

stopped during the break in period, which it has not. It has gotten worse.

At approximately 1500 miles on the truck I took it to the service department for a fix. They test drove the vehicle, ran it through a diagnostic machine and confirmed that it in fact it has a quote un quote

"Shudder". I discussed this with the service tech when I picked up my truck. He told me that GM knows

that there is a problem with this vehicle and that in fact it was a problem when they rolled off the assembly line. There is no fix for this vehicle at this time and they don't know when there will be a fix.

He asked that I call back in two weeks to see if there was a fix, which I did, no fix available. He asked that

I wait until my first oil change comes up and maybe there will be a fix at this time, I still have

approximately 4000 more miles or 4 more months to drive this vehicle before my first oil change.

I pay \$533.17 dollars a month for this vehicle and have already paid 2000.00 down at the sales

agreement and 1 monthly installment of \$533.17 with a another due in 14 days for a truck that shakes,

or as GM calls it, a "Shudder" with no fix at this time and we don't know when there will be one. Just

keep paying your monthly payment. I didn't agree to that when I signed the papers. I believe this to be a

fraudulent sales agreement on their part.

After a few more calls to the dealer, to ask if I could speak to the owner, I was given the opportunity to

speak with the service manager Peter Patch instead. I spoke to him about my displeasure with this

vehicle, and that the way I see it they had three options available to fix the problem, and to please relay

this to the team or the owner.

030217 Klein (ID 129927)

1. Fix the problem today.
2. Pay my monthly installment of 533.17 per month until they fix the problem, so they can pay for something that doesn't work right. And that I will still drive it until they fix it.
3. Or give me a truck that doesn't shake, or as they call it a "Shudder" with no fix at this time.

As I stated above, when I signed the sales agreement in good faith, along with the dealer, and a hand shake. I expected a vehicle that performs at 100 percent all the time. Shearer Chevrolet expects me to pay for this in good faith every month. When I get in this vehicle at 0600hrs I am pissed, and at the end of my day at 1800hrs or later, I am pissed. I am actually waking up because of this, I do not need this extra anxiety in my day to day operation, I have enough. Did I mention that my next payment is due in 14 days for \$533.17 for a product that doesn't work.

Any help would be appreciated on this fraudulent sales agreement . And I will put this in this email. this is no way to treat a customer or a Veteran. Thank you for your time.

V/R
Gus Klein

From:
Sent: Tuesday, February 28, 2017 10:47 AM
To: AGO - CAP: rick@shearervt.com; desk@shearervt.com
Cc:
Subject: ~~Unfair Sales practice, or fraudulent sales agreement~~ - Klein

To the office of the Attorney General, or Consumer Protection,

My name is Gus Klein.

I would like to express my dissatisfaction over a sales agreement with Shearer Chevrolet. I recently purchased a 2017 Silverado Double Cab 5.3 Liter 6 speed truck. I currently have 2190 miles on the truck.

At approximately 150 miles on the truck I discussed with my sales agent Rick Marcotte, that the vehicle was skipping/ misfiring at a steady speed while traveling down the road. We both agreed to see if it stopped during the break in period, which it has not. It has gotten worse.

At approximately 1500 miles on the truck I took it to the service department for a fix. They test drove the vehicle, ran it through a diagnostic machine and confirmed that it in fact it has a quote un quote "Shudder". I discussed this with the service tech when I picked up my truck. He told me that GM knows that there is a problem with this vehicle and that in fact it was a problem when they rolled off the assembly line. There is no fix for this vehicle at this time and they don't know when there will be a fix. He asked that I call back in two weeks to see if there was a fix, which I did, no fix available. He asked that I wait until my first oil change comes up and maybe there will be a fix at this time, I still have approximately 4000 more miles or 4 more months to drive this vehicle before my first oil change.

I pay \$533.17 dollars a month for this vehicle and have already paid 2000.00 down at the sales agreement and 1 monthly installment of \$533.17 with a another due in 14 days for a truck that shakes, or as GM calls it, a "Shudder" with no fix at this time and we don't know when there will be one. Just keep paying your monthly payment. I didn't agree to that when I signed the papers. I believe this to be a fraudulent sales agreement on there part.

After a few more calls to the dealer, to ask if I could speak to the owner, I was given the opportunity to speak with the service manager Peter Patch instead. I spoke to him about my displeasure with this vehicle, and that the way I see it they had three options available to fix the problem, and to please relay this to the team or the owner.

1. Fix the problem today.
2. Pay my monthly installment of 533.17 per month until they fix the problem, so they can pay for something that doesn't work right. And that I will still drive it until they fix it.
3. Or give me a truck that doesn't shake, or as they call it a "Shudder" with no fix at this time.

As I stated above, when I signed the sales agreement in good faith, along with the dealer, and a hand

02272017-Klein (ID 129926)

shake. I expected a vehicle that performs at 100 percent all the time. Shearer Chevrolet expects me to pay for this in good faith every month. When I get in this vehicle at 0600hrs I am pissed, and at the end of my day at 1800hrs or later, I am pissed. I am actually waking up because of this, I do not need this extra anxiety in my day to day operation, I have enough. Did I mention that my next payment is due in 14 days for \$533.17 for a product that doesn't work.

Any help would be appreciated on this fraudulent sales agreement . And I will put this in this email. this is no way to treat a customer or a Veteran. Thank you for your time.

V/R

~~ms~~ Klein



RE{3} Klein, Gus (Shearer Chevrolet) 2017-01703 (ID 132883)

From:
Sent: Monday, March 06, 2017 4:05 PM
To: AGO - CAP
Subject: RE: Klein, Gus (Shearer Chevrolet) 2017-01703

Thanks for your reply back to this matter.

V/R

Gus Klein

Gus Klein

From: AGO - CAP [mailto:AGO.CAP@vermont.gov]
Sent: Monday, March 06, 2017 3:09 PM
To: Klein, Gus (Williston) <Gus.Klein@gd-ots.com>
Cc: vtautocap@aol.com
Subject: Klein, Gus (Shearer Chevrolet) 2017-01703

3/6/2017

Gus Klein

Burlington, VT 05408
Re: 2017-01703
Dear Gus Klein:

By copy of this email, I am forwarding your complaint to the Vermont Auto Dealer Association. Your complaint has been referred to the Vermont Auto Dealers Association (VADA), because the business named in your complaint is a VADA member. Complaints regarding VADA members are reviewed by VADA and may be brought before the Auto Consumer Assistance Program Panel (AutoCAP). The panel is comprised of both dealer and consumer representatives and works to resolve complaints between dealers and consumers.

Please be advised that VADA will not process your claim if an attorney is involved, if the issue is currently in litigation, or if the vehicle is not in your possession.

I have included the contact information for VADA, should you need to contact their office regarding your complaint:

VADA
1284 US Route 302-Berlin
Suite 2
Barre, VT 05641
Phone: 802-461-2655
Email: vtautocap@aol.com

At this time, please direct any further inquiries about this matter to that office. If you would like more information on our action to refer your complaint, please

RE{3} Klein, Gus (Shearer Chevrolet) 2017-01703 (ID 132883)
feel free to
contact our office.

Thanks,

Brandon Tracy
Consumer Advisor

Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Phone: (800) 649-2424 / (802) 656-3183

Web:
Email:



March 20, 2017

Kaitlin Geran
Vermont Office of the Attorney General
Public Protection Division
109 State Street
Montpelier, VT 05609

Re: Lee Hoeflich; Complaint: 2017-01865; VIN: 1FMCU9GD8HUC16595

Dear Ms. Geran:

A complaint was filed with your office by Mr. Hoeflich regarding his 2017 Ford Escape. You asked Ford Motor Company to review and provide your office with our written response. Our Consumer Affairs Department has reviewed Mr. Hoeflich's concern regarding the military discount on a Ford purchase and his request for \$500 cash or \$500 worth of accessories for his vehicle.

The review indicates that the concern Mr. Hoeflich experienced with the purchase of his 2017 Ford Escape at Formula Ford Lincoln was not attributed to a warrantable factory defect. Rebates and the assessment of rebates pertain to the sale of new motor vehicles, and as such are strictly matters to be addressed by the selling dealership. Ford and Lincoln Dealerships are independently owned and operated businesses; we believe this issue can be best resolved at the dealership by contacting the Sales Manager or General Manager.

Thank you for bringing this matter to our attention. Please consider this our closing report.

Sincerely,

A handwritten signature in dark ink, appearing to read "RAB", with a long horizontal flourish extending to the right.

Rovon A. Browne
Consumer Affairs Legal Analyst

Q

YEAR END EVENT
FINAL DAYS

\$500

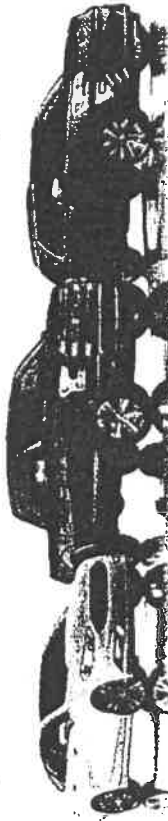
FINAL DAYS CASH

FOOD

\$1,000

\$1,000 BONUS
CASH ON SPECIALLY TAGGED VEHICLES

**Best Time to Shop
America's Best-Selling Brand.**



*Success of vehicle with Ford Super. Engine is optional. Not available on Focus RS. Shelby GT350-Ford GT, F-350 Mustang, F-550 or F50. See dealer or go to www.ford.com for more details. See dealer for complete financing details. See dealer for complete details. Ford's official language manual is different from dealer's. Ford's official language manual is different from dealer's. See dealer for complete details. Ford's official language manual is different from dealer's. Ford's official language manual is different from dealer's.

Incentives and Offers

Find the latest purchase or leasing offers for your next Ford vehicle, Ford Credit financing options and other details to discuss with your local Ford Dealer.

SEE ABOVE DATE

Select a Year:

Select a Vehicle:

Enter ZIP Code:

Year

Vehicle

All fields must have information entered

Special Programs

Explore special program offers for qualified buyers with your life experiences.

"I'm sorry."

Our Military Honor

★
VETERANS AND ACTIVE MILITARY
GET \$500 APPRECIATION CASH
★

FORD SALUTES THOSE WHO SERVE

Ford honors military servicemen and servicewomen who serve our country. Now with the enhanced Ford Military discount, active and retired members of the U.S. Military, Veterans, and their families are eligible to receive \$500 military Appreciation Bonus Cash. It's good toward the purchase or lease of an eligible new Ford vehicle.

EMAIL=ALCT

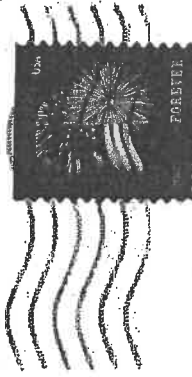
077-10103405 2017-10

1000

12/24/2016 7:48 AM

Hoefflich

WHITE RIVER JUNCTION
VT 050 2 T
03 MAR 2017 PM



State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, Vermont 05609-1001

THOMAS J. DONOVAN, JR.
ATTORNEY GENERAL

JOSHUA R. DIAMOND
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



RECEIVED ON

MAR 06 '17

Attorney General's Office
Consumer Division

ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
109 State Street
Montpelier, VT 05609
www.uvm.edu/consumer
e-mail: ago.cap@vermont.gov

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION
TEL: (802) 656-3183
FAX: (802) 304-1014
OUTSIDE CHITTENDEN COUNTY
1-800-649-2424

INTAKE NUMBER AG17-01684

Consumer Complaint Form

Reference Number: _____

Consumer Information (Complaint By):

Consumer First and Last Name: LEE HOEFLICH Age: 79

Submitted by: _____ (If filing on another's behalf.)

Organization Name: _____ (If filing on behalf of a business/organization.)

Mailing Address (For Complaint Correspondence): _____

City: _____ State: _____ Zip: _____

Primary Phone: _____ One type (Circle One): Home / Cell / Office / Other: _____

E-mail: _____
The Consumer is: A senior citizen ☒ Active Military _____ A Veteran ☒ A Student _____ Under 18 _____

Business Information (Complaint Against):

Business Name: FORD MOTOR COMPANY

Point of Contact for Business: FORMULA FORD RUTLAND.COM

Mailing Address: 4318 MIDDLE ROAD City: RUTLAND ST: VT ZIP: 05701

Business Phone: 802 - 773 - 9168 Fax: 802 - 773 - 6767

E-mail: _____ @ _____ Website: _____

Amount of Loss: \$ 500.00 How did you find CAP? _____

Complaint Details (attach additional pages if needed):

Events as they happened:

DECEMBER

Relief you desire:

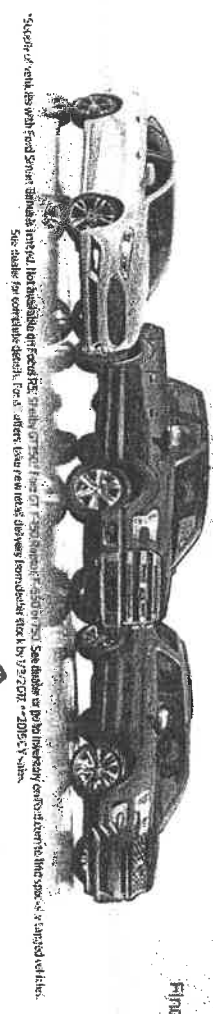
December 24, 2016, I decided to trade my old SUV for a new SUV. Went to the internet to see what discounts may be available and found Ford had an offer of \$500.00 military discount. I copied the discount advertisement and went to my local Formula Ford dealer in Rutland. My wife and I chose a 2017 Ford Escape.

We agreed on a price but when I presented the incentive discount the salesman John Mackinzie said Ford no longer honors this discount. He then wrote on the discount advertisement the Ford phone number for me to contact. After purchasing the SUV I called the Ford phone number and talked to Debbie, she said someone would call me back within 2 days, that did not happen. On the advertisement said this offer is good till January 3, 2017. I purchase the Ford Escape on December 28, 2016.

I expect to receive either the \$500.00 as advertised or accessories for this vehicle.

Lee Hoeflich
Velma Hoeflich

YEAR END EVENT
FINAL DAYS
\$500 + \$1,000 BONUS
FINAL DAYS CASH
CASH ON SPECIALLY TAGGED VEHICLES
Best Time to Shop
America's Best-Selling Brand.



Find Your Vehicle

Incentives and Offers

Find the latest purchase or leasing offers for your next Ford vehicle, Ford Credit financing options and other details to discuss with your local Ford Dealer.

SEE ABOVE DATE

Select a Year:

Select a Vehicle:

Enter ZIP Code:

All fields must have information entered

Special Programs

Explore special program offers for qualified buyers with your life experiences.

VETERANS AND ACTIVE MILITARY
GET \$500 APPRECIATION CASH

FORD SALUTES THOSE WHO SERVE

Our Military Honor

Ford honors military servicemen and servicewomen who serve our country. Now with the enhanced Ford Military discount, active or retired members of the U.S. Military, Veterans, and their families are eligible to receive \$500 military Appreciation Bonus Cash. It's good toward the purchase or lease of an eligible new Ford vehicle.

EMAIL = ALCT

www.id.melabout

"TRUCK 10"

FORD ESCAPE 2017

www.DAUMENBEES-OLD/MEMBERSHIP

12/24/2016 7:48 AM

Autocap Case Record

Case #

015-17

Date Received

03/28/2017

Closed Date

4 /20/2017

Consumer-FIRSTN

Lee

Consumer-LASTNAM

Hoeflich

Date Acknowledged

4 /5 /2017

Consumer Respons

4 /19/2017

Complaint Type

Sales

Purchase Date

12/24/2016

Year/Make Model

2017 Ford Escape

Mileage

104

Price Sold

\$30220

As Is

☐

Member Name

Formula Ford Lincoln, Inc.

Member Contact

Mike Lewis

Member Response Due

4 /10/2017

Resolution Process

Staff

Panel

☐

Referred to

Resolution

Dealer

Case Notes

4/4 - Rec'd dealer response
4/5 - Forwarded to consumer
4/8 - Rec'd consumer's response
4/12 - Forwarded to dealer
4/18 - Rec'd dealer response
4/20 - Forwarded to consumer and closed case

Notes (Summary)

Consumer states that he presented an advertised military discount of \$500 but dealership would not honor discount when the expiration date was after the date of purchase. Dealer worked with consumer to establish whether or not consumer qualified for incentive and it was determined the consumer did not qualify.

From: Kim Gauthier <vtautocap@aol.com>

T

Subject: Fwd: ford motor company

Date: Thu, Apr 20, 2017 12:21 pm

Dear Mr. Hoeflich,

We received the following email from Mike Lewis updating the status of your complaint against Formula Ford Lincoln. At this point, AUTOCAP has gone as far as it can go in regards to your complaint with Formula Ford Lincoln. We will be closing your case as of today and sending a copy back to the Consumer Assistance Program office. Should you like to pursue your complaint you will need to go directly to Ford Motor Company or possibly ask the Consumer Assistance Program office to assist you.

Thank you,
Kim Gauthier
AUTOCAP Coordinator

-----Original Message-----

From: mike.lewis <mike.lewis@formulafordrutland.com>

To: Kim Gauthier <vtautocap@aol.com>

Sent: Tue, Apr 18, 2017 10:11 am

Subject: RE: Fwd: ford motor company

Kim

I met with the Hoeflich s on April 6. I called marketing headquarters to get clarification on the military program in question. The program they came in on clearly shows to qualify you must be either retired from the military or discharged within the last 180 days. Mr. Hoeflich left the military about 30 years ago but did not retire from the military therefore does not qualify for the incentive. Of course they still were not happy and were going to continue to fight ford motor company. I spent over an hour with them and gave them a check for \$100. from formula ford , thanking him for his service to our country. they love their new escape and when they left here I felt they were happy with us as a dealership but unhappy that ford didn't disclose all the information on the ad they saw.

Thanks again for your help

Mike

----- Original Message -----

Subject: Fwd: ford motor company

From: Kim Gauthier <vtautocap@aol.com>

Date: Wed, April 12, 2017 12:43 pm

To: mike.lewis@formulafordrutland.com, sabavt@gmail.com

Hi Mike,

Here is the latest email I received from Mr. Hoeflich regarding the military incentive. What do you recommend he does to pursue this?

Thank you,
Kim Gauthier
AUTOCAP Coordinator

-----Original Message-----

From: Lee Hoeflich

To: ago.cap <ago.cap@vermont.gov>

Cc: vtautocap <vtautocap@aol.com>

Sent: Sat, Apr 8, 2017 10:16 am
Subject: ford motor company

Consumer Advisor: Mallory Curtis or Samuel Boas

Wanted to keep you informed on our latest contacts regarding the \$500.00 Military Incentive from Ford Motor Company. I received a letter from AUTOCAP dated April 5, 2017, regarding the \$500.00 Veterans and Active Military Incentive from Ford Motor Company stating they recommend we go to Formula Ford in Rutland and speak with Mr. Lewis and/or Mr. Mackenzie to see if they would help me with the process and to bring a copy of my military records (I did this when I purchased the vehicle but they did not keep copies).

I went Thursday, April 6, 2017 to Formula Ford and spoke with both Mr. Lewis and Mr. Mackenzie as Kim Gauthier of AUTOCAP recommended. Mr. Lewis did not agree with the letter from Ford stating the dealer was responsible for the Military Incentive, and that it did not apply. He called Ford Motor Company and was referred to a different Military Incentive and not the one in question which he then claimed I did not qualify for. He contacted a division of Ford which handles incentive programs and she sent him a copy of the latest Military Incentive which he gave me a copy and this copy which had a lot of fine print and this is a totally different program than mine. Mr. Lewis asked if I served in the Military and I offered him copies of my discharge papers and he declined to look at them. Mr. Lewis stated I would not be successful with receiving the \$500.00 Military Incentive from Ford Motor Company as they are a big company.

We stated to Mr. Lewis we disagree and that we plan to continue to pursue this matter further.

Lee E. Hoeflich

4/5/2017

Fwd: Lee Hoeflich

From: Kim Gauthier <vtautocap@aol.com>

To: leehoeflic

Subject: Fwd: Lee Hoeflich

Date: Wed, Apr 5, 2017 11:21 am

Attachments: Hoeflich, Lee.pdf (16299K)

Dear Mr. Hoeflich,

AUTOCAP is in receipt of your complaint against Formula Ford Lincoln regarding the \$500 Military Incentive from Ford Motor Company. We have also received the attached response from Mike Lewis, GM with Formula Ford Lincoln, explaining how consumers need to login into the Ford website in order to receive the military incentive. Please review his letter and respond, in writing, within 10 business days or April 19, 2017.

In addition, I have spoken with Mr. Lewis and he and/or Mr. Mackenzie are willing to help you in the process if you want to bring your military records to the dealership. The incentive is good for six months from the date of purchase, if you qualify, so you need to contact them soon.

Thank you,
Kim Gauthier
AUTOCAP Coordinator

From: kat.andrews@formulafordrutland.com [<mailto:kat.andrews@formulafordrutland.com>]

Sent: Tuesday, April 04, 2017 11:48 AM

To: Kim Gauthier <kgauthier@vermontada.org>

Cc: mike.lewis@formulafordrutland.com

Subject: Lee Hoeflich

Good morning Kim,

This email is to respond to the inquiry filed by Mr. lee Hoeflich. I have attached a copy of our response. If you have any questions please feel free to contact myself or mike Lewis.

Thank you,

Kathryn Andrews
Office Administrator
Formula Ford Lincoln
Phone:802-773-9168
Fax:802-773-6767
formulafordrutland.com

FormulaFord



LINCOLN

RUTLAND • VERMONT

Thursday, March 30, 2017

To: Vermont Auto Cap
Attn: Kim Gauthier

Re: Lee Hoeflich

To Whom It May Concern,

This letter is in response to an inquiry Formula Ford Lincoln received from The Attorney General Vermont Auto Cap regarding Mr. Lee Hoeflich. From the correspondence we received it appears that Mr. Hoeflich is looking for a \$500 Incentive from Ford Motor Company.

After investigating this matter Formula Ford Lincoln found that at the time of sale there was a \$500 Military Appreciation Cash Incentive available through Ford Motor Company. When Mr. Hoeflich was here in our dealership he worked with our Senior Sales Consultant, John Mackenzie. John informed Mr. Hoeflich that in order to qualify for the Military Incentive from Ford Motor Company Mr. Hoeflich would have to go on to Ford's website www.id.me, set up an account and enter all requested information. The information that Ford requests includes proof of military service including a Military ID or discharge papers, etc. At the time of sale Mr. Hoeflich did not have any of this documentation. At that time John informed him that without proper documentation Ford Motor Company would not give him the \$500 incentive. John further explained that Mr. Hoeflich could provide us the documentation requested, upload the documentation himself to the previously mentioned web site, or call Ford Motor Company directly. As noted in Mr. Hoeflich's correspondence Mr. Hoeflich chose to contact Ford Motor Company.

Additionally, at the time of purchase Mr. Hoeflich signed a contract with Ford Credit noting a \$500 Incentive for "Final Days" Bonus Cash with no other Incentives noted. He also signed the Customer Cash Payment Authorization Form which notes the same "Final Days" incentive along with a special APR rate of 1.9% with no additional incentives mentioned or promised.

We at Formula Ford Lincoln would like to apologize for any miscommunication regarding Ford Motor Company's Incentive Program. If Mr. Hoeflich would like to provide the information Ford Motor Company is requesting we would be happy to assist him in submitting the incentive. However, we can not be certain that it would still be honored by Ford Motor Company given that the Incentive program is no longer offered. If there is any other way that Formula Ford Lincoln can assist in this matter please contact us, we are here to assist in any way we can.

Sincerely,

Michael J. Lewis; General Manager

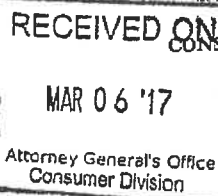
(802) 773-9168 • P.O. BOX 815 • 4318 MIDDLE ROAD • RUTLAND, VT 05702

WWW.FORDVT.COM

THOMAS J. DONOVAN, JR.
ATTORNEY GENERAL

JOSHUA R. DIAMOND
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
109 State Street
Montpelier, VT 05609
www.uvm.edu/consumer
e-mail: ago.cap@vermont.gov

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION
TEL: (802) 656-3183
FAX: (802) 304-1014
OUTSIDE CHITTENDEN COUNTY
1-800-649-2424

INTAKE NUMBER AG17-01684

Consumer Complaint Form

Reference Number: _____

Consumer Information (Complaint By):

Consumer First and Last Name: LEE HOEFLICH Age: 79
Submitted by: _____ (If filing on another's behalf.)
Organization Name: _____ (If filing on behalf of a business/organization.)
Mailing Address (For Complaint Correspondence): _____
City: _____ State: S Zip: Z
Primary Phone: 802-773-9168 e Type (Circle One): Home / Cell / Office / Other: _____
The Consumer is: A senior citizen ☒ Active Military _____ A Veteran ☒ A Student _____ Under 18 _____

Business Information (Complaint Against):

Business Name: FORD MOTOR COMPANY
Point of Contact for Business: FORMULA FORD RUTLAND.COM
Mailing Address: 4318 MIDDLE ROAD City: RUTLAND ST: VT ZIP: 05701
Business Phone: 802-773-9168 Fax: 802-773-6767
E-mail: _____ @ _____ Website: _____

Amount of Loss: \$ 500.00 How did you find CAP? _____

Complaint Details (attach additional pages if needed):

Events as they happened:

DECEMBER

Relief you desire:

December 24, 2016, I decided to trade my old SUV for a new SUV. Went to the internet to see what discounts may be available and found Ford had an offer of \$500.00 military discount. I copied the discount advertisement and went to my local Formula Ford dealer in Rutland. My wife and I chose a 2017 Ford Escape.

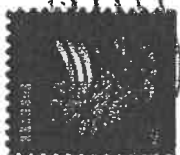
We agreed on a price but when I presented the incentive discount the salesman John Mackenzie said Ford no longer honors this discount. He then wrote on the discount advertisement the Ford phone number for me to contact. After purchasing the SUV I called the Ford phone number and talked to Debbie, she said someone would call me back within 2 days, that did not happen. On the advertisement said this offer is good till January 3, 2017. I purchase the Ford Escape on December 28, 2016.

I expect to receive either the \$500.00 as advertised or accessories for this vehicle.

Lee Hoeflich
Velma Hoeflich

Hoefflich

WHITE RIVER JUNCTION
VT 050 2 T
03 MAR 2017 PM



State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, Vermont 05609-1001

**Best Time to Shop.
America's Best-Selling Brand.**



Find Your Vehicle

RESEARCHER—Ph.D., 1978, University of California at Berkeley; M.A., 1976, University of California at Berkeley; B.S., 1972, University of California at Berkeley. Researcher in the Department of Psychology, University of California at Berkeley, since 1978. Present address: Department of Psychology, University of California at Berkeley, 3210 Channing Hall, Berkeley, CA 94720-1520.

SEE ABOVE DATE

Incentives and Offers

Find the latest purchase or leasing offers for your next Ford vehicle, Ford Credit financing options and other details to discuss with your local Ford Dealer.

Select a Year:

Select a vehicle:

Year

Vehicle

Enter ZIP Code:

All fields must have information entered

Special Programs

Explore special program offers for qualified buyers with your life experiences.

"Dread"

www.id.me/about

Our Military Honor

★ **VETERANS AND ACTIVE MILITARY GET \$500 APPRECIATION CASH** ★

Ford honors military servicemen and servicewomen who serve our country. Now with the enhanced Ford Military discount, active and retired members of the U.S. Military, Veterans, and their families: eligible to receive \$500 military Appreciation Bonus Cash. It's good toward the purchase or lease of an eligible new Ford vehicle.

EMAIL = ALOT

FORD SALUTES THOSE WHO SERVE

UWU - DAWMEMBERS - 0124 / MEMBERSHIP

$v \rightarrow$ Force with $\angle 60^\circ$

12/24/2016 7:48 AM

6102 504752 0402



CUSTOMER CASH PAYMENT AUTHORIZATION FORM
Version 3 Revised 05/15/2011

CUSTOMER INFORMATION

VEHICLE INFORMATION

CUSTOMER MUST SELECT OPTION "A" AND/OR "B" AND SIGN BELOW
IMPORTANT CUSTOMER NOTICE
Information will be provided to SIRIUS Satellite Radio for purposes of providing program

SIRIUS Satellite Radio - For vehicles equipped with the satellite option, customer information will be provided to SIRIUS Satellite Radio for purposes of providing program

INCENTIVE INFORMATION

A. Dealer Assignment (Use this section to assign payment to dealer.)

- I assign payment of the Customer Cash Incentive(s) to the selling dealer.
- I acknowledge incentive(s) reflected as a reduction on the Bill of Sale or Lease.

Program Number 18994 Dollar Amount 500 Customer's Initial [Signature]
20764 1.9%

INCENTIVE INFORMATION

B. Direct Payment to Customer (Use this section to obtain payment direct from Ford.)

- 1. Please mail check directly to me.

Program Number Dollar Amount Customer's Initial
1. _____
2. _____
3. _____
4. _____

Stronger Declaration

I acknowledge that I have taken delivery of the vehicle identified above.
I acknowledge incentive program assignment as per the chart(s) above.

Customer Signature [Signature] Date 12-28-15

Dealer Declaration

I have read and understand the program rules and provisions and agree to comply with the requirements described therein. I certify that the above customer qualifies for program incentive(s). Records supporting the validity of this claim are available in this dealership for examination by Ford.

Authorized Dealership Signature [Signature] Date 12/28/16

Step 4: Select a Compatible Program Bundle

Smart Vincent incentives were last retrieved on Friday, December 23, 2016 at 10:42:51 AM

Vehicle Information		Sales/Customer Information	
VIN:	1FMCU9GD1HUC40866	Sale Date:	Dec-23-2016
Description:	2017 Vehicle Line 45 Escape U6G SE 4WD	Region:	13-New York
Dealer Code:	F11536	SALE Type(s):	0-Retail R-RCL - Individual
P&A Code:	09902	Term:	All
Order Date:	Nov-11-2016	Tier:	All
Order Type:	Stock (2)	City/State/Zip:	POULTNEY, VT 05764
Sale Date Base Residual		DMA:	
Rate:	24 36 39 48 mo 59 52 50 42 %	County:	
Residual adjustments (e.g. A/C) not included, assumes 15,000 mileage band.			
[0] Discount Package(s) (currently invoiced on this VIN)		[0] FSA(s) outstanding on this vehicle	

Compatible Program Bundles - Dealer View**RETAIL: Cash Payment or Financed by Ford Credit/Lincoln AFS (Standard) or Other Sale Type 0: Retail**

☞=Financed by Ford Credit/Lincoln AFS ☞=CommercialLease ☞=Dependent Program

Program	Benefit	End Date
12966 - Retail Customer Cash	\$1,500	Jan-03-2017
12994 - "Final Days" Bonus Cash	\$500	Jan-03-2017

RETAIL: Financed by Ford Credit/Lincoln AFS (Subvened Rates) Sale Type 0: Retail

	1-36	37-48	49-60	61-72	73-75	mo
Tier 0-2	0	0	0	1.9	2.9	%
Tier 3	0	0	0	1.9	STD	%
Tier 4	0	0	0	1.9	STD	%
Tier 5	9.9	9.9	9.9	11.9	STD	%

☞=Financed by Ford Credit/Lincoln AFS ☞=CommercialLease ☞=Dependent Program

Program	Benefit	End Date
12994 - "Final Days" Bonus Cash	\$500	Jan-03-2017
20764 - APR Financing	See Chart	Jan-03-2017

LEASE: Financed by Ford Credit/Lincoln AFS (Subvened Rates) Sale Type R: RCL - Individual

	24	36	39	48	mo
Tier 0-1	1	0.5	0.75	3.25	%
Tier 2	1	0.5	0.75	3.25	%
Tier 3	3	2.5	2.75	5.25	%
Tier 4-5	7	6.5	6.75	9.25	%

☞=Financed by Ford Credit/Lincoln AFS ☞=CommercialLease ☞=Dependent Program

Program	Benefit	End Date
12994 - "Final Days" Bonus Cash	\$500	Jan-03-2017
50378 - RCL Customer Cash	\$2,500	Jan-03-2017
60176 - RCL Factors	See Chart	Jan-03-2017

*** Payment Handling:** All selected cash benefits will be applied to the rebate line of the buyers order/lease contract.

Notice to Consumer: Not all buyers will qualify. Take new delivery from dealer stock by the program end date. See dealer for residency restrictions qualifications and complete details.

Notes:

- Incentives and residual values last retrieved on Friday, December 23, 2016 at 10:42:51 AM
- Incentive programs and residual values may change daily. The information listed on this site was correct at the time it was posted.
- Click on a program number to view Program Announcement.

Disclaimer:

The accuracy of the incentive benefit displayed for each program will be guaranteed, but dealers will be required to verify and ensure the vehicle and customer qualify for the program selected and meet requirements of program(s) - including but not limited to Ford Credit/Lincoln AFS required financing and dependent program requirements. This summary is intended for dealer use to identify potential incentives available at the time of printing and is not intended to contain the full details or restrictions of the available incentives. This summary should not be relied upon for details of incentives available and may not be inclusive of all available incentives. See dealer for complete details and restrictions for each available incentive.

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DRIVE

Ford | Lincoln

Dealer Reporting, Incentives & Vehicle Eligibility

Submit Claim

The following claim(s) have been submitted:
12994 - "Final Days" Bonus Cash

Vehicle Information

VIN: 1FMCU9GD8HUC16595
Description: 2017 Vehicle Line 45 Escape U9G SE 4WD
Dealer Code: F11535 P&A Code: 09902
Order Date: Jul-13-2016 Order Type: Stock (2)

Sales/Customer Information

Category: Public
Sale Date: Dec-28-2016
Sale Type: 0-Retail
Sales MACKENZIE, JOHN A
Consultant:

Name: Mr. LEE HOEFELICH
Address:
Region: 13-New York
FIDAF: 13F-Upstate(Albany)
FIDAF
County: RUTLAND

* Indicates required fields

Step 2 of 2: Select Claims for Submission

Enter the number for the program to be claimed.

*** Program #:**

This program claim has been submitted.

Program	Messages	Payee	Benefit
<u>12994 - "Final Days" Bonus Cash</u>		F11536 09902	\$500

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DRIVE

Ford | Lincoln

Dealer Reporting, Incentives & Vehicle Eligibility

Submit Claim

The following claim(s) have been submitted:
20764 - APR Financing

Vehicle Information

VIN: 1FMCU9GD8HUC16595
Description: 2017 Vehicle Line 45 Escape U9G SE 4WD
Dealer Code: F11536 P&A Code: 09902
Order Date: Jul-13-2016 Order Type: Stock (2)

Sales/Customer Information

Category: Public
Sale Date: Dec-28-2016
Sale Type: 0-Retail
Sales MACKENZIE, JOHN A
Consultant:

Name: Mr. LEE HOEFELICH
Address:
Region: 13-New York
FDAF: 13F-Upstate(Albany)
FODAF
County: RUTLAND

* Indicates required fields

Step 2 of 2: Select Claims for Submission

Enter the number for the program to be claimed.

*** Program #:**

This program claim has been submitted.


Program	Messages	Payee	Benefit
20764 - APR Financing		HOEFELICH, LEE	%1.90

© 2016 Ford Motor Company. All rights reserved. Dec-29-2016 10:37 AM EST

VERMONT VEHICLE RETAIL INSTALLMENT CONTRACT

DATE

12/28/2015

1-800-727-7000	Buyer (and Co-Buyer) Name and Address (Including County and Zip Code)	CREDITOR (Seller Name and Address)
 FORD CREDIT www.fordcredit.com	LEE E HOEFLICH VELMA L HOEFLICH 	FORMULA FORD LINCOLN OF RUTLAND CO 423 S MAIN ST RUTLAND, VT 05701

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract.

New/Used	Mileage	Year and Make	Model	Vehicle Identification Number	Use For Which Purchased
NEW	104	2017 FORD	ESCAPE	1FMCU9GD8HUC16595	<input type="checkbox"/> Personal <input type="checkbox"/> Agricultural <input type="checkbox"/> Commercial

Trade-in 14 SURA FOREST Year and Make \$ 13000.00 Gross Allowance \$ 10720.00 Amount Owning

ITEMIZATION OF AMOUNT FINANCED

- Cash Price \$ 30220.00 (1)
- Down Payment
 - Third Party Rebate Assigned to Creditor \$ 500.00
 - Cash Down Payment \$ 2768.00
 - Trade-In (description above) \$ 0.00
 - Total Down Payment \$ 3268.00 (2)
- Unpaid Balance of Cash Price (1 minus 2) \$ 26952.00 (3)
- Amounts paid on your behalf (Seller may be retaining a portion of these amounts)
 - To Public Officials
 - (i) for license, title & registration fees \$ 128.00 ;
 - (ii) for official fees \$ N/A ;
 - (iii) for taxes (not in Cash Price) \$ 1003.20 ;
 - To Insurance Companies for:
 - Credit Life Insurance \$ N/A
 - Credit Disability Insurance \$ N/A
 - To _____ for _____ \$ N/A
 - To _____ for _____ \$ N/A
 - To _____ for _____ \$ N/A
 - To _____ for _____ \$ N/A
 - To CHASE for NET TRADE BALANCE \$ 5720.00
 - To _____ for _____ \$ N/A
 - To _____ for _____ \$ N/A
 - To _____ for _____ \$ N/A
- Total \$ 6851.20 (4)
5. Amount Financed (3 plus 4) \$ 33803.20 (5)

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid when you have made all scheduled payments	The total cost of your purchase on credit, including your downpayment
1.90 %	\$ 2016.80	\$ 33803.20	\$ 35820.00	of \$ 3268.00 \$ 39088.00

Your Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
72	497.50	<input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually
	N/A	starting 02/11/2017

INSURANCE

YOU ARE REQUIRED TO INSURE THE VEHICLE. YOU MAY OBTAIN VEHICLE INSURANCE FROM A PERSON OF YOUR CHOICE.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED.

CREDIT LIFE, CREDIT DISABILITY AND OTHER OPTIONAL INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE PREMIUM.

Credit	N/A
<input checked="" type="checkbox"/> Life	Insurance Company
\$ N/A	Premium
	Insured(s)
You want Credit Life Insurance:	
Buyer Signs	
Co-Buyer Signs	

Credit	N/A
<input checked="" type="checkbox"/> Disability	Insurance Company
\$ N/A	Premium
	Insured(s)
You want Credit Disability Insurance:	
Buyer Signs	
Co-Buyer Signs	

OTHER OPTIONAL INSURANCE

Coverage and Insurance Company	Premium and Term in Months
N/A	\$ N/A

days late. The charge is 7.5 percent of the late amount of \$30.00, whichever is less.

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

Contract: Please see this contract for additional information on security interest, nonpayment, default, the right to require repayment of your debt in full before the scheduled date, and prepayment penalty.

EFFECT OF EARLY OR LATE PAYMENTS

If you pay early, you will owe less finance charge. If you pay late, you will owe more finance charge. In addition, if you pay more than 10 days late, you will have to pay a late charge, as set forth above.

BALLOON CONTRACT PROVISIONS

☐ Your last installment payment under this contract is a balloon payment.

EXCESS WEAR, USE AND MILEAGE CHARGES

If the box directly above is checked, this section, Paragraph B, and Paragraph C of this contract apply. You may be charged for excessive wear based upon our standards for normal use. If you exercise the option to sell the vehicle back to Creditor under Paragraph B, you must pay the Creditor \$0. N/A per mile for each mile in excess of N/A miles shown on the odometer.

EXTRA MILEAGE OPTION CREDIT

If this contract contains a balloon payment (as indicated above), and you have exercised your Option to sell the vehicle to the Creditor under Paragraph B, this paragraph applies to your contract. At the scheduled end of this contract, You will receive a credit of \$0. N/A per unused mile for the number of unused miles between N/A and N/A miles, less any amounts You owe under this contract. You will not receive any credit if the vehicle is destroyed, this contract ends early, or you are in default. You will not receive any credit if the credit is less than \$1.00.

By _____

You want the optional insurance for which premiums are included above

Buyer Signs _____

Co-Buyer Signs _____

Credit Life and Credit Disability Insurance are for the term of the contract. The amount and coverages are shown in a notice or agreement given to you today.

☐ Debt Cancellation Waiver Addendum (Optional)
If this box is checked you have purchased a debt cancellation waiver. Purchase of this coverage is optional and is not required to obtain credit. The terms and conditions of the debt cancellation waiver are set forth in the attached Addendum which is incorporated into this contract. The price for the debt cancellation waiver is set forth on this contract in the Itemization of Amount Financed under section 4.

Buyer Signs N/A

Anti-Theft Product (Optional)

☐ If this box is checked you purchased the anti-theft product(s) listed below. The purchase of anti-theft product(s) is optional and not required to obtain credit, even if the product(s) is already installed on the vehicle you selected. You may purchase anti-theft product(s) from the person of your choice. By signing below, you agree to purchase the anti-theft product(s) at the price disclosed.

\$ N/A Term _____
\$ N/A Term _____
\$ N/A Term _____

Buyer Signs X

Any change in this contract must be in writing and signed by you and the Creditor.

Buyer X
Signs _____

Co-Buyer X
Signs _____

YOU ACKNOWLEDGE THAT YOU HAVE READ AND AGREE TO BE BOUND BY THE ARBITRATION PROVISION ON THE REVERSE SIDE OF THIS CONTRACT.

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

NOTICE TO RETAIL BUYER

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

Buyer X
Signs _____

Co-Buyer X
Signs _____

Buyer (and Co-Buyer) acknowledge that (I) before signing this contract, Buyer (and Co-Buyer) received and reviewed a true and completely filled in copy of this contract and (II) at the time of signing this contract, Buyer (and Co-Buyer) received a true and completely filled in copy of this contract.

Buyer X
Signs _____

Co-Buyer X
Signs _____

Seller FORMULA FORD LINCOLN OF RUTLAND COUNTY

Title _____

THIS CONTRACT IS NOT VALID UNTIL YOU AND SELLER SIGN IT.

ASSIGNMENT

Seller may transfer this contract to another person. That person will then have all Seller's rights, privileges, and remedies. By signing below, the Seller assigns this contract to FORMULA FORD CREDIT CO ("Assignee")
1-800-727-7000 WWW.FORDCREDIT.COM

Buyer ☒ Signs

Co-Buyer ☒ Signs

YOU ACKNOWLEDGE THAT YOU HAVE READ AND AGREE TO BE BOUND BY THE ARBITRATION PROVISION ON THE REVERSE SIDE OF THIS CONTRACT.

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

NOTICE TO RETAIL BUYER

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

Buyer ☒ Signs

Co-Buyer ☒ Signs

Buyer (and Co-Buyer) acknowledge that (i) before signing this contract, Buyer (and Co-Buyer) received and reviewed a true and completely filled in copy of this contract and (ii) at the time of signing this contract, Buyer (and Co-Buyer) received a true and completely filled in copy of this contract.

Buyer ☒ Signs

Co-Buyer ☒ Signs

Seller FORMULA FORD LINCOLN OF RUTLAND COUNTY By ☒

Title

THIS CONTRACT IS NOT VALID UNTIL YOU AND SELLER SIGN IT.

ASSIGNMENT

Seller may transfer this contract to another person. That person will then have all Seller's rights, privileges, and remedies. By signing below, the Seller assigns this contract to

To contact Assignee about this contract, call 1-866-727-7000, or visit their website at WWW.FORDCREDIT.COM

Seller FORMULA FORD LINCOLN OF RUTLAND COUNTY By ☒

Title

From: Kim Gauthier <vtautocap@aol.com>

To: sabavt <sabavt@gmail.com>; mike.lewis <mike.lewis@formulafordrutland.com>

Subject: Fwd: Hoefflich, Lee (Ford Motor Company) 2017-01865

Date: Thu, Mar 30, 2017 9:08 am

Attachments: 030817 Hoefflich (ID 134922).pdf (822K), 2017-01865.032817c (ID 137264).pdf (103K)

Dear Mark & Mike,

Attached please find an AUTOCAP complaint, forwarded to us by the Vermont Attorney General Consumer Assistance Program Office.

VADA's AUTOCAP Program was created in 1982 to provide consumers and our members with a dispute resolution mechanism to avoid costly legal litigation, including small claims court and the Attorney General's office. To be successful, we need your cooperation and timely response to the complaints we forward.

After reviewing this complaint; it is our hope that working directly with your customer, you will be able to answer questions and/or arrive at a mutually acceptable resolution. We understand this is not always possible. In some cases, both parties prefer working with VADA staff, which is an effective alternative.

Please provide a written response within ten days of the date of this email, via return email, fax or USPS addressing the complaint, actions taken to respond; and what, if any, relief you are willing to extend. Both parties receive copies of all the correspondence submitted to AUTOCAP.

Should a case be referred to the AUTOCAP Panel (which consists of an equal number of dealer and consumer members), a hearing will be scheduled at the VADA Offices. We will contact you and the consumer to insure availability prior to setting the date.

Your participation in the AUTOCAP program is greatly appreciated.

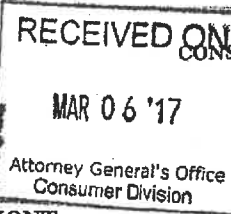
Sincerely,

Marilyn B. Miller
AUTOCAP Director

THOMAS J. DONOVAN, JR.
ATTORNEY GENERAL

JOSHUA R. DIAMOND
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
109 State Street
Montpelier, VT 05609
www.uvm.edu/consumer
e-mail: ago.cap@vermont.gov

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION
TEL: (802) 656-3183
FAX: (802) 304-1014
OUTSIDE CHITTENDEN COUNTY
1-800-649-2424

INTAKE NUMBER AG-17-01684

Consumer Complaint Form

Reference Number: _____

Consumer Information (Complaint By):

Consumer First and Last Name: LEE HOFFLICH Age: 79

Submitted by: _____ (If filing on another's behalf.)

Organization Name: _____ (If filing on behalf of a business/organization.)

Mailing Address (For Complaint Correspondence): REET

City

Primary Phone: _____ Phone type (Circle One): Home / Cell / Office / Other: _____

The Consumer is: A senior citizen ☒ Active Military _____ A Veteran ☒ A Student _____ Under 18 _____

Business Information (Complaint Against):

Business Name: FORD MOTOR COMPANY

Point of Contact for Business: FORMULA FORD RUTLAND.COM

Mailing Address: 4318 MIDDLE ROAD City: RUTLAND ST: VT ZIP: 05701

Business Phone: 802 - 773 - 9168 Fax: 802 - 773 - 6767

E-mail: _____ @ _____ Website: _____

Amount of Loss: \$ 500.00 How did you find CAP? _____

Complaint Details (attach additional pages if needed):

Events as they happened:

DECEMBER

Relief you desire:

December 24, 2016, I decided to trade my old SUV for a new SUV. Went to the internet to see what discounts may be available and found Ford had an offer of \$500.00 military discount. I copied the discount advertisement and went to my local Formula Ford dealer in Rutland. My wife and I chose a 2017 Ford Escape.

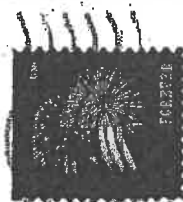
We agreed on a price but when I presented the incentive discount the salesman John Mackenzie said Ford no longer honors this discount. He then wrote on the discount advertisement the Ford phone number for me to contact. After purchasing the SUV I called the Ford phone number and talked to Debbie, she said someone would call me back within 2 days, that did not happen. On the advertisement said this offer is good till January 3, 2017. I purchase the Ford Escape on December 28, 2016.

I expect to receive either the \$500.00 as advertised or accessories for this vehicle.

Lee Hoeflich
Velma Hoeflich

offic.

WHITE RIVER JUNCTION
VT 050 2 T
03 MAR 2013 PM



State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, Vermont 05609-1001

UIC-ESCAPS 2017

↑ SEE ABOVE DATE

Find the latest purchase or leasing offers for your next Ford vehicle, Ford Credit financing options and other details to discuss with your local Ford Dealer.

Select a Year: Year	Select a Vehicle: Vehicle	Enter ZIP Code: 	
------------------------	------------------------------	--	---

All fields must have information entered

Special Programs

Explore special program offers for qualified buyers with your life experiences.

★ **VETERANS AND ACTIVE MILITARY
GET \$500 APPRECIATION CASH** ★

FORD SALUTES THOSE WHO SERVE

UWA - DAV MEMBERS - ORG / MEMBERSHIP

Our Military Honor

Ford honors military servicemen and servicewomen who serve our country. Now with the enhanced Ford Military discount, active and retired members of the U.S. Military, Veterans, and their families are eligible to receive \$500 military Appreciation Bonus Cash. It's good toward the purchase or lease of an eligible new Ford vehicle.

EMAIL=Acc,

46 → F 200 H 2017 2 20

12/24/2016 7:48 AM

"T, Ross 10"
www.id.me/about



March 20, 2017

Kaitlin Geran
Vermont Office of the Attorney General
Public Protection Division
109 State Street
Montpelier, VT 05609

Re: Lee Hoeflich; Complaint: 2017-01865; VIN: 1FMCU9GD8HUC16595

Dear Ms. Geran:

A complaint was filed with your office by Mr. Hoeflich regarding his 2017 Ford Escape. You asked Ford Motor Company to review and provide your office with our written response. Our Consumer Affairs Department has reviewed Mr. Hoeflich's concern regarding the military discount on a Ford purchase and his request for \$500 cash or \$500 worth of accessories for his vehicle.

The review indicates that the concern Mr. Hoeflich experienced with the purchase of his 2017 Ford Escape at Formula Ford Lincoln was not attributed to a warrantable factory defect. Rebates and the assessment of rebates pertain to the sale of new motor vehicles, and as such are strictly matters to be addressed by the selling dealership. Ford and Lincoln Dealerships are independently owned and operated businesses; we believe this issue can be best resolved at the dealership by contacting the Sales Manager or General Manager.

Thank you for bringing this matter to our attention. Please consider this our closing report.

Sincerely,

A handwritten signature in black ink, appearing to read "RAB", with a long horizontal flourish extending to the right.

Rovon A. Browne
Consumer Affairs Legal Analyst

cc: Lee Hoeflich

A redacted signature, indicated by a thick black horizontal line drawn over the text.

RE{3} ford motor company (ID 138283)

From: AGO - CAP
Sent: Monday, April 10, 2017 12:27 PM
To: 'Lee Hoeflich'
Cc: 'Kim Gauthier'
Subject: RE: ford motor company

Hello Lee,

Thank you for contacting our office with this information. We have added your update to the complaint file, and suggest that you continue to discuss this issue with VADA.

Sincerely,

Lauren Jandl
Consumer Advisor

Vermont Attorney General's Office
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Email: ago.cap@vermont.gov
Phone: 1-800-649-2424 / 802-656-3183

From: Lee Hoeflich [mailto:
Sent: Saturday, April 08, 2017 10:17 AM
To: AGO - CAP
Cc: vtautocap@aol.com
Subject: ford motor company

Consumer Advisor: Mallory Curtis or Samuel Boas

wanted to keep you informed on our latest contacts regarding the \$500.00 Military Incentive from Ford Motor Company. I received a letter from AUTOCAP dated April 5, 2017, regarding the \$500.00 Veterans and Active Military Incentive from Ford Motor Company stating they recommend we go to Formula Ford in Rutland and speak with Mr. Lewis and/or Mr. Mackenzie to see if they would help me with the process and to bring a copy of my military records (I did this when I purchased the vehicle but they did not keep copies).

I went Thursday, April 6, 2017 to Formula Ford and spoke with both Mr. Lewis and Mr. Mackenzie as Kim Gauthier of AUTOCAP recommended. Mr. Lewis did not agree with the letter from Ford stating the dealer was responsible for the Military Incentive, and that it did not apply. He called Ford Motor Company and was referred to a different Military Incentive and not the one in question which he then claimed I did not qualify for. He contacted a division of Ford which handles incentive programs and she sent him a copy of the latest Military Incentive which he gave me a copy and this copy which had a lot of fine print and this is a totally different program than mine. Mr. Lewis asked if I served in the Military and I offered him copies of my discharge papers and he declined to look at

RE{3} ford motor company (ID 138283)

them. Mr. Lewis stated I would not be successful with receiving the \$500.00
Military
Incentive from Ford Motor Company as they are a big company.

We stated to Mr. Lewis we disagree and that we plan to continue to pursue this
matter
further.

Lee E. Hoeflich

030617 Martineau (ID 135267)

From: ago.cap@vermont.gov
Sent: Monday, March 06, 2017 11:05 AM
To: AGO - CAP
Subject: CAP Complaint Confirmation

The Form was submitted, this is the list of values it contained.

Your First Name
Bruce
Your Last Name
Martineau
Confirmation Number
WB17-00187
Your E-Mail Address

Daytime Phone Type
Home
Your Age
65
I am a...
Senior
What is the name of your business?

Your Mailing Address
[REDACTED]
Your City
[REDACTED]

Your Zip Code
03276
Your Alternate Phone

Alternate Phone Type
Mobile
Is your complaint about:
An automobile dealer
Business Name or Person's First Name
AutoMall
Person's Last Name

Business Phone (1)
802-681-8001
Phone (1) Type
Office
Business Phone (2)

Phone (2) Type

Business E-Mail Address

Business Address
800 Putney Rd
Business City
Brattleboro
Business State
VT
Business Zip Code
05301
Business website/URL
www.brattautomall.com Salrs@brattautomall.com
Is your complaint about a vehicle you purchased?

030617 Martineau (ID 135267)

Yes

What is the year of your vehicle?

2005

What is the make and model of your vehicle?

Dodge Ram 1500

Is the vehicle new or used?

Used

Where did the vehicle receive its last state inspection?

Autoserv Tilton NH

Inspection sticker number, date and color:

When was the vehicle purchased?

2/3/2017

What was the purchase price?

\$7000.00

Vehicle mileage at time of purchase:

145000

Current mileage on the vehicle:

146000

Did you receive a Buyer's Guide document with the vehicle?

Which of the following apply to the vehicle?

AS-IS - No warranty

Description

I bought a 2005 Dodge Ram 1500 Truck for \$7000.00 as is when I got home and got it inspection was told it would cost me \$4762.63 it was at AutoServ in Tilton NH

603-286-

3141 The parts replace Front Rotors \$312.00 rear rotors/ park brake \$101.00 bushing-steering gear, a.m.p.s. rack..za tie rod-outer end -shaft-intermediate \$862.45 power steering

hoses \$141.40 rear pinon seal 219.79 L/F FRT Stub Shaft & Axles \$252.50 Shart-

Intermediate -drive shaft \$550.15 L/F stub shaft & Axles \$252.50 L FRT Brake hose

\$107.96 I just put down what it cost to get a inspection. Thanks you for your time

Bruce

Martineau

Amount of loss:

\$4762.63

How would you like this matter to be resolved?

I would like them to paid half of the Repair

Please list any documents you have available related to this complaint (and attach copies at

the end of this form, or mail/fax them to us)

Purchase/sales contract

Buyer's Guide

Finance contract

Repair Orders

Please list the dates, amounts, transaction reference numbers and locations for each wire

transfer you sent by Western Union as a result of a scam.

Incident Date

2/3/2017 12:00:00 AM

Attachment

Autocap Case Record

Case #
012-17

Date Received
03/14/2017

Closed Date
4 /21/2017

Consumer-FIRSTN
Bruce

Consumer-LASTNAM
Martineau

Date Acknowledged
3 /17/2017

Consumer Respons
4 /17/2017

Complaint Type
Sales

Purchase Date
2 /3 /2017

Year/Make Model
2005 Dodge Ram 1500

Mileage
145,000

Price Sold
\$7,000

As Is
☒

Member Name
Auto Mall

Member Contact
Chris McCauley

Member Response Due
4 /30/2017

Resolution Process
Staff

Panel
☐

Referred to

Resolution
Dealer

Case Notes

4/20 - No response from consumer - forwarded to dealer
4/21 - Rec'd signed AS IS paperwork from dealer

Notes (Summary)

Consumer states he bought vehicle AS IS and when it needed an inspection it would cost \$4,762.63 just to inspect - wants dealer to split the cost of repairs. Dealer provided AS IS paperwork.

4/25/2017

Fw: MARTINEAU

From: Chad Carver <chadcarver@ymail.com>

To: vtautocap <vtautocap@aol.com>

Subject: Fw: MARTINEAU

Date: Fri, Apr 21, 2017 6:16 pm

Attachments: MARTINEAU.pdf (306K)

Hello, attached please find the copy's of the papers from the Martineau deal that you inquired about.. We sold the vehicle as is as seen as shown with no warranty expressed or implied. I also attached the suggested retail price according to NADA..

Thank you
Chad Carver
General sales manager
Auto mall Inc
802-257-5100

BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

DODGE RAM 1500 2005 1D7HU18N15J586336
VEHICLE MAKE MODEL YEAR VIN NUMBER

CG305N
DEALER STOCK NUMBER (Optional)

WARRANTIES FOR THIS VEHICLE:



AS IS - NO WARRANTY

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about the vehicle.



WARRANTY

☐ FULL ☐ LIMITED WARRANTY. The dealer will pay _____ % of the labor and _____ % of the parts for the covered systems that fall during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "implied warranties" may give you even more rights.

SYSTEMS COVERED:

DURATION:

NO WARRANTY EXPRESSED OR IMPLIED

☐ SERVICE CONTRACT. A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of the time of sale, state law "implied warranties" may give you additional rights.

PRE PURCHASE INSPECTION: ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.

**DEALER'S EXCLUSION AND DISCLAIMER
OF ALL WARRANTIES ON USED VEHICLE**

This used vehicle is being sold by Automall Inc. without any warranty, whatsoever, implied or expressed. It is sold in its present condition, "AS IS", "WITH ALL FAULTS". Buyer will pay all costs for repairing any defects that may presently exist and/or which may occur in the vehicle. The dealership itself assumes no responsibility for any repairs, regardless of any oral statements about the vehicle.

BM This vehicle may not pass a Vermont Motor Vehicle Inspection.

BM You have the option to have your own technician look over the vehicle prior to purchase.

IMPORTANT

Dealer does not make, offer or extend any warranty, express or implied, on this vehicle and specifically excludes and disclaims any and all warranties of **MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE**. The only warranties that may apply to this vehicle are those unexpired warranties that may be provided by the manufacturer for which the Dealer is not responsible. Dealer neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of the vehicle.

BUYER SHALL NOT BE ENTITLED TO RECOVER FROM THE SELLING DEALER CONSEQUENTIAL DAMAGES, DAMAGES TO PERSON OR PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS OR INCOME OR ANY OTHER CONSEQUENTIAL OR INCIDENTAL DAMAGES ARISING.

THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT AND IS PART OF THIS EXCLUSION AND DISCLAIMER OF ALL WARRANTIES. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

Buyer acknowledges that he/she has read, understands and accepts that there are no warranties made by the Dealer on the sale of this used vehicle.

Buyer's Signature

Date

Dealer's Authorized Signature

Date

Buyer's Signature

Date

Salesman's Signature

Date

AUTO MALL

**Auto Mall, Inc.**800 Putney Road, Brattleboro, VT 05301
(802) 257-5100 (888) 539-2987

Fax (802) 257-9327 www.brattautomall.com Email: sales@brattautomall.com

**MOTOR VEHICLE
PURCHASE AGREEMENT**

PURCHASER BRUCE MARTINEAU					
CO-PURCHASER N/A					
ADDRESS				RES. PHONE N/A	BUS. PHONE N/A
SALESMAN JOE MATTIOLI		DEAL CG305N	DATE OF DELIVERY 02/03/17	IN SERV. DATE	E-MAIL N/A
<input type="checkbox"/> NEW <input type="checkbox"/> USED	<input checked="" type="checkbox"/> GM PROGRAM <input type="checkbox"/> RENTAL DEMO	STOCK NO. CG305N	YEAR 2005	MAKE DODGE	MODEL RAM 1500
MILEAGE 141,844		COLOR N/A	CYLINDERS N/A	BODY STYLE 4DR QUAD	SERIAL NO. 1D7HU18N15J585336
TRADE-IN RECORD			INS AGENT N/A		PHONE N/A
YEAR N/A			INS. COMPANY N/A		POLICY# N/A
MODEL N/A			MSRP - List Price 7,000.00		
ID NO N/A			Options		N/A
MILEAGE N/A			Options		N/A
COLOR N/A			SUBTOTAL		7,000.00
LIEN HOLDER INFO N/A			Rebate/Discounts		N/A
			Total Price		7,000.00
			Credit/Over Allowance		N/A
			Trade-In Allowance (Wholesale)		
TRADE-IN RECORD			Trade Difference		7,000.00
YEAR N/A			Administrative Fee		\$ 299.00
MODEL N/A			State Tax (%) N/A		N/A
ID NO N/A			New Plates/Transfer Registration		\$ 25.00
MILEAGE N/A			Title Fees		\$ N/A
COLOR N/A			Other		\$ N/A
			Other		\$ N/A
			Total Contract Price		\$ 7,324.00
			Balance due of Trade-In		\$ N/A
			Total of lines		\$ N/A
			Deposit		\$ N/A
			SUBTOTAL		500.00
			Cash due on delivery		
			Amount to be Financed		6,824.00

PURCHASER (S) CERTIFY THAT (A) I (WE) HAVE READ THE MATTER PRINTED ON THE BACK HEREOF AND AGREE TO IT AS A PART OF THIS AGREEMENT, THE SAME AS IF IT WERE PRINTED ABOVE MY (OUR) SIGNATURE(S); (B) I (WE) AM (ARE) OF LEGAL AGE; (C) I (WE) HAVE VOLUNTARILY PURCHASED THE ABOVE MERCHANDISE, THE OPTIONAL EQUIPMENT AND ACCESSORIES THEREIN, THAT THE PROPERTY I (WE) AM (ARE) TRADING IN IS FREE FROM ALL ENCUMBRANCES WHATSOEVER, EXCEPT AS NOTED ABOVE, THE FRONT AND BACK OF THIS AGREEMENT AFFECTING THIS PURCHASE AND NO OTHER AGREEMENT OR UNDERSTANDING OF ANY NATURE CONCERNING SAME HAS BEEN MADE OR ENTERED INTO, OR WILL BE RECOGNIZED, NO VERBAL AGREEMENTS WILL BE HONORED BY THE DEALER. ALL TERMS OF THIS AGREEMENT ARE EXPRESSLY STATED HEREIN.

02/03/17

PURCHASER

DATE

02/03/17

PURCHASER

DATE

DEALER OR HIS AUTHORIZED REPRESENTATIVE

RECORD N/A AD Services, Inc. • 1-800-882-3372 • BB17068 (12/2015)

**VERMONT DISCLOSURE
RELATING TO AMOUNT TO BE FINANCED
IN A MOTOR VEHICLE RETAIL INSTALLMENT CONTRACT**

Name of Buyer(s) BRUCE MARTINEAU	Date 02/03/17
Trade-in or Cancellation of Lease Dealership allowance for trade-in: \$ <u>N/A</u> Amount owed on trade-in or lease as of <u>02/03/17</u> (date): \$ <u>N/A</u> EQUITY <input type="checkbox"/> POSITIVE <input type="checkbox"/> NEGATIVE**	
**If the EQUITY is NEGATIVE, the amount the Dealer is offering you in trade for your vehicle is less than what is currently owed on your vehicle. You MAY be financing an amount in this transaction that exceeds the CASH PRICE of your new vehicle.	
\$ <u>N/A</u>	

**THIS DISCLOSURE MUST BE PROVIDED WITH EVERY
MOTOR VEHICLE RETAIL INSTALLMENT CONTRACT**

CASH PRICE of vehicle (rebates, if any, have been deducted in determining the cash price.)	\$ 7,299.00
AMOUNT FINANCED on motor vehicle retail installment contract	\$ 6,921.00
The AMOUNT FINANCED on the motor vehicle retail installment contract as a percentage of the CASH PRICE of the vehicle	98 %
Buyer: <u>Bruce Martineau</u>	Date: <u>02/03/17</u>
Co-Buyer: _____	Date: _____
Name of Dealership: AUTO MALL INC Street Address: 800 Putney Rd City, State, Zip: TILTON, NH 03276 Telephone No.: (802)257-6100	

White Copy – Retail Contract

Yellow Copy – Customer Copy

Pink Copy – Dealer Copy

Auto Mall Inc

800 Putney Rd

Brattleboro VT 05301

Phone: (802) 257-5100



NADA® Retail Value (Retail) Details

Bookout Date: 4/21/2017 11:48:28 AM

Guide: NADA April 2017, NEW_ENGLAND Edition.

Vehicle Information

2005 DODGE TRUCK RAM 1500 PICKUP-V8 QUAD CAB ST 4WD

VIN: 1D7HU18N15J585336 Stock No: N/A

\$10,100

Optional Equipment

Towing/Camper Pkg

\$150

Retail Value with Options

\$10,250

Mileage Adjustment (141844 miles)

\$50

NADA ® Retail Value

\$10,300

Printed On: 4/21/2017

Last Modified By: N/A

Last Modified: N/A

Copyright 2017 by NADA Services Corporation. All Rights Reserved. Vehicle valuations are opinions and may vary from vehicle to vehicle. Actual valuations will vary based upon market conditions, specifications, vehicle condition or other particular circumstances pertinent to this particular vehicle or the transaction or the parties to the transaction. This pricing is intended for the use of the individual generating this pricing only and shall not be sold to another party NADA Services Corporation and Dealertrack assume no responsibility for errors or omissions.

4/20/2017

Fwd: VT AGO 2017-01902 Martineau, Bruce (Automall) CAP

From: Kim Gauthier <vtautocap@aol.com>

To: cdm800 <cdm800@hotmail.com>; spoffordgirl <spoffordgirl@yahoo.com>

Subject: Fwd: VT AGO 2017-01902 Martineau, Bruce (Automall) CAP

Date: Thu, Apr 20, 2017 1:11 pm

Attachments: 030617 Martineau.txt (3K)

Dear Rick,

Attached please find an AUTOCAP complaint, forwarded to us by the Vermont Attorney General Consumer Assistance Program Office. We have attempted to obtain more documentation from the consumer but have not heard back.

Please provide a written response within ten days of the date of this email, via return email, fax or USPS addressing the complaint, actions taken to respond; and what, if any, relief you are willing to extend. Both parties receive copies of all the correspondence submitted to AUTOCAP.

Should a case be referred to the AUTOCAP Panel (which consists of an equal number of dealer and consumer members), a hearing will be scheduled at the VADA Offices. We will contact you and the consumer to insure availability prior to setting the date.

Your participation in the AUTOCAP program is greatly appreciated.

Sincerely,

Marilyn B. Miller
AUTOCAP Director

3/17/2017

Re: VT AGO 2017-01902 Martineau, Bruce (Automall) CAP

From: Kim Gauthier <vtautocap@aol.com>

To:

Subject: Re: VT AGO 2017-01902 Martineau, Bruce (Automall) CAP

Date: Fri, Mar 17, 2017 11:12 am

Attachments: ABOUT AUTOCAP Jan 2015.docx (19K), AUTOCAP Complaint FORM.pdf (125K),
AUTOCAP Request for Documents List.doc (41K)

Dear Mr. Martineau,

AUTOCAP is in receipt of your complaint against Auto Mall. The Automotive Consumer Action Program (AUTOCAP) was created over 30 years ago in order to provide consumers an alternative consumer complaint resolution mechanism concerning issues with members of the Vermont Vehicle & Automotive Distributors Association (VADA).

Attached please find information about the AUTOCAP process and the necessary forms for you to file an official complaint. It is very important that you provide as much written information as possible (please refer to the attached document checklist); including what you believe is a fair resolution.

Upon receipt, we will forward your official complaint and documentation to the dealer, requesting resolution or response within ten days. AUTOCAP will forward a copy of the dealership response to you. In most cases, dealership staff and complainants are able to work together to resolve the dispute during this period. If we are unable to mediate your concern, your case may be referred to the AUTOCAP Panel for arbitration. The enclosed AUTOCAP Factsheet provides more detailed information about this process.

If you are interested in participating in the AUTOCAP process, please provide the documents and information requested. If we do not receive your complaint **within 30 days**, we will close the file on this case and so notify the CAP Office.

Sincerely,

Kim Gauthier
AUTOCAP Coordinator

From: ago.cap@vermont.gov
Sent: Monday, March 06, 2017 11:05 AM
To: AGO - CAP
Subject: CAP Complaint Confirmation

The Form was submitted, this is the list of values it contained.

Your First Name

Bruce

Your Last Name

Martineau

Confirmation Number

WB17-00187

Your E-Mail Address

Your Daytime Phone

Daytime Phone Type

Home

Your Age

65

I am a...

Senior

What is the name of your business?

Your Mailing Address

Your City

Your State

Your Zip Code

Your Alternate Phone

Alternate Phone

Mobile

Is your complaint about:

An automobile dealer

Business Name or Person's First Name

AutoMall

Person's Last Name

Business Phone (1)

802-681-8001

Phone (1) Type

Office

Business Phone (2)

Phone (2) Type

Business E-Mail Address

Business Address

800 Putney Rd

Business City

Brattleboro

Business State

VT

Business Zip Code

05301

Business Website/URL

www.brattautomall.com sales@brattautomall.com

Is your complaint about a vehicle you purchased?

Yes

What is the year of your vehicle?

2005

What is the make and model of your vehicle?

Dodgevram 1500

Is the vehicle new or used?

Used

Where did the vehicle receive its last state inspection?

Autoserv Tilton NH

Inspection sticker number, date and color:

When was the vehicle purchased?

2/3/2017

What was the purchase price?

\$7000.00

Vehicle mileage at time of purchase:

145000

Current mileage on the vehicle:

146000

Did you receive a Buyer's Guide document with the vehicle?

Which of the following apply to the vehicle?

AS-IS - No warranty

Description:

I bought a 2005 Dodge Ram 1500 Truck for \$7000.00 as is when I got home and got it inspection was told it would cost me \$4762.63 it was at AutoServ in Tilton NH

603-286-

3141 The parts replace Front Rotors \$312.00 rear rotors/ park brake \$101.00 bushing-steering gear, a.m.ps.rack..za tie rod-outer end -shaft-intermediate \$862.45 power steering

hoses \$141.40 rear pinon seal 219.79 L/F FRT Stub Shaft & Axles \$252.50 Short-

Intermediate -drive shaft \$550.15 L/Fstub shaft & Axles \$252.50 L FRT Brake hose

\$107.96 I just put down what it cost to get a inspection. Thanks you for your time

Bruce

Martineau

Amount of loss:

\$4762.63

How would you like this matter to be resolved?

I would like them To paid half of the Repair

Please list any documents you have available related to this complaint (and attach copies at

the end of this form, or mail/fax them to us)

Purchase/sales contract

Buyer's Guide

Finance contract

Repair Orders

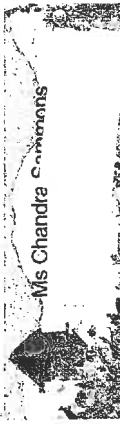
Please list the dates, amounts, transaction reference numbers and locations for each wire

transfer you sent by Western Union as a result of a scam.

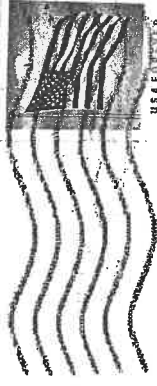
Incident Date

2/3/2017 12:00:00 AM

Attachment



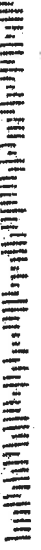
BURLINGTON VT 054
06 JUL 2017 PM 2 T



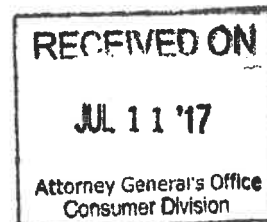
VT Attorney General's Office
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Attn: Ms. Jillian Brown
Consumer Advisor

05609+1001



From:
To: ago.cap <ago.cap@Vermont.gov>
Subject: Disappointing results from VADA
Date: Wed, Jul 5, 2017 8:56 pm



Jillian Brown, Consumer Advisor
Vermont Attorney General's Office
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Dear Ms. Brown:

Re: 03/14/17 Sammons (ID 137074)
VADA # 2017- 02163

Further to my complaint of 3/14/17 please be advised that I went through all the VADA steps including the Hearing. I did not receive an older, affordable car from Capitol City KIA, as suggested by the Autocap Hearing Committee, so I'm back to square one.

I never did get a straight answer as to why they didn't explain "negative equity" to me, but chose instead to roll me into a car that I simply can't afford.

Going forward, I made a mistake in reporting the mileage reimbursement stipend (53.5/mile) I get for driving Medicare and Medicaid Patients to their appointments as income. Its not income. I volunteer my time and service. That is strictly mileage reimbursement. Yet I counted it as income. Shouldn't the bank have checked the credit report to see that I was making a lot less than I reported? Isn't that fraud?

I think my next step is to pursue this matter with senior citizen help groups, assuming that you will be of no further assistance to me. I thought you might appreciate the feedback.

Chandra Sammons

attachments to follow via regular mail

AUTOCAP

AUTOMOTIVE CONSUMER ACTION PROGRAM

DATE: May 30, 2017

TO: Chandra Sammons
Brian Preston, Capitol City Kia

FROM: Peter Hood, AUTOCAP Chairman

RE: AUTOCAP Panel Complaint #2017-02163

Thank you for attending today's AUTOCAP Panel Hearing.

The Panel gave serious consideration to all of the information presented, both verbal and written. After visual inspection of the vehicle, the Panel unanimously agreed with Capitol City Kia's offer to the following:

- Capitol City will provide consumer with loaner vehicle while a Ford dealership takes care of Customer Satisfaction Program 17B07.

In addition, the panel recommends:

- Capitol City Kia fix door handle issue prior to returning vehicle to consumer.
- Capitol City Kia trade consumer into lesser vehicle to lower monthly payment.

We will notify the CAP Office that we have closed this complaint and provide them with a complete copy of its contents.

In addition, we hope the AUTOCAP process has provided you with an opportunity to present your concerns and obtain answers to your questions.

Thanks again for your participation.

From:

To: vtautocap <vtautocap@aol.com>

Subject: Re: Consumer Complaint 2017-02163

Date: Sun, May 7, 2017 9:33 am

Dear Ms. Gauthier,

I am in receipt of your letter of response from Atty. Sipples. It makes a good story, but has some errors and omissions, as well as disputable material points and here say. I would welcome the opportunity to respond.

Thank you,
Chandra Sammons

Dear Ms. Sammons,

AUTOCAP is in receipt of your complaint against Capitol City KIA regarding your recent purchase. We have also received the attached response from Kyle Sipples with the Autosaver Group. Please review and respond, in writing, within 10 business days or May 15, 2017. If we do not hear from you on or before May 15, 2017 we will close your case and send a copy back to the Consumer Assistance Program office where you originally filed your complaint.

Thank you,
Kim Gauthier
AUTOCAP Coordinator



AUTOSAVER GROUP

Autosaver Group
PO Box 408
St. Johnsbury, VT 05819
802.745.1452 main
802.748.4288 fax

www.autosavergroup.com

April 28, 2017

Kim Gauthier
VADA
Autocap Program
1284 US-302 #2
Barre, VT 05641

Re: Sammons, Chandra (Capitol City KIA) 2017-02163

Dear Ms. Gauthier:

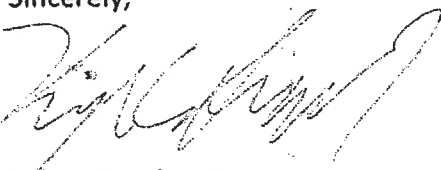
I have reviewed the complaint made by Chandra Sammons, and respond as follows:

Chandra Sammons came into our Kia dealership looking to get out of her Kia Optima. She said that she did not like her Optima at all. After evaluating Chandra's trade, including the mileage and damage to both front and rear bumpers of her trade, it was found out that she had roughly \$12,000.00 in negative equity. She expressed interest in a ~~2015~~ Kia Optima, but the bank was not willing to finance all of her negative equity that she would be carrying into the new loan. ~~WE showed Chandra the Ford Fusion that could work with the lender.~~ We let her take the Ford to do some errands and waited for her to come back to the dealership. ~~She had the vehicle for the better part of three hours in which had plenty of time to get acquainted with the vehicle.~~ She came back to the dealership and said she loved the car. Chandra signed the paperwork and left the dealership.

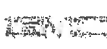
It is also to be known that Chandra put \$1,000.00 down ~~initially~~, but we subsequently received notice saying that she did not approve of the charge, calling it fraudulent. We have the signed receipt acknowledging that she knew she was putting the money down.

In summary, Chandra was given ample opportunity to determine whether the vehicle was appropriate, and was not pressured into purchasing the vehicle. While this may not have been the vehicle that she originally intended to purchase, her credit situation limited the options that we could present to her.

Sincerely,



Kyle C. Sipples, Esq.
General Counsel



Chandra Sammons

May 9, 2017

Ms. Kim Gauthier, AUTOCAP Coordinator
VADA
1284 US Route 302-Berlin
Barre. Vermont 05641

Re: 2017-02163

Dear Ms. Gauthier,

As stated in my recent reply e-mail of May 7th, I received your email and Atty. Sipple's response. While it makes a good story. It contains some errors and omissions, as well as disputable material points and hearsay.

I dropped in at Capitol City Kia on invitation from Mr. Sean McCarthy, in response to his buy-back email offer for late model Kia's (mine was a 2015 Kia Optima), to build up used car stock. I was hoping I could get an earlier model Kia, around 2012 or 2013, a bit smaller, and lower my monthly payments from \$463.10 to maybe \$225 or so.

Please read from the top of my letter to the States Attorney General to avoid redundancy.

Please let it be known that Atty. Sipple's response letter was the first I heard about the \$12,000 Negative Equity. If I'd known about that, that would have been the end of our conversation. Why did KIA Management decide to throw me into even more debt by putting me into a fairly new 2017 Ford Fusion Energi?

This is clearly not the 5-6 year older and less expensive car that I asked for. The honest thing to do would have been to tell me about the debt rather than automatically put me into the 2017 fancy car. Incidentally, the new car cost me \$497.38 for loan payments \$133.00 for insurance payments, equaling \$630.38, which simply I cannot afford..

I get \$1,176 a month for social security. Less the \$630.38 above, that leaves me \$545.62 to live on. Remember that I was looking to reduce my payments by around \$250, and no doubt reduce my insurance payments as well. So rather than reducing my car payments by \$225. or so, they increased by \$167.28. I consider \$392.28 a Material Point, which Atty. Sipples brushed over. Furthermore, they DID NOT show me the Ford

Fusion. Rather, as I was leaving the dealership to pick up my clients in Burlington, Instead of going straight out the door to the waiting 2015 KIA Optima, Jeffrey Devoid steered me to the Ford Fusion and said as he was putting me into the Ford "This will only cost you \$20.00 more a month. You'll easily make that up in gas mileage savings".

Nothing was ever said about the Negative Equity working with the new lender. As far as driving to Burlington and back, they didn't even show me where the lights were, never mind point out the other features; There simply wasn't time.

I did not have time to properly evaluate the car. I was doing my job with my clients, not turning knobs and pushing buttons. I really don't think I said I loved it.

When I got back to the dealership it was dark and nearly 6:00 PM. Jeff had 73 miles to drive home and I did not want to hold him up more than necessary.

I wasn't putting down 1,000. for the Ford Fusion That was part of the new 2015 KIA Deal that I explained earlier. When Kia would not take the car back, I called Discover Card and filed a fraudulent complaint with them. It's now more than 60 days, so it's gone through.

Also, I was advised that I should make the car payments until this matter is settled. I've made two so far, but it's been a struggle.

As explained previously, I totally disagree with Atty. Sipples Summary. They could have presented the negative equity situation to me, and let me decide to reject the new car which I don't want, need, or can't afford.

Sincerely,

Chandra Sammons



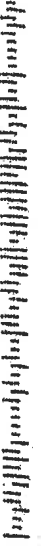
B17
Department of Financial Regulation
89 Main Street
Montpelier, VT 05620-3101
Address Service Requested

Attorney General's Office
Consumer Assistance
109 State St.
Montpelier, VT 05609



UNITED STATES POSTAGE
FIRST CLASS PERMIT NO. 1000
MONTPELIER, VT

02 1M
0004288041 JUL 11 2017
\$ 00.88⁰⁰
MAILED FROM ZIP CODE 05602



Chandra Sammons

RECEIVED ON

JUL 12 '17

Attorney General's Office
Consumer Division

July 7, 2017

State of Vermont
Department of Financial Regulation
89 Main Street
Montpelier, VT 05620-3101

To Whom It May Concern:

I am a senior citizen and I've been engaged in a dispute with Capitol City Kia since the end of February 2017. Rather than restate the tale again, I'm enclosing documentation which I hope will be self-explanatory. In my opinion, there are some shady dealings and possible fraud involved.

I would be happy to discuss the matter with you further.. My contact information is above.

Sincerely,

Chandra Sammons
Chandra Sammons

From: AGO - CAP <AGO.CAP@vermont.gov>
To:
Subject: FW: Disappointing results from VADA
Date: Fri, Jul 7, 2017 1:24 pm

Re: 2017-02163

Dear Chandra Sammons,

Thank you for updating the Consumer Assistance Program about your VADA complaint. Enclosed below please find recent correspondence CAP received from VADA regarding your consumer complaint. Based on this correspondence and a review of the file, CAP is unable to further mediate your complaint with the business at this time.

CAP provides a letter mediation and referral service for consumer complaints about transactions with businesses. Letter mediation is an attempt to aid in the resolution of complaints without the need for litigation or court action. Since CAP is not a court of law, we do not have the power to compel a specific resolution to a complaint.

While CAP cannot further mediate your complaint, CAP complaints are available for attorneys in the Office of the Attorney General to review. If the Office of the Attorney General reviews your complaint and requires further information, you may be contacted again.

If you would like to pursue your complaint further, you may consider contacting a private attorney. Vermont law provides for the recovery of your attorney's fees, if you win your case, and possible treble damages in private consumer fraud actions. If the dispute involves claims for damages under \$5,000 you may take your case to Small Claims Court. The cost of a small claims action in Superior Court is \$50 for a claim under \$1000 and \$75 for a claim over \$1000. The services of an attorney are not required.

For your convenience, I have included attorney referral information below:

Vermont Legal Aid: (800) 889-2047
Vermont BAR Association Lawyer Referral Service: (800) 639-7036

If we may be of further service, or if you have additional questions or complaints, please contact us again.

Sincerely,

Danielle Shaw
Consumer Advisor

Vermont Attorney General's Office
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Email: ago.cap@vermont.gov
Phone: 1-800-649-2424 / 802-656-3183

From: Kim Gauthier [<mailto:vtautocap@aol.com>]

Sent: Thursday, July 06, 2017 4:26 PM

To: AGO - CAP

Cc: mmiller@vermontada.org

Subject: Re: Disappointing results from VADA

Dear Ms. Shaw,

I believe there is a misunderstanding. The panel did recommended Capitol City Kia trade consumer into lesser vehicle to lower monthly payments but since the consumer has such negative equity currently the dealership did not have a vehicle that would accommodate her financial situation. This was explained to the consumer. At this point, there is nothing further AUTOCAP can do.

Thank you,
Kim Gauthier
AUTOCAP Coordinator

-----Original Message-----

From: AGO - CAP <AGO.CAP@vermont.gov>

To: vtautocap <vtautocap@aol.com>

Sent: Thu, Jul 6, 2017 1:35 pm

Subject: FW: Disappointing results from VADA

Hello Kim,

CAP received this consumer update regarding a VADA referral. It appears that the dealership did not follow the hearing panel's recommendations. What would you advise regarding next steps?

Thank you for any assistance.

Sincerely,

Danielle Shaw
Consumer Advisor

Vermont Attorney General's Office
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Email: ago.cap@vermont.gov
Phone: 1-800-649-2424 / 802-656-3183

From: c
Sent: Wednesday, July 05, 2017 8:56 PM
To: AGO - CAP
Subject: Disappointing results from VADA

Jillian Brown, Consumer Advisor
Vermont Attorney General's Office
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Dear Ms. Brown:

Re: 03/14/17 Sammons (ID 137074)
VADA # 2017- 02163

Further to my complaint of 3/14/17 please be advised that I went through all the VADA steps including the Hearing. I did not receive an older, affordable car from Capitol City KIA, as suggested by the Autocap Hearing Committee, so I'm back to square one.

I never did get a straight answer as to why they didn't explain "negative equity" to me, but chose instead to roll me into a car that I simply can't afford.

Going forward, I made a mistake in reporting the mileage reimbursement stipend (53.5/mile) I get for driving Medicare and Medicaid Patients to their appointments as income. Its not income. I volunteer my time and service. That is strictly mileage reimbursement. Yet I counted it as income. Shouldn't the bank have checked the credit report to see that I was making a lot less than I reported? Isn't that fraud?

I think my next step is to pursue this matter with senior citizen help groups, assuming that you will be of no further assistance to me. I thought you might appreciate the feedback.

Chandra Sammons

attachments to follow via regular mail

AUTOCAP

AUTOMOTIVE CONSUMER ACTION PROGRAM

DATE: May 30, 2017

TO: Chandra Sammons
Brian Preston, Capitol City Kia

FROM: Peter Hood, AUTOCAP Chairman

RE: AUTOCAP Panel Complaint #2017-02163

Thank you for attending today's AUTOCAP Panel Hearing.

The Panel gave serious consideration to all of the information presented, both verbal and written. After visual inspection of the vehicle, the Panel unanimously agreed with Capitol City Kia's offer to the following:

- Capitol City will provide consumer with loaner vehicle while a Ford dealership takes care of Customer Satisfaction Program 17B07.

In addition, the panel recommends:

- Capitol City Kia fix door handle issue prior to returning vehicle to consumer.
- Capitol City Kia trade consumer into lesser vehicle to lower monthly payment.

We will notify the CAP Office that we have closed this complaint and provide them with a complete copy of its contents.

In addition, we hope the AUTOCAP process has provided you with an opportunity to present your concerns and obtain answers to your questions.

Thanks again for your participation.

From:

To: vtautocap <vtautocap@aol.com>

Subject: Re: Consumer Complaint 2017-02163

Date: Sun, May 7, 2017 9:33 am

Dear Ms. Gauthier,

I am in receipt of your letter of response from Atty. Sipples. It makes a good story, but has some errors and omissions, as well as disputable material points and here say. I would welcome the opportunity to respond.

Thank you,
Chandra Sammons

Dear Ms. Sammons.

AUTOCAP is in receipt of your complaint against Capitol City KIA regarding your recent purchase. We have also received the attached response from Kyle Sipples with the Autosaver Group. Please review and respond, in writing, within 10 business days or May 15, 2017. If we do not hear from you on or before May 15, 2017 we will close your case and send a copy back to the Consumer Assistance Program office where you originally filed your complaint.

Thank you,
Kim Gauthier
AUTOCAP Coordinator

AUTOSAVER GROUP

Autosaver Group
PO Box 408
St. Johnsbury, VT 05819
802.745.1452 main
802.748.4288 fax

www.autosavergroup.com

April 28, 2017

Kim Gauthier
VADA
Autocap Program
1284 US-302 #2
Barre, VT 05641

Re: Sammons, Chandra (Capitol City KIA) 2017-02163

Dear Ms. Gauthier:

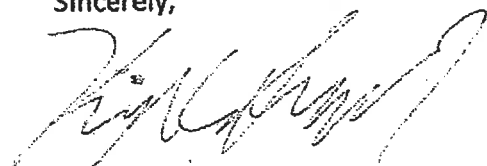
I have reviewed the complaint made by Chandra Sammons, and respond as follows:

Chandra Sammons came into our Kia dealership looking to get out of her Kia Optima. She said that she did not like her Optima at all. After evaluating Chandra's trade, including the mileage and damage to both front and rear bumpers of her trade, it was found out that she had roughly \$12,000.00 in negative equity. She expressed interest in a ~~2015~~ Kia Optima, but the bank was not willing to finance all of her negative equity that she would be carrying into the new loan. ~~We showed Chandra the Ford Fusion that could work with the lender. We let her take the Ford to do some errands and waited for her to come back to the dealership. She had the vehicle for the better part of three hours in which had plenty of time to get acquainted with the vehicle. She came back to the dealership and said she loved the car. Chandra signed the paperwork and left the dealership.~~

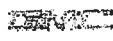
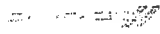
It is also to be known that Chandra put \$1,000.00 down ~~initially~~, but we subsequently received notice saying that she did not approve of the charge, ~~calling it fraudulent~~. We have the signed receipt acknowledging that she knew she was putting the money down.

In summary, Chandra was given ample opportunity to determine whether the vehicle was appropriate, and ~~was not pressured into purchasing the vehicle. While this may not have been the vehicle that she originally intended to purchase, her credit situation limited the options that we could present to her.~~

Sincerely,



Kyle C. Sipples, Esq.
General Counsel



States Attorney General -- 479-4220

I feel that I was railroaded, coerced and pressured into buying a 2017 Ford Fusion Energi Hybrid Car that I did not want, nor did I know anything about. I told the Capitol City KIA salesman, Jeff Devoid, up front that I wanted an older, USED car, approximately 5 or 6 years old, fairly low mileage, four doors, lower payments around \$200, and Bluetooth. Please note that Mr. Devoid's last day at Capitol City Kia was the next day, and he outright lied to me throughout the whole transaction.

I'm retired, but volunteer practically full time for GMT, driving patients to and from Medicare/Medicaid doctor appointments. About 40% of my clients have wheelchairs or walkers which will not fit in the tiny trunk of the Ford. The trunk space is taken up by the huge EV battery. Further, I live in a tall HUD apartment building, which has no accessible outlets to plug in the 110 volt charger, rendering it useless to me. For these two reasons alone, this vehicle is unacceptable to me.

I tried to bring it back a few days later, but was told it was too late.

To backtrack a bit; I told Mr. Devoid my above specifications and that I would trade in my 2015 KIA Optima. He went back and forth to the manager's office several times and finally said that if I put \$1000. down, he could give me a new 2015 KIA OPTIMA for "Not a penny more than I'm paying monthly now". Fine, I said, handed him my credit card, and he started the paperwork process.

I thought it strange in retrospect, that he wouldn't let me transfer my stuff over to the new Kia, which was right outside. And Kristin Brooks stopped the paperwork process midstream on the orders of the manager.

I told Jeff that I had to be out the door at 3:30 to pick up a client at Fletcher Allen Hospital in Burlington and no ifs, ands or buts, I was leaving then. Still no paperwork, but instead of ushering me out straight to the Kia, he turned me left and into the Ford which was also out front. "Oh, by the way, this will only cost you \$20. more a month, but it will get you 50 miles per gallon of gas". he drove me to the gas station for a fill up and I was on my way by 3:30.

I didn't know even know where the lights were, and I was getting back to Kia late. Jeff had the papers laid out on his desk, highlighted where he wanted me to sign, without telling me what I was signing. Sign this, now this, etc. He had 73 miles to drive home, and it was after 6:00 PM. "Don't worry about transferring your stuff, the car is locked and you can do that tomorrow." The following day was when I finally saw the trunk size.

I knew nothing about charging an electric car battery. The indicator light on the dash board said the battery was charged 2%. I tried to charge the battery at

several Barre, Montpelier and Waterbury EV charging stations, most notably for seven hours at the Montpelier Hunger Mountain Co-op on March 5. It did not hold the charge; the dash indicator said it would be fully charged in 6.4 hours, approximately the same as when I brought it to the station. Jeff had told me it only takes an hour to charge. New EV Batteries are very expensive – upwards of \$5,000?

There have been nothing but problems with this car. When Kia first gave it to me it did not have a battery charging unit in it. That's useless to me anyway, but still? And coming back from Burlington one day part of the door handle flew off. Kia made me go to the Ford Dealer and get the part name and price. Then Kia's service manager ordered it. I let it be known on these visits that I was very unhappy with the car.

On March 11, Nicole from KIA called to tell me that they had the spare key to my car and some title papers for me to pick up. I thought about everything, including cannot afford. I haven't made any payments on the car yet. and have decided not to. This is not the car I want or need.

I called Nicole back that afternoon and informed that:

- 1) I would not pick up the key and papers.
- 2) I would not be making payments on the car.
- 3) I would report all of this to the States Attorney General.

I also called the Dispute Resolution Department at Discover Card and spoke to Devanty. The charge of \$1,000 hasn't posted yet, but he will monitor it.

Fusion. Rather, as I was leaving the dealership to pick up my clients in Burlington, Instead of going straight out the door to the waiting 2015 KIA Optima, Jeffrey Devoid steered me to the Ford Fusion and said as he was putting me into the Ford "This will only cost you \$20.00 more a month. You'll easily make that up in gas mileage savings".

Nothing was ever said about the Negative Equity working with the new lender. As far as driving to Burlington and back, they didn't even show me where the lights were, never mind point out the other features; There simply wasn't time.

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Also, I was advised that I should make the car payments until this matter is settled. I've made two so far, but it's been a struggle.

As explained previously, I totally disagree with Atty. Sipples Summary. They could have presented the negative equity situation to me, and let me decide to reject the new car which I don't want, need, or can't afford.

Sincerely,

Chandra Sammons

031417 Sammons (ID 137074)

From: ago.cap@vermont.gov
Sent: Tuesday, March 14, 2017 12:19 AM
To: AGO -- CAP
Subject: CAP Complaint Confirmation

The Form was submitted, this is the list of values it contained.

Your First Name
Chandra
Your Last Name
Sammons
Confirmation Number
WB17-00223
Your E-Mail Address
(
Your Daytime Phone

Daytime Phone Type
Mobile
Your Age

I am a...
Senior
Vulnerable Adult
What is the name of your business?

Your Mailing Address

Your City

State

Your Zip Code

Your Alternate Phone

Alternate Phone Type

Is your complaint about:
An automobile dealer
Business Name or Person's First Name
CapitolCityKIA -- Jeffrey
Person's Last Name
Devoid
Business Phone (1)
(802) 223-0001
Phone (1) Type
Office
Business Phone (2)
(802) 262-2030
Phone (2) Type
Office
Business E-Mail Address
info@capitolcitykia.com
Business Address
51 Gallison Hill Road
Business City
Montpelier
Business State
VT
Business Zip Code
05602-4309
Business Website/URL
autosavergroup.com

Is your complaint about a vehicle you purchased?

Yes

What is the year of your vehicle?

2017

What is the make and model of your vehicle?

Ford Fusion Energi Hybrid

Is the vehicle new or used?

Used

Where did the vehicle receive its last state inspection?

(?) Capitol City Kia ?

Inspection sticker number, date and color:

?? 2/15/17 Blue

When was the vehicle purchased?

2/20/17

What was the purchase price?

35535.38

Vehicle mileage at time of purchase:

9,558

Current mileage on the vehicle:

11561

Did you receive a Buyer's Guide document with the vehicle?

No

Which of the following apply to the vehicle?

I'm not sure

Description

I feel that I was railroaded, coerced and pressured into buying a 2017 Ford Fusion Energi Hybrid Car that I did not want, nor did I know anything about. I told the Capitol City

KIA salesman, Jeff Devoid, up front that I wanted an older, USED car, approximately 5

or 6 years old, fairly low mileage, four doors, lower payments around \$200, and Bluetooth . Please note that Mr. Devoid's last day at Capitol City Kia was the next day, and he outright lied to me throughout the whole transaction.

I'm retired, but volunteer practically full time for GMT, driving patients to and from

Medicare/Medicaid doctor appointments. About 40% of my clients have wheelchairs or walkers which will not fit in the tiny trunk of the Ford. The trunk space is taken up by the

huge EV battery. Further, I live in a tall HUD apartment building, which has no accessible outlets to plug in the 110 volt charger, rendering it useless to me. For these two

reasons alone, this vehicle is unacceptable to me.

I tried to bring it back a few days later, but was told it was too late.

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my 2015 KIA Optima. He went back and forth to the manager's office several times and

finally said that if I put \$1000. down, he could give me a new 2015 KIA OPTIMA for "Not a penny more than I'm paying monthly now". Fine, I said, handed him my credit card, and he started the paperwork process.

I thought it strange in retrospect, that he wouldn't let me transfer my stuff over to the new

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Hospital in Burlington and no ifs, ands or buts, I was leaving then. Still no paperwork, but instead of ushering me out straight to the Kia, he turned me left and into the Ford which was also out front.. "Oh, by the way, this will only cost you \$20. more a month, but it will get you 50 miles per gallon of gas". He drove me to the gas station for a fill up and I was on my way by 3:30.

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There have been nothing but problems with this car. When Kia first gave it to me it did not have a battery charging unit in it. That's useless to me anyway, but still? And coming back from Burlington one day part of the door handle flew off. Kia made me go to the Ford Dealer and get the part name and price. Then Kia's service manager ordered it. I let it be known on these visits that I was very unhappy with the car.

On March 11, Nicole from KIA called to tell me that they had the spare key to my car and some title papers for me to pick up. I thought about everything, including the additional the \$60. Insurance premium and the extra monthly \$34.00 car payment that I cannot afford. I haven't made any payments on the car yet. and have decided not to. This is not the car I want nor need.

I called Nicole back that afternoon and informed her that:

- 1) I would not pick up the key and papers.
- 2) I would not be making payments on the car.
- 3) I would report all of this to the States Attorney General.

Amount of loss:

???

How would you like this matter to be resolved?

I would like Capitol City Kia to take back this car that I don't want or need, supply me

031417 Sammons (ID 137074)

with one as I originally specified, or give me one comprable to the 2015 kia optima that I

traded in for "not a penny more than I was paying for the old one"

Please list any documents you have available related to this complaint (and attach copies at

the end of this form, or mail/fax them to us)

Purchase/sales contract

Warranty documentation

Finance contract

Please list the dates, amounts, transaction reference numbers and locations for each wire

transfer you sent by Western Union as a result of a scam.

Incident Date

2/20/1917 12:00:00 AM

Attachment

Autocap Case Record

Case #

014-17

Date Received

03/27/2017

Closed Date

5/30/2017

Consumer-FIRSTN Consumer-LASTNAM

Chandra

Sammons

Date Acknowledged

5/1/2017

Consumer Respons

5/15/2017

Complaint Type

Sales

Purchase Date

2/20/2017

Year/Make Model

2017 Ford Fusion Energi Hybrid

Mileage

9,558

Price Sold

\$35,535

As Is

Member Name

Capitol City Auto Mart

Member Contact

Kyle Sipples

Member Response Due

4/6/2017

Resolution Process

Panel

Panel



Referred to

Resolution

Compromise

Case Notes

- 4/20 - No response from dealer - sent another copy
- 4/28 - Rec'd dealer response
- 5/1 - Forwarded dealer response to consumer
- 5/8 - Rec'd consumers email asking for opportunity to response
- 5/8 - Sent consumer email asking to respond by 5/15 with supporting documents
- 5/12 - Consumer dropped off response but no supporting documents. Sent email requesting documents
- 5/15 - Consumer dropped off supporting documents & forwarded to dealer
- 5/15 - Dealer requested case to go to panel hearing
- 5/16 - Called consumer to confirm option to go to hearing
- 5/18 - Set date and time for hearing 5/30 at 10:00 am
- 5/19 - Consumer stopped by wondering if she should withdraw due to wanting to return vehicle - called chair of panel to discuss case - called consumer and explained the max but she agreed to move forward with hearing.

Notes (Summary)

Consumer states that she was railroaded, coerced and pressured into buying a new car. Dealership felt she had plenty of time to decide on vehicle but her credit situation limited her options. Panel agreed with dealer to provide loaner while vehicle is fixed but also recommended trying to trade her into something else to lower monthly payments.

AUTOCAP

AUTOMOTIVE CONSUMER ACTION PROGRAM

DATE: May 30, 2017

TO: Chandra Sammons
Brian Preston, Capitol City Kia

FROM: Peter Hood, AUTOCAP Chairman

RE: AUTOCAP Panel Complaint #2017-02163

Thank you for attending today's AUTOCAP Panel Hearing.

The Panel gave serious consideration to all of the information presented, both verbal and written. After visual inspection of the vehicle, the Panel unanimously agreed with Capitol City Kia's offer to the following:

- Capitol City will provide consumer with loaner vehicle while a Ford dealership takes care of Customer Satisfaction Program 17B07.

In addition, the panel recommends:

- Capitol City Kia fix door handle issue prior to returning vehicle to consumer.
- Capitol City Kia trade consumer into lesser vehicle to lower monthly payment.

We will notify the CAP Office that we have closed this complaint and provide them with a complete copy of its contents.

In addition, we hope the AUTOCAP process has provided you with an opportunity to present your concerns and obtain answers to your questions.

Thanks again for your participation.

Panel Hearing 5/30/17

Attendees: Peter Hood, Chairman & Consumer Representative, Dave Foster & Bob Cody; Dealer Representatives, Cody Patno; Consumer Representatives and Kim Gauthier, AUTOCAP Coordinator

Chandra Sammons, Consumer and Brian Preston & Sean McCarthy from Capitol City Kia

Mr. Hood introduced the panel members, reviewed the hearing guidelines and sworn in the participants.

Ms. Sammons gave a brief overview of her complaint. Went to the Kia dealership via invitation received in the mail. Was looking to downsize from a 2015 Kia Optima to lower monthly payments. Discussed the possibility of getting a new 2015 Kia with \$1000 down. When she needed to leave to bring client to Burlington the dealer brought her to a 2017 Ford Fusion Energi Hybrid instead of the Kia Optima, filled it with gas and she was on her way to run errands and it would only cost \$20 more a month. Meanwhile throughout the whole process was told it would "not cost a penny more". Panel members asked questions of consumer.

Brian Preston, GM with Capitol City Kia, stated Ms. Sammons received email blast from previous customer list. Feels that complaint is with the warranty and if the vehicle ran fine then there wouldn't be a complaint. Says she wants her payments to be at \$250 a month (based on her testimony) but since owing \$20K on previous vehicle causing negative equity. Had Kia Optima but with inequity would not be approved by the bank. They had the Ford Fusion that might work and told her it would be approximately \$20 more a month. Eight days later she called stating she wanted the dealership to take the vehicle back. Believed Ford was taking care of the battery issue but did not realize it hadn't been resolved. Panel members asked questions of the dealer.

Ms. Sammons gave a closing statement that she would like to get her payments down.

Mr. Preston gave a closing statement that he still maintains that it's not a payment issue but a battery issue and that he would provide a loaner vehicle while Ford fixes the battery.

Panel members went out to do a visual inspection of the vehicle.

Panel members then deliberated and concluded, unanimously. The panel members agreed with the dealers offer to provide consumer with loaner vehicle while FORD takes care of Customer Satisfaction Program 17B07. The panel members also recommended the dealership fix door handle and trade consumer into lesser vehicle to lower monthly payments.

Complaint

States Attorney General -- 479-4220

I feel that I was railroaded, coerced and pressured into buying a 2017 Ford Fusion Energi Hybrid Car that I did not want, nor did I know anything about. I told the Capitol City KIA salesman, Jeff Devoid, up front that I wanted an older, USED car, approximately 5 or 6 years old, fairly low mileage, four doors, lower payments around \$200, and Bluetooth. Please note that Mr. Devoid's last day at Capitol City Kia was the next day, and he outright lied to me throughout the whole transaction.

I'm retired, but volunteer practically full time for GMT, driving patients to and from Medicare/Medicaid doctor appointments. About 40% of my clients have wheelchairs or walkers which will not fit in the tiny trunk of the Ford. The trunk space is taken up by the huge EV battery. Further, I live in a tall HUD apartment building, which has no accessible outlets to plug in the 110 volt charger, rendering it useless to me. For these two reasons alone, this vehicle is unacceptable to me.

I tried to bring it back a few days later, but was told it was too late.

To backtrack a bit; I told Mr. Devoid my above specifications and that I would trade in my 2015 KIA Optima. He went back and forth to the manager's office several times and finally said that if I put \$1000. down, he could give me a new 2015 KIA OPTIMA for "Not a penny more than I'm paying monthly now". Fine, I said, handed him my credit card, and he started the paperwork process.

I thought it strange in retrospect, that he wouldn't let me transfer my stuff over to the new Kia, which was right outside. And Kristin Brooks stopped the paperwork process midstream on the orders of the manager.

I told Jeff that I had to be out the door at 3:30 to pick up a client at Fletcher Allen Hospital in Burlington and no ifs, ands or buts, I was leaving then. Still no paperwork, but instead of ushering me out straight to the Kia, he turned me in and into the Ford which was also out front. "Oh, by the way, this will only cost you \$20. more a month, but it will get you 50 miles per gallon of gas". he drove me to the gas station for a fill up and I was on my way by 3:30.

I didn't know even know where the lights were, and I was getting back to Kia late. Jeff had the papers laid out on his desk, highlighted where he wanted me to sign, without telling me what I was signing. Sign this, now this, etc. He had 73 miles to drive home, and it was after 6:00 PM. "Don't worry about transferring your stuff, the car is locked and you can do that tomorrow." The following day was when I finally saw the trunk size.

I knew nothing about charging an electric car battery. The indicator light on the dash board said the battery was charged 2%. I tried to charge the battery at

several Barre, Montpelier and Waterbury EV charging stations, most notably for seven hours at the Montpelier Hunger Mountain Co-op on March 5. It did not hold the charge; the dash indicator said it would be fully charged in 6.4 hours, approximately the same as when I brought it to the charging station. Jeff had told me it only takes an hour to charge. New EV Batteries are very expensive -- upwards of \$5,000? I don't have the time in my day to spend 6 hours at an EV charging station.

There have been nothing but problems with this car. When Kia first gave it to me it did not have a battery charging unit in it. That's useless to me anyway, but still? And coming back from Burlington one day part of the door handle flew off. Kia made me go to the Ford Dealer and get the part name and price. Then Kia's service manager ordered it. I let it be known on these visits that I was very unhappy with the car.

On March 11, Nicole from KIA called to tell me that they had the spare key to my car and some title papers for me to pick up. I thought about everything, including the additional the \$60. Insurance premium and the extra monthly \$34.00 car payment that I cannot afford. I haven't made any payments on the car yet. and have decided not to. This is not the car I want nor need.

I called Nicole back that afternoon and informed her that:

- 1) I would not pick up the key and papers.
- 2) I would not be making payments on the car.
- 3) I would report all of this to the States Attorney General.

I also called the Dispute Resolution Department at Discover Card and spoke to Devanty. The charge of \$1,000 hasn't posted yet, but he will monitor it.

AUTOSAVER GROUP

Autosaver Group
PO Box 408
St. Johnsbury, VT 05819
802.745.1452 main
802.748.4288 fax

www.autosavergroup.com

Dealer Response

April 28, 2017

Kim Gauthier
VADA
Autocap Program
1284 US-302 #2
Barre, VT 05641

Re: Sammons, Chandra (Capitol City KIA) 2017-02163

Dear Ms. Gauthier:

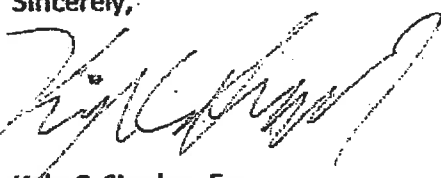
I have reviewed the complaint made by Chandra Sammons, and respond as follows:

Chandra Sammons came into our Kia dealership looking to get out of her Kia Optima. She said that she did not like her Optima at all. After evaluating Chandra's trade, including the mileage and damage to both front and rear bumpers of her trade, it was found out that she had roughly \$12,000.00 in negative equity. She expressed interest in a 2016 Kia Optima, but the bank was not willing to finance all of her negative equity that she would be carrying into the new loan. We showed Chandra the Ford Fusion that could work with the lender. We let her take the Ford to do some errands and waited for her to come back to the dealership. She had the vehicle for the better part of three hours in which had plenty of time to get acquainted with the vehicle. She came back to the dealership and said she loved the car. Chandra signed the paperwork and left the dealership.

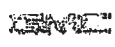
It is also to be known that Chandra put \$1,000.00 down willingly, but we subsequently received notice saying that she did not approve of the charge, calling it fraudulent. We have the signed receipt acknowledging that she knew she was putting the money down.

In summary, Chandra was given ample opportunity to determine whether the vehicle was appropriate, and was not pressured into purchasing the vehicle. While this may not have been the vehicle that she originally intended to purchase, her credit situation limited the options that we could present to her.

Sincerely,



Kyle C. Sipples, Esq.
General Counsel



Consumers Response

RECEIVED

Chandra Sammons

MAY 12 2017

VADA

May 9, 2017

Ms. Kim Gauthier, AUTOCAP Coordinator
VADA
1284 US Route 302-Berlin
Barre, Vermont 05641

Re: 2017-02163

Dear Ms. Gauthier,

As stated in my recent reply e-mail of May 7th, I received your email and Atty. Sipple's response. While it makes a good story. It contains some errors and omissions, as well as disputable material points and hearsay.

I dropped in at Capitol City Kia on invitation from Mr. Sean McCarthy, in response to his buy-back email offer for late model Kia's (mine was a 2015 Kia Optima), to build up used car stock. I was hoping I could get an earlier model Kia, around 2012 or 2013, a bit smaller, and lower my monthly payments from \$463.10 to maybe \$225 or so.

Please read from the top of my letter to the States Attorney General to avoid redundancy.

Please let it be known that Atty. Sipple's response letter was the first I heard about the \$12,000 Negative Equity. If I'd known about that, that would have been the end of our conversation. Why did KIA Management decide to throw me into even more debt by putting me into a fairly new 2017 Ford Fusion Energi?

This is clearly not the 5-6 year older and less expensive car that I asked for. The honest thing to do would have been to tell me about the debt rather than automatically put me into the 2017 fancy car. Incidentally, the new car cost me \$497.38 for loan payments \$133.00 for insurance payments, equaling \$630.38, which simply I cannot afford..

I get \$1,176 a month for social security. Less the \$630.38 above, that leaves me \$545.62 to live on. Remember that I was looking to reduce my payments by around \$250, and no doubt reduce my insurance payments as well. So rather than reducing my car payments by \$225 or so, they increased by \$167.28. I consider \$392.28 a Material Point, which Atty. Sipples brushed over. Furthermore, they DID NOT show me the Ford

Fusion. Rather, as I was leaving the dealership to pick up my clients in Burlington, Instead of going straight out the door to the waiting 2015 KIA Optima, Jeffrey Devold steered me to the Ford Fusion and said as he was putting me into the Ford "This will only cost you \$20.00 more a month. You'll easily make that up in gas mileage savings".

Nothing was ever said about the Negative Equity working with the new lender. As far as driving to Burlington and back, they didn't even show me where the lights were, never mind point out the other features; There simply wasn't time.

I did not have time to properly evaluate the car. I was doing my job with my clients, not turning knobs and pushing buttons. I really don't think I said I loved it.

When I got back to the dealership it was dark and nearly 6:00 PM. Jeff had 73 miles to drive home and I did not want to hold him up more than necessary.

I wasn't putting down 1,000. for the Ford Fusion That was part of the new 2015 KIA Deal that I explained earlier. When Kia would not take the car back, I called Discover Card and filed a fraudulent complaint with them. It's now more than 60 days, so it's gone through.

Also, I was advised that I should make the car payments until this matter is settled. I've made two so far, but it's been a struggle.

As explained previously, I totally disagree with Atty. Sipples Summary. They could have presented the negative equity situation to me, and let me decide to reject the new car which I don't want, need, or can't afford.

Sincerely,

Chandra Sammons

CONSUMER COMPLAINT # 2017-02163

How I would like to see this matter settled:

I would like Capitol City Kia to take back the Ford Fusion Energy. I think they can give me another used car, perhaps a 2011 or 2012 Rio. Yet I don't feel I can trust them not to screw me over again. Maybe they should just give me the cash value of my old car, if there is anything left. As I've explained, I was not heard, nor honored in my request. They could have simply said that they could not do the deal on my terms and I would have left with my old car.

Instead, they stuck me this lemon and lied to me throughout this negotiation. They deliberately deceived me by not mentioning the negative equity, making the decision to roll me further into debt, without even telling me. Saying "This isn't going to cost you one penny more than you're paying now" multiple times throughout. I call all of this Fraud.

Why do I say the Ford is a lemon, You ask?

The door handle won't stay attached.

The electric battery won't hold a charge above 2% It was at 2% when I first drove it.

On the first rainy day the windshield wipers squeaked all the way from Barre to Waterbury and back.

I had to have it charged four times by Ford Roadside Assistance.

The car message screens do not work properly.

I'll be 70 in July. I can't see me driving on winter roads much longer. With my health problems, I need to be slowing down, not building more negative equity on a brand new car,



Dealer Report of Sale – Temporary Registration

Department of Motor Vehicles
Agency of Transportation
dmv.vermont.gov

120 State Street
Montpelier, Vermont 05603-0001
802.828.2000
Toll Free: 888-99-VERMONT

DEAL# 501520 This Form Must be Completed in Full and is NOT Valid for Intransit Permits

Dealer: CAPITOL CITY AUTO MART INC Dealer #: 088

Owner(s): CHANDRA SAMMONS

Address: _____

Vehicle: FORD FUSION 2017 MAROON 02/20/17
Make Model Year Color Date Purchased

3FA6PSU4HR147140

Vehicle Identification Number

D05386

Auto/Truck

Plate #

Date Issued: 02/20/17 Date Expires: 04/20/2017

COMPLETE ONLY IF VEHICLE IS SALVAGE, SALVAGE AND REBUILT, OR TOTALED:

I/We certify that the motor vehicle described above is: ☐ Salvage ☐ Salvage and Rebuilt ☐ Declared a total loss by the insurer. This information has been conveyed to the purchaser, both orally and in writing in accordance with 23 VSA §2093(b) and §2093(c). If this section is completed, Buyer/Lessee please sign here:

THE TEMPORARY REGISTRATION EXPIRES 60 DAYS FROM DATE OF ISSUE
ANY ALTERATIONS WILL VOID THE CERTIFICATE

Motor Vehicle Trade In:

KIA

Make

2015

Year (e.g. 2009)

Plate #

5XX6M4A75FG373256

Vehicle Identification Number

Purchase Price \$ 30138.00

Trade-In Credit \$ 15416.89

Net Taxable Cost \$ 14721.11

Tax Due \$ 883.27

Registration Fee \$ 76.00

Transfer Fee \$ N/A

Title Fee \$ 46.00

Warranty Fee \$ N/A

Misc. \$ N/A

TOTAL \$ 1005.27

A VEHICLE NOT DISPLAYING A VALID VT INSPECTION STICKER MUST BE INSPECTED WITHIN 15 DAYS OF REGISTRATION. YOU MAY USE THIS TEMPORARY REGISTRATION TO HAVE YOUR VEHICLE INSPECTED.

ODOMETER DISCLOSURE STATEMENT

I state the odometer now reads 9558 (no tenths) and I hereby certify to the best of my knowledge that (check applicable statement below):

- ☒ The odometer reading is the actual mileage.
☐ The odometer reading reflects the amount of mileage in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING – ODOMETER DISCREPANCY

Dealer/Lessor Name (Print): CAPITOL CITY AUTO MART INC Phone #: 8022622030

Dealer/Lessor Address: PO BOX 129 MONTPELIER, VT 05601

Dealer/Lessor Signature: _____

Buyer/Lessee Name (Print): CHANDRA SAMMONS

Buyer/Lessee Address: _____

Buyer/Lessee Signature: Chandra Sammons

Date of Statement: 02/20/17 Date To Lessee: _____

Date From Lessee: _____

White – DMV | Yellow – Dealer | Pink – Customer

QUOTE # DEVOID, JEFFREY. T
DATE 02/20/17

EMAIL	
BUYER'S NAME CHANDRA SAMMONS	
STREET ADDRESS	
E 710	
PHONE HOME BUSINESS	
CO-BUYER'S NAME	
STREET ADDRESS	
S.S.#	D.O.B



51 Gallison Hill Road • Montpelier, VT 05601
ph: 802-262-2030 • fax: 802-262-2031

Purchaser warrants title of Trade-In is NOT marked SALVAGE OR REBUILT. If so marked and not disclosed, sale will be void or subject to renegotiation.

THE INFORMATION YOU SEE ON THE (FEDERAL TRADE COMMISSION) WINDOW FORM IS PART OF THIS AGREEMENT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

PURCHASER SIGNATURE:

<input type="checkbox"/> NEW		<input checked="" type="checkbox"/> USED		<input type="checkbox"/> DEMONSTRATOR		2017		STOCK NO. KP1022	
MAKE FORD				MODEL EUSION					
BODY COLOR MAROON				BODY TYPE					
SERIAL NO. 3 F A 6 P O S J 4 1 R L 4 7 1 4 0									
DEL. DATE 02/20/17				MILEAGE 9558					


YEAR 2015				MAKE KIA					
MODEL OPTIMA				BODY TYPE SD					
COLOR WHITE				MILEAGE 56965					
SERIAL NO. 5 X X G 1 4 A 7 5 F 3 3 7 3 2 5 6									
PLATE NO.				EXP. DATE				NEED PLATES <input type="checkbox"/>	

TRADE ALLOWANCE	15416.89
BALANCE OWED	20524.00
NET TRADE	-5107.11

BAL. OWING TO	
ADDRESS	
ACCOUNT #	
TOTAL AMOUNT OWED 20524.00	GOOD UNTIL
PER DIEM	
SPOKE TO	TELEPHONE #

THIS FINAL AGREEMENT IS BASED ON:

\$ ALLOWANCE	15416.89	\$ DIFFERENCE	20524.00
BUYER'S SIGNATURE	Charles Gammone		
CO-BUYER'S SIGNATURE			

APPROVED	
SEALER OR AUTHORIZED REPRESENTATIVE	

VEHICLE PRICE		29888.00
ALLY GAP		795.00
TOTAL		30683.00
TRADE ALLOWANCE		15416.89
TRADE DIFFERENCE	OR SUB-TOTAL	15266.11
TOTAL TAXABLE PRICE		15266.11
DOCUMENTATION FEE	\$	250.00
OTHER		N/A
TOTAL SELLING PRICE		15516.11
CLOSE-OUT AMOUNT		20524.00
SUB-TOTAL		36040.11
DEPOSITS OR CREDITS		N/A
SUB-TOTAL		36040.11
CASH ON DELIVERY	\$	1575.00
MEMO:	TAX:	883.27
	TITLE:	46.00
	LICENSE:	76.00
	TOTAL	\$ 35470.38

DEAL# 501520

**VERMONT DISCLOSURE
RELATING TO AMOUNT TO BE FINANCED
IN A MOTOR VEHICLE RETAIL INSTALLMENT CONTRACT**

Name of Buyer(s)	Date
CHANDRA SAMMONS Trade-in or Cancellation of Lease Dealership allowance for trade-in: \$ _____ Amount owed on trade-in or lease 15416.89 as of _____ (date): \$ _____ 20524.00 EQUITY <input type="checkbox"/> POSITIVE <input checked="" type="checkbox"/> NEGATIVE** XX **If the EQUITY is NEGATIVE, the amount the Dealer is offering you in trade for your vehicle is less than what is currently owed on your vehicle. You MAY be financing an amount in this transaction that exceeds the CASH PRICE of your new vehicle.	02/20/17 \$ -5107.11

**THIS DISCLOSURE MUST BE PROVIDED WITH EVERY
MOTOR VEHICLE RETAIL INSTALLMENT CONTRACT**

CASH PRICE of vehicle (rebates, if any, have been deducted in determining the cash price.)	\$ _____ 30149.00
AMOUNT FINANCED on motor vehicle retail installment contract	\$ _____
The AMOUNT FINANCED on the motor vehicle retail installment contract as a percentage of the CASH PRICE of the vehicle	35535.38 %
Buyer: <u>Chandra Sammons</u>	Date: _____
Co-Buyer: _____	Date: 02/20/17
Name of Dealership Street Address City, State, Zip Telephone No.	
CAPITOL CITY AUTO MART INC PO BOX 129 MONTPELIER, VT 05601	

White Copy - Retail Contract

Yellow Copy - Customer Copy

Pink Copy - Dealer Copy

INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

DEAL# 501520
STOCK# KP1022
CUST# 147075

Dealer Number

Contract Number

Buyer Name and Address (Including County and Zip Code) CHANNRA SAMMONS WASHINGTON	Co-Buyer Name and Address (Including County and Zip Code) N/A N/A N/A N/A	Seller-Creditor (Name and Address) CAPITOL CITY AUTO MART INC PO BOX 129 MONTPELIER, VT 05601
--	--	---

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used USED	Year 2017	Make and Model FORD FUSION	Vehicle Identification Number 3FA6P0SU4HR147140	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below. <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/>
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FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
4.65 %	\$ 6244.5	\$ 35535.38	\$ 41779.9	\$ 41779.9

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
84	497.38	Monthly beginning 04/06/2017

Or As Follows:

Late Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 10 or 5 % of the part of the payment that is late, whichever is greater.

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

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

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

ITEMIZATION OF AMOUNT FINANCED

- Cash Price \$ 30149.00(1)
- Total Downpayment =
Trade-In 2015 KIA OPTIMA
(Year) (Make) (Model)
Gross Trade-In Allowance \$ 15416.89
Less Pay Off Made By Seller \$ 20524.00
Equals Net Trade In \$ -5107.11
+ Cash \$ 1575.00
+ Other N/A \$ N/A
(If total downpayment is negative, enter "0" and see 4i below) \$ 0.00(2)
- Unpaid Balance of Cash Price (1 minus 2) \$ 30149.00(3)
- Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts):
A Cost of Optional Credit Insurance Paid to Insurance
Company or Companies:
Life \$ N/A
Disability \$ N/A \$ N/A
B Vendor's Single Interest Insurance

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

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

Check the insurance you want and sign below:

<input type="checkbox"/> Credit Life:	<input type="checkbox"/> Buyer	<input type="checkbox"/> Co-Buyer	<input type="checkbox"/> Both
<input type="checkbox"/> Credit Disability:	<input type="checkbox"/> Buyer	<input type="checkbox"/> Co-Buyer	<input type="checkbox"/> Both
Premium:	N/A		
Credit Life \$	N/A		
Credit Disability \$	N/A		
Insurance Company Name	N/A		
Home Office Address	N/A		

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

Other Optional Insurance

<input type="checkbox"/> N/A	N/A
Type of Insurance	Term
Premium \$	N/A
Insurance Company Name	N/A
Home Office Address	N/A
<input type="checkbox"/> N/A	N/A
Type of Insurance	Term
Premium \$	N/A
Insurance Company Name	N/A

Paid to Insurance Company	\$	65.00
C Other Optional Insurance Paid to Insurance Company or Companies	\$	N/A
D Optional Gap Contract	\$	795.00
E Official Fees Paid to Government Agencies		
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
F Government Taxes Not Included in Cash Price		
to ST OF VT for SALES TAX	\$	883.27
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
G Government License and/or Registration Fees	\$	76.00
H Government Certificate of Title Fees	\$	35.00
I Other Charges (Seller must identify who is paid and describe purpose)		
to for Prior Credit or Lease Balance	\$	3532.11
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
Total Other Charges and Amounts Paid to Others on Your Behalf	\$	5386.38
5 Amount Financed (3 + 4)	\$	35535.38

Home Office Address N/A

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X N/A

Buyer Signature _____ Date _____

X N/A

Co-Buyer Signature _____ Date _____

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

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

Term 84 Mos.

ALLY GAP

Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X Chandler Sammons

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

☐ **VENDOR'S SINGLE INTEREST INSURANCE (VSI Insurance):** If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI Insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$65.00 and is also shown in item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

NO COOLING OFF PERIOD

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

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

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Chandler Sammons Date 02/20/17

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See back for other important agreements.

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

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

Buyer Signs X Chandler Sammons Date 02/20/17

Co-Buyer Signs X _____ Date _____

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here CAPITOL CITY AUTO MART INC Date 02/20/17 Address N/A

Seller signs ST MARY'S BANK By X _____ Title _____

Seller assigns its interest in this contract to _____ (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

CAPITOL CITY AUTO MART INC

Seller _____ By _____ Title _____



Ally GAP Addendum

Vehicle Information

Vehicle ID Number 3FA6P0SU4HR147140	Year 2017	Make Ford	Model Fusion Energi
MSRP (New) / NADA (Used) 29888.00		Odometer Reading 9558	

Customer/Borrower/Lessee

First & Last Name or Company Name CHANDRA SAMMONS		Co-Buyer Name	
Address		Email Address	
City	State	Zip Code	Phone Number

Financial Agreement

<input checked="" type="checkbox"/> Installment Sale	<input type="checkbox"/> Lease	<input type="checkbox"/> Balloon	Effective Date 02/20/2017	Term 84
Amount Financed/Lease Cap Cost 35470.38			Finance Rate/Lease Charge 4.65	

Guaranteed Auto Protection (GAP)

The Charge to You for this GAP Addendum: 795.00	<input type="checkbox"/> COMMERCIAL USE/REGISTRATION: AVAILABLE ONLY FOR MOTOR VEHICLES UP TO 14,000 POUNDS GVW
Maximum Amount Financed/Lease Cap Cost: \$125,000	Maximum Deductible Amount: \$1,000
MAXIMUM ELIGIBILITY LIMIT: The amount financed or lease cap cost may not exceed 150% of the lowest of (a) the vehicle purchase price as shown on the Financial Agreement, (b) MSRP, or (c) NADA or equivalent retail book value.	Maximum GAP and Financial Agreement Term: 84 MONTHS FOR NEW AND USED VEHICLES.

PROGRAM ADMINISTRATOR: Universal Warranty Corporation PO Box 6543, Chicago, IL 60680 Toll Free: 800-631-5590

Financial Institution

Issuing Dealer

Name ST MARY'S BANK (STMARY)			Dealership Name/Dealer ID (Required) CAPITOL CITY KIA 787272		
Address 200 MCGREGOR ST			Address 51 GALLISON HILL ROAD		
City MANCHESTER	State NH	Zip Code 03102	City MONTPELIER	State VT	Zip Code 05602-4309
Phone Number			Phone Number 802-262-2030		Employee ID (Optional) 2081KFI

You have read the entire disclosures and terms of this GAP Addendum and You agree to all of the terms of this GAP Addendum. You understand that neither the extension of credit, the terms of the credit, nor the terms of the related motor vehicle sale or lease may be conditioned upon the purchase of this GAP Addendum. This GAP Addendum will not be provided unless You sign below and pay the charges as shown above. **THIS GAP ADDENDUM IS NOT A CREDIT INSURANCE POLICY AND NEITHER DOES IT PROVIDE PHYSICAL DAMAGE COVERAGE NOR ELIMINATE YOUR OBLIGATION TO INSURE YOUR VEHICLE UNDER APPLICABLE STATE LAW. YOU MAY WISH TO CONSULT AN INSURANCE AGENT TO DETERMINE WHETHER SIMILAR COVERAGE MAY BE OBTAINED AND AT WHAT COST. Unless You provide proof that the Financial Agreement has been terminated, all refunds will be made payable to the Financial Institution and may be applied to reduce the total amount owed under the Financial Agreement.**

Signature

☐ You want to purchase this GAP Addendum

Customer/Borrower/Lessee Signature	Co-Borrower/Co-Lessee Signature	Date
Issuing Dealer/Title Representative Name	Issuing Dealer Representative Signature	Date

**Vermont Automobile Insurance****Identification Card**

1-800-841-3000

GEICO GENERAL INSURANCE COMPANY
300 CROSSPOINT PKWY GETZVILLE, NY 14068

THIS CARD MUST BE CARRIED IN THE POSSESSION OF OR IN THE VEHICLE OF THE NAMED INSURED AT ALL TIMES THAT THE NAMED INSURED IS OPERATING THE VEHICLE AND IS PROOF OF MINIMUM INSURANCE AS PRESCRIBED BY LAW. THIS CARD MUST BE PRODUCED UPON REQUEST OF A LAW ENFORCEMENT OFFICER.

Policy Number**Effective Date**

03-02-17

Expiration Date

06-15-17

Year
2017**Make**
FORD**Model**
FUSION**Vehicle ID No.**
3FA6P0SU4HR147140**Insured:**
CHANDRA SAMMONS**Important Information**

Here are your Insurance Identification Cards. Please destroy your old cards when the new cards become effective. The card identifies you as a policy holder and provides satisfactory evidence that you carry the necessary Financial Security as required by Vermont Law.

Due to space limitations on the ID Card, only the Named Insured and the Co-Insured are listed. For a full list of Drivers covered under this policy, please reference the Driver's Section of your Declarations Page, which is included with your insurance packet.

Please notify us promptly of any change in your address to be sure you receive all important policy documents.

If you would like additional ID Cards, you can log into your policy online at geico.com or call us at 1-800-841-3000.

What to do at the time of an accident.

- Do not admit fault.
- Do not reveal the limits of your liability coverage to anyone.
- Exchange contact information; get year, make, model, plate number, insurance carrier and policy number of all involved. Also, identify witnesses and collect contact information.
- Contact the police or 911 if applicable.
- Contact GEICO by calling 1-800-841-3000 or visit geico.com to report the accident.

VERMONT AGENCY OF TRANSPORTATION, DEPARTMENT OF MOTOR VEHICLES
120 STATE STREET, MONTPELIER, VERMONT 05603-0001

P

REGISTRATION CERTIFICATE				
MAKE FORD	MODEL FUS	IDENTIFICATION NUMBER 3FA6P0SU4HR147140		
YEAR 17	BODY 4D	COLOR MAR	FUEL HYBR	REGISTERED WGT
MISCELLANEOUS		BRAKE TYPE	TITLE ISSUED	UNLADEN WGT
Expires Last Day Of FEB 18				
PLATE NUMBER GYL740				

RECEIPT LINE VALIDATES THIS CERTIFICATE
MAR-20-17 27-0027 GYL740 AUT 76.00

PASSENGER CAR
OR SCHOOL BUS

SAMMONS, CHANDRA
455 N MAIN ST #1111
BARRE VT 05641

Consumer Complaint # 2017-02163



GAP Care Advantage

P.O. BOX 802528
CHICAGO, IL 60680
(800) 435-3381

CHANDRA B SAMMONS

RE: Gap Addendum Cancellation
Agreement #: 12253399
VIN: 5XXGM4A75FG373256
Vehicle: 2015 KIA OPTIMA
Cancellation Date: 2/20/2017
Cancellation Received Date: 2/20/2017

We have received a request to cancel your gap addendum. This letter will serve to confirm the cancellation of the gap addendum on the above referenced vehicle.

Should you have any questions about the cancellation of your plan, please contact your selling dealer.

Sincerely,

GAP Care Advantage

Consumer Complaint # 2017-02163



Ford Motor Company
Ford Customer Service Division
P. O. Box 1904
Dearborn, Michigan 48121-1904



7031/003516/0013



CHANDRA SAMMONS

April 2017

Customer Satisfaction Program 17B07
Programa de satisfacción del cliente 17B07

2017 Fusion

Your Vehicle Identification Number (VIN): 3FA6P0SU4HR147140

At Ford Motor Company, we are committed not only to building high quality, dependable products, but also to building a community of happy, satisfied customers. To demonstrate that commitment, we are providing a no-charge Customer Satisfaction Program for your vehicle with the VIN shown above.

Why are you receiving this notice?

On your vehicle, a Telematics Control Unit (TCU) condition may drain your battery and cause your engine not to start. The battery drain may occur after several days of vehicle inactivity, followed by a vehicle wake-up (e.g., pressing the unlock button on the remote) without starting the vehicle.

What will Ford and your dealer do?

In the interest of customer satisfaction, Ford Motor Company has authorized your dealer to reprogram the TCU free of charge (parts and labor) under the terms of this program.

This Customer Satisfaction Program will be in effect until April 30, 2018, regardless of mileage. Coverage is automatically transferred to subsequent owners.

How long will it take?

The time needed for this repair is less than one-half day. However, due to service scheduling requirements, your dealer may need your vehicle for a longer period of time.

What should you do?

Please call your dealer without delay and request a service date for Customer Satisfaction Program 17B07. Provide the dealer with the VIN of your vehicle. The VIN is printed near your name at the beginning of this letter.

If you do not already have a servicing dealer, you can access www.Fordowner.com for dealer addresses, maps, and driving instructions.

Ford Motor Company wants you to have this service action completed on your vehicle. The vehicle owner is responsible for making arrangements to have the work completed.

Your vehicle may be equipped with a diagnostic feature called the Vehicle Health Report, which can inform you about all available recalls, as well as other key vehicle health information. Please see <https://owner.ford.com/vehicle-health> for more information.

Consumer Complaint #2017-02163

For Personal Use Only

CARFAX Vehicle History Report™	
An independent company established in 1986	
Vehicle Information: 2017 FORD FUSION TITANIUM PHEV VIN: 3FA6P0SU4HR147140 SEDAN 4 DR 2.0L I4 FI DOHC 16V HYBRID	<div> <input checked="" type="checkbox"/> No accident / damage reported to CARFAX </div> <div> <input checked="" type="checkbox"/> 2 Previous owners </div> <div> <input checked="" type="checkbox"/> Regular oil changes </div> <div> <input checked="" type="checkbox"/> Types of owners: Corporate fleet, Personal </div> <div> <input checked="" type="checkbox"/> Last owned in Vermont </div> <div> <input checked="" type="checkbox"/> 11,556 Last reported odometer reading </div>



This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 5/12/17 at 10:08:24 AM (EDT). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

CARFAX Ownership History	
The number of owners is estimated	
Year purchased	Owner 1 2016
Type of owner	Owner 2 2017
Estimated length of ownership	Corporate fleet
Owned in the following states/provinces	Personal
Estimated miles driven per year	7 months
Last reported odometer reading	Massachusetts
	Vermont
	11,556

CARFAX Title History	
CARFAX guarantees the information in this section	
Salvage Junk Rebuilt Fire Flood Hail Lemon	Owner 1 Guaranteed No Problem
Not Actual Mileage Exceeds Mechanical Limits	Owner 2 Guaranteed No Problem
	Guaranteed No Problem



GUARANTEED - None of these major title problems were reported by a state Department of Motor Vehicles (DMV). If you find that any of these title problems were reported by a DMV and not included in this report, CARFAX will buy this vehicle back. Register | View Terms | View Certificate

CARFAX Additional History	
Not all accidents / issues are reported to CARFAX	
Total Loss	Owner 1 No Issues Reported
No total loss reported to CARFAX	Owner 2 No Issues Reported
Structural Damage	

No structural damage reported to CARFAX.

Airbag Deployment

No airbag deployment reported to CARFAX.

Odometer Check

No indication of an odometer rollback.

Accident / Damage

No accidents or damage reported to CARFAX.

Manufacturer Recall

A current list of recalls is available at [Ford Motor Company](#).

Basic Warranty

No data reported to CARFAX.

No Issues
Reported

No Issues
Reported

☒ No Issues
Reported

☒ No Issues
Reported

☒ No Issues
Indicated

☒ No Issues
Indicated

☒ No Issues
Reported

☒ No Issues
Reported

☒ No Recalls
Reported

☒ No Recalls
Reported

No Data
Reported

No Data
Reported

View vehicles with free CARFAX Reports

Make

☐ Cars with no accidents

Model

☐ 1-Owner Cars

within 75

☐ Cars with service records

miles of 05641

☐ Personal/Lease-Only
(no fleet, rental, commercial)


Show Me Now




CARFAX Detailed History

[Glossary](#)

Owner 1		Date:	Mileage:	Source:	Comments:
Purchased:	2016				
Type:	Corporate fleet	06/18/2016		NICB	Vehicle manufactured and shipped to original dealer
Where:	Massachusetts				
Est. length owned:	6/28/16 - 2/7/17 (7 months)	06/28/2016		Massachusetts Motor Vehicle Dept.	Vehicle purchase reported Titled or registered as corporate fleet vehicle
		08/29/2016	2	Watertown Ford, Inc. Watertown, MA 617-924-3673 watertownford.com	Pre-delivery inspection completed Maintenance inspection completed Battery/charging system checked Brakes checked Tire condition and pressure checked
		06/29/2016		Massachusetts Motor Vehicle Dept. Atlanta, GA	Registration issued or renewed Vehicle color noted as Red
		06/30/2016	7	Massachusetts Inspection Station Waltham, MA	Passed safety inspection
		07/15/2016	8	Massachusetts Motor Vehicle Dept. Atlanta, GA Title #BR450376	Title issued or updated First owner reported Vehicle color noted as Red
		08/03/2016	18	Watertown Ford, Inc. Watertown, MA	Vehicle serviced

		617-924-3673 watertownford.com	
11/03/2016	8,325	Wareham Ford Inc. Wareham, MA 508-295-3643 warehamford.com	Maintenance inspection completed
11/30/2016	9,556	Wareham Ford Inc. Wareham, MA 508-295-3643 warehamford.com	Maintenance inspection completed Antifreeze/coolant checked Battery/charging system checked Oil and filter changed Tires rotated
02/07/2017	9,558	Auto Auction Massachusetts	Listed as a manufacturer vehicle Vehicle sold at auction
			 <p>Millions of used vehicles are bought and sold at auction every year.</p>
02/16/2017		Capitol City Kia Montpelier, VT 802-223-0001 autosaverguide.net	Maintenance inspection completed Oil and filter changed Tires rotated Emissions or safety inspection performed
02/16/2017		Capitol City Kia Montpelier, VT 802-223-0001 autosaverguide.net	Vehicle offered for sale
02/20/2017		Capitol City Kia Montpelier, VT 802-223-0001 autosaverguide.net	Vehicle sold
02/20/2017		Vermont Motor Vehicle Dept	Vehicle purchase reported
03/06/2017	10,000	Capitol City Kia Montpelier, VT 802-223-0001 autosaverguide.net	Recommended maintenance performed
03/13/2017	11,556	Formula Ford, Inc. Montpelier, VT 802-223-5201 formulatruckland.com	Battery/charging system checked Tire condition and pressure checked

Owner 2 Purchased: 2017 Type: Personal Where: Vermont Est. length owned: 3/20/17 - present (1 month)		Date: 03/20/2017	Mileage: 11,556	Source: Vermont Motor Vehicle Dept. Barre, VT Title #0320172701027	Comments: Title issued or updated Registration issued or renewed New owner reported Passed safety inspection Vehicle color noted as Maroon
		Date: 04/04/2017	Source: Ford Motor Company		Comments: Program #17B07 TELEMATICS CONTROL UNIT Manufacturer Customer Satisfaction Program issued REPROGRAMMING Locate an authorized Ford or Lincoln Mercury dealer or call 866-436-7332 to obtain more information  This vehicle's oil change history, as reported to CARFAX, follows the manufacturer's recommendation. Track your service history for free at myCARFAX.com.

Print this CARFAX Report and take it to your pre-purchase inspection

Have Questions? Please visit our Help Center at www.carfax.com.



Glossary

[View Full Glossary](#)

CARFAX Well Maintained - Regular Oil Changes

CARFAX identifies a "Well Maintained - Regular Oil Change" vehicle as having a regular oil change history when all its recommended oil changes, based on the vehicle's maintenance schedule, have been reported to CARFAX. CARFAX uses the manufacturer's schedule and assumes normal driving conditions. When an oil change schedule is not available, CARFAX may analyze reported service events to determine what is typical for the same make and model vehicle. Dealers and service shops may publish different recommended service schedules.

First Owner

When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.

Fleet Vehicle

Vehicle was registered or sold to a company that manages vehicle fleets.

Ford or Lincoln Mercury Recall

The Ford Motor Company provides Carfax with Field Service Action and recall information regarding safety, compliance and emissions programs announced since 2000 for a specific vehicle. For complete information regarding programs or concerns about this vehicle, please contact a local Ford or Lincoln Mercury Dealer.

New Owner Reported

When a vehicle is sold to a new owner, the Title must be transferred to the new owner(s) at a Department of Motor Vehicles.

Ownership History

CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.

Title Issued

A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.


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Covered by United States Patent Nos. 7,113,853; 7,778,841; 7,596,512; 8,600,823; 8,595,079; 8,606,648; 7,505,838.

5/12/17 10:06:24 AM (EDT)


From: Kim Gauthier <vtautocap@aol.com>
To: 
Subject: Re: Consumer Complaint 2017-02163
Date: Fri, May 12, 2017 12:34 pm

Dear Ms. Sammons,

Thank you for dropping off your letter today, but there was no supporting documents to proceed with your complaint. Please send in or drop off copies of your sales agreement, financing contract, etc. If you don't have access to a copier please stop by and we will gladly make copies for you so you don't have to give us your originals. Please provide the supporting documents by Monday, May 22, 2017.

Thank you,
Kim Gauthier
AUTOCAP Coordinator


-----Original Message-----

From: Kim Gauthier <vtautocap@aol.com>
To: chandra5 
Sent: Mon, May 8, 2017 3:43 pm
Subject: Re: Consumer Complaint 2017-02163

Please do so in writing by May 15, 2017 and provide any supporting documentation you may have pertinent to your complaint.

Thank you,
Kim Gauthier
AUTOCAP Coordinator

-----Original Message-----

From: chandra5 
To: vtautocap <vtautocap@aol.com>
Sent: Sun, May 7, 2017 9:33 am
Subject: Re: Consumer Complaint 2017-02163

Dear Ms. Gauthier,

I am in receipt of your letter of response from Atty. Sipples. It makes a good story, but has some errors and omissions, as well as disputable material points and here say. I would welcome the opportunity to respond.

Thank you,
Chandra Sammons

Dear Ms. Sammons,

AUTOCAP is in receipt of your complaint against Capitol City KIA regarding your recent purchase. We have also received the attached response from Kyle Sipples with the Autosaver Group. Please review and respond, in writing, within 10 business days or May 15, 2017. If we do not hear from you on or before May 15, 2017 we will close your case and send a copy back to the Consumer Assistance Program office where you originally filed your complaint.

Thank you,
Kim Gauthier
AUTOCAP Coordinator

5/8/2017

Re: Consumer Complaint 2017-02163

From: Kim Gauthier <vtautocap@aol.com>

To:

Subject: Re: Consumer Complaint 2017-02163

Date: Mon, May 8, 2017 3:43 pm

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AUTOCAP Coordinator

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Subject: Re: Consumer Complaint 2017-02163

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AUTOCAP Coordinator